

Is Someone Moving in With Aunt Millie?

Take steps up front to prevent elder abuse and financial exploitation!

By Kate White,

Executive Director of Elder Law of Michigan

The poor economy in Michigan is forcing a lot of families to consider moving in together to save money, support unemployed adults, and provide care for older adults. According to *USA Today*, US Census Bureau statistics released in September, 2008 reveal a significant rise in the number of parents who live with adult heads of households. From 2000 to 2007 the number of parents living with their adult kids rose from 2.2 to 3.6 million—an increase of 67%. The numbers indicate that 'old age' may not be the catalyst; 75% of those parents moving in are under 65, as compared to 62% 65 and older.

An emerging best practice and worthwhile investment is to use a paid professional mediator or a community dispute resolution center to lead the conversation on expectations and record what is agreed upon before making an arrangement to live together. This will lay the ground work for a successful co-housing situation. While there is great virtue in intergenerational family support, here are some things to discuss and reduce to writing before moving-in day:

- Discuss the house rules and the expectations of the owner about visitors, noise, standard of cleanliness, use of drugs and alcohol, privacy, use of space, and the use of furniture, cars and other items. Clearly define the acceptable and unacceptable and set a process for discussing new issues.
- Are services paid for, charity or a barter? If there is an expectation of service for the privilege of living in someone else's home, the trade needs to be clearly laid out. This can be a very important foundation to preserve the pride and self esteem of the tenant and prevent misunderstandings by all involved. Is there a trial period? Is there a time limit to the arrangement? What is expected of the tenant in terms of chores or services? What will be provided by the homeowner in return? What are the consequences if either party doesn't honor the agreement? What is the process for ending the arrangement? Does the tenant need training in caregiving and household tasks? Will outside professionals like visiting nurses, or other services, e.g. snow removal, still be needed?
- Future claims. Sometimes when co-housing arrangements become long term living situations, an expectation is created that the tenant will be able to stay in the home forever or that the home owner will leave the home to the tenant when the owner dies. Avoid this misunderstanding by making it clear that the homeowner retains all ownership of the home. A later wish by the

homeowner to give the home to the caregiver can be taken care of at any time.

- Prevent isolation. Just because an older adult may now have someone in the home, social activities and contact with neighbors, friends and family remain important. Friends and family should regularly check in with homeowner, continue to ensure that they have opportunity to attend religious services, the ability to visit friends or family, and contact with doctors, volunteer opportunities, community events, etc. Likewise, for respite, the tenant also needs time away. A part time job, a regular volunteer commitment, and social engagements are keys to prevent caregiver loneliness, isolation, depression, frustration and fatigue.
- Finances. In addition to deciding and documenting who pays for what, it might be worth considering having someone outside the household provide money management or bill payment services if the homeowner needs help with those tasks. The caregiver may not have these skills. If the caregiver is chosen to handle the homeowner's financial affairs, having a second set of eyes reviewing the bank records, checking accounts and expenses might be advisable. At the Legal Hotline for Michigan Seniors we regularly receive calls from one family expressing concern about how another family member may be managing a parent or sibling's resources. Having a third party in the

accounting process can be a great protection for the bill payer from concerns or suspicions of others, as well as a reassurance to the rest of the family that the homeowner's resources are being used wisely.

While a live-in caregiver can be a comforting solution to difficult problems, living with another person—possibly unknown—requires planning and preparation. For help with such planning, consider contacting the community mediation center nearest you. Call 800-8RESOLVE. You can also take advantage of the expertise of the Legal Hotline in these matters by calling (800) 347-5297, Monday through Thursday, 9-5 and set an appointment to have a lawyer call you back, usually the same day.