Moving In Together

A Family Planning Workbook for Multigenerational Living

For older adults and the families who love them

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This workbook belongs to: _____

Our family members in this decision: _____

_____

Date we started: _____

Love is a great reason to live together. Love plus a plan is what makes it last.

Welcome and How to Use This Workbook

Multigenerational living can be one of the best decisions a family ever makes. It can also be one of the worst. In my 12+ years as an occupational therapist, I saw both. The difference almost never came down to love. It came down to planning.

This workbook is your planning space. It is written for **two groups of readers at once**:

- ☐ **Older adults** who are thinking about moving in with family, or having family move in with them.
- ☐ **Adult children and family members** who are thinking about sharing a home with an aging parent, grandparent, or relative.

Some pages are for everyone together. Others give the older adult and the family a private place to think first. If you are the older adult, this is your life, your home, and your decision too.

How to Get the Most From This Workbook

- ☐ Work through it over several weeks, not in one sitting. Big decisions deserve time.
- ☐ Do it while everyone is calm, not right after a fall, a hospital stay, or an argument.
- ☐ Fill in your own pages privately first. Then share what you are comfortable sharing at a family meeting.
- ☐ Come back to it after the move. Parts 10 to 12 are made for checking in over time.

Your Companion Checklist

Use the companion **Moving In Together Checklist** alongside this workbook. The checklist is your quick list of action steps. This workbook is where you think, plan, and decide.

What's Inside

Part 1 Why Are We Considering This?
Part 2 Weighing the Good and the Hard
Part 3 Every Voice Counts
Part 4 Care and Protecting the Caregiver
Part 5 Money and Fairness
Part 6 Space, Privacy, and Roles
Part 7 Old Patterns and Handling Disagreements
Part 8 The Home Safety Walk-Through
Part 9 What Would You Do If...? (Scenarios)
Part 10 After the Move: Watching for Changes
Part 11 Plan B and the Exit Plan
Part 12 Our Family Agreement
Part 13 Resources and Next Steps

Part 1. Why Are We Considering This?

Families come to this conversation for many reasons: high housing costs, the cost of assisted living, worry about a parent living alone far away, or a wish to stay close to people you love. Some reasons make for a strong start. Others are warning signs. Start by being honest about yours.

Check every reason that is true for your family right now:

- ☐ We want to be closer as a family.
- ☐ Housing or living costs are too high to keep two homes.
- ☐ Assisted living or paid care costs more than we can manage.
- ☐ We worry about a parent or relative living alone.
- ☐ A parent or relative lives far away from family.
- ☐ Someone had a recent fall, illness, or hospital stay.
- ☐ Someone feels it is their duty or a way to repay a parent.
- ☐ We want help with children or the household.
- ☐ The older adult is lonely or isolated.
- ☐ Someone else in the family is pushing for it.

A Word of Caution

Three reasons need a careful second look: a **recent crisis**, a sense of **owing** a parent, and using this as a **cheap fix** for a care problem. None of them mean you should not do it. They mean you should slow down. If a crisis just happened, consider a short-term plan (such as a respite stay or temporary help) and make the long-term decision later.

In your own words, what is the main reason your family is considering living together?

What would "this is working" look like one year from now? Describe a normal Tuesday.

Is anyone feeling rushed into this decision? What is causing the rush?

Hopes and Worries

Have each person who will live in the home (and anyone else closely involved) write one hope and one worry.

Name	My biggest hope	My biggest worry

Part 2. Weighing the Good and the Hard

When multigenerational living works, it really works. When it does not, it can damage relationships and health. Look at both sides honestly for *your* family, not families in general.

The Benefits: How True Is This for Us?

Statement	Not really	Somewhat	Very true
Someone would be close by if a fall or emergency happened, especially at night.	☐ Not really	☐ Somewhat	☐ Very true
Family would notice small changes in health, walking, eating, or memory early.	☐ Not really	☐ Somewhat	☐ Very true
Loneliness and isolation would go down for the older adult.	☐ Not really	☐ Somewhat	☐ Very true
Sharing costs would free up real money for the family.	☐ Not really	☐ Somewhat	☐ Very true
The older adult would have meaningful ways to help, such as cooking, childcare, or chores.	☐ Not really	☐ Somewhat	☐ Very true
Grandchildren would benefit from more time with a grandparent.	☐ Not really	☐ Somewhat	☐ Very true

The Downsides: How Likely Is This for Us?

Statement	Unlikely	Possible	Very likely
One person would end up as the default caregiver.	☐ Unlikely	☐ Possible	☐ Very likely
Old family conflicts or criticism would come back.	☐ Unlikely	☐ Possible	☐ Very likely
Someone would lose too much privacy or independence.	☐ Unlikely	☐ Possible	☐ Very likely
Roles would get blurry (helper vs. patient, daughter vs. nurse).	☐ Unlikely	☐ Possible	☐ Very likely
Money questions would cause tension, now or later.	☐ Unlikely	☐ Possible	☐ Very likely
If it fails, the older adult would have no home to go back to.	☐ Unlikely	☐ Possible	☐ Very likely

Which benefit matters most to your family? Why?

Which downside worries you most? What could you do now to lower that risk?

For the older adult: what would you be giving up (your home, neighbors, church, clubs, routines)? How could you keep some of it?

For the family: what would you be giving up (space, time, routines, privacy)? How do you feel about that?

Part 3. Every Voice Counts

These two pages give each side a private place to think. Fill in your own page first. Share it only when you feel ready. The goal is not to win. The goal is for everyone to be heard before anyone moves.

For the Older Adult

> You may feel grateful, worried about being a burden, sad about leaving your home, or excited about being near family. All of these feelings can be true at once. Write them down honestly.

What matters most to me about where I live and how I spend my days?

What do I want to keep doing for myself, without help?

What do I want to offer this household (cooking, childcare, company, wisdom, money)?

What would make me feel like a guest instead of a family member at home? What would help?

What would I need to feel free to speak up if something is not working?

For the Adult Child or Family Member

You may feel love, duty, worry, guilt, or fear of what you are taking on. Being honest now protects everyone later, including your parent.

Do I truly want this, or do I feel I have to? What is the honest answer?

How much hands-on help can I give each week without hurting my health, job, marriage, or children?

What part of my relationship with my parent or relative worries me most about sharing a home?

What does my spouse or partner honestly think? Have we talked about it alone, just the two of us?

If there are children or teens in the home, what do they think? How will this change their lives?

Part 4. Care and Protecting the Caregiver

Living together often turns one person into the default caregiver, usually an adult daughter or daughter-in-law. Nobody votes on it. It just happens. Two years later, she is exhausted. Plan the care out loud so this does not happen to anyone in your family.

Care Task Plan

List the help the older adult needs now (or may need soon). Then name who does it and who is the backup. Include family members who live elsewhere. They can still help.

Care task	Who does it	Backup person	How often
Medications			
Doctor visits and rides			
Meals and grocery shopping			
Bathing or dressing help			
Housework and laundry			
Bills and paperwork			
Company and outings			

Who will be the main caregiver? Did that person say yes out loud?

Caregiver Break Plan

A burned-out caregiver cannot keep anyone safe, including themselves. Plan breaks before they are needed.

Type of break	How often	Who covers care during it
A few hours off		
A full day off		
An evening out or date night		
A weekend away		
A yearly vacation		

Caregiver Self-Check

The main caregiver should fill this in now, then again every few months after the move.

Statement	Never	Sometimes	Often
I feel tired even after I sleep.	☐ Never	☐ Sometimes	☐ Often
I snap at people more than I used to.	☐ Never	☐ Sometimes	☐ Often
I have not seen a friend in weeks.	☐ Never	☐ Sometimes	☐ Often
I skip my own doctor visits or exercise.	☐ Never	☐ Sometimes	☐ Often
I feel trapped or resentful.	☐ Never	☐ Sometimes	☐ Often
I feel like no one else helps.	☐ Never	☐ Sometimes	☐ Often

If you checked "Often" more than once or twice, it is time to change the plan, not to try harder. Talk with your family and look at respite care or more paid help.

What are my personal warning signs that I am getting worn down? What will I do when I see them?

What recharges me? (A walk, church, a hobby, time with friends, quiet time.) When will I do it each week?

Who can I call when I need to talk or vent, without judgment?

For the older adult: how can I help protect my caregiver's time and health?

Part 5. Money and Fairness

Money questions break up families more often than people admit. Shared costs can make this arrangement possible, but only if everyone knows the deal ahead of time. Write it down.

Monthly Cost Sharing

Expense	Monthly amount	Who pays	How much each
Rent or mortgage			
Utilities			
Groceries			
Internet and phone			
Home repairs and upkeep			
Paid care or help			
Medical supplies			
Transportation			

One-Time Costs Before the Move

Item (home changes, moving, furniture)	Cost	Who pays

The Bigger Money Questions

What will happen to the older adult's current home? (Sell it, rent it, keep it for now?) Who decides?

If the older adult helps pay for home changes or the home itself, how will that be recorded? What happens to that money later?

How do brothers, sisters, or other relatives who are not moving in feel about the money plan? Have they been told?

If the family caregiver gives up work hours, will they be paid or repaid in some way? Is that written down?

Get Advice First

Before selling a home, pooling money, or paying a family caregiver, talk with an elder law attorney or financial professional. These choices can affect taxes, benefits, and what happens to the home later. A little advice now can prevent big family fights later.

Part 6. Space, Privacy, and Roles

Everyone loses some privacy when families move in together. Older adults can feel like guests. Adult children can feel like they never get a night off. Teens can feel watched. All three feelings are valid. Plan space and roles on purpose.

Who Gets What Space

Person	Private space (bedroom, corner, room)	Shared spaces they use most

Where is our quiet retreat space, a place anyone can go when the house feels too busy?

For the older adult: which furniture, photos, and keepsakes do I want to bring so my space feels like home?

House Rules We Agree On

Topic	Our agreement
Knocking and closed doors	
Guests and visitors	
Noise and quiet hours	
TV and music	
Kitchen use and meal times	
Bathroom schedule	
Pets	
Phones and screens at meals	

How will couples, parents, and kids in the home protect their own private time?

Clear Roles

When roles blur, resentment grows on both sides. Is Grandma a helper, a resident, or a patient? Is the adult child a daughter or a nurse? Talk about it.

For the older adult: How do I want to be treated in this home? What jobs do I want to keep or take on?

For the family: When am I a son, daughter, or grandchild, and when am I a caregiver? How can we keep time that is just family, not care?

What decisions in the house will the older adult make? What decisions will the homeowners make?

Part 7. Old Patterns and Handling Disagreements

Sharing a kitchen does not heal old wounds. It often reopens them. If your mom criticized you at 15, she may still criticize you at 55. In my experience, difficult personalities do not soften with age. Trying to change another person is a losing battle. Protecting your own well-being is the part you can control.

What old family patterns might show up when we live together (criticism, guilt, favoritism, control)?

What topics usually lead to arguments in our family?

What can I control in these moments? What will I let go of?

Our Plan for Disagreements

Question	Our answer
How will someone raise a problem?	
Where and when will we talk about it?	
What will we do if things get heated?	

Question	Our answer
Who can help if we get stuck (a counselor, clergy, a trusted friend)?	
How often will we hold a family meeting?	

Words That Help

Practice saying things in a calm, clear way. Try these starters, then write your own.

Conversation Starters

"I feel _____ when _____. What would help is _____."
"I love having you here. I also need some quiet time every evening."
"Can we talk about this at our family meeting instead of right now?"
"I want to keep doing this for myself. Please ask me before you help."
"I need a break this weekend. Who can cover for me?"

Write a sentence you could use to raise a problem that is likely to come up in your home:

Family Meeting Agenda (copy for each meeting)

Meeting date: _____

Agenda item	Notes
What is going well?	
What is hard right now?	
Does the caregiver need more help or a break?	
Any money or house-rule changes?	
Any health or safety changes we noticed?	
Decisions made and next meeting date	

Part 8. The Home Safety Walk-Through

A house built for a young family is not automatically safe for an 80-year-old. A house set up for an 80-year-old is not always safe for a toddler. Mixing generations means mixing hazards. Walk through the home together and write down what you find. The companion checklist lists common fixes; use this page to plan *your* home.

Get a Professional Assessment

A professional home safety assessment before the move can save you a trip to the ER after it. Look for an occupational therapist or a Certified Aging-in-Place Specialist (CAPS).

Area	What we found	Fix needed	Who / by when
Entry and front steps			
Stairs			
Hallways			
Older adult's bedroom			
Bathroom			
Kitchen			
Living room			
Laundry area			

Area	What we found	Fix needed	Who / by when
Kids' play areas			
Pets' areas			

Mixed-Generation Hazards to Talk About

Clutter and toys: Where will kids' shoes, backpacks, and toys go so they stay off the floor?

Pets: How will we keep the dog or cat from jumping on or tripping the older adult?

Stairs: Is there a bedroom and full bathroom on the first floor? If not, what is our plan now and later?

Medications: Where will medications be locked or stored up high, away from children?

Lighting: Where do we need brighter lights and night lights for 3 a.m. trips?

Noise: If the older adult has memory loss, where can they go when the house gets loud and busy?

Night-time help: How will someone know if the older adult falls or needs help at night?

Part 9. What Would You Do If...? (Scenarios)

These real-life situations are the kind I saw in homes where generations shared a roof. There are no perfect answers. Talk through each one as a family. Thinking it through now makes it easier to handle calmly later.

Scenario 1

It is 2 a.m. Grandpa gets up to use the bathroom, trips over a backpack left in the hallway, and falls. Everyone else is asleep.

What would you do right now, in that moment?

What changes would you make so this does not happen again?

How would anyone in the house know he fell at night?

Scenario 2

Six months after the move, Maria, the adult daughter, is doing almost all of her mother's care. She has not seen a friend in two months, and she snapped at her kids twice this week. Her brother lives an hour away.

If you were Maria, what would you say to your family?

If you were Maria's mother, what could you do to help?

What could Maria's brother do from an hour away?

Scenario 3

Mom moved in last year. Lately she comments on how her son-in-law loads the dishwasher and how the grandkids dress. Tension is growing at dinner every night.

How could the family raise this without a big fight?

What could Mom say or do if she feels like a guest who cannot help?

Scenario 4

Dad sold his house to move in with his daughter's family. He used part of the money to build a first-floor bedroom. Now his other daughter asks whether that money will be "counted" later.

How should the family handle this question?

What should have been written down before the move?

Scenario 5

Your 4-year-old finds Grandma's pill organizer on the kitchen counter and opens it.

What would you do right away?

Where will medications be kept from now on, and who will remind everyone?

Scenario 6

Grandpa has early dementia. Every evening, with the TV, dinner, homework, and the dog barking, he becomes upset and confused, and sometimes tries to leave.

What could you change about evenings in the home?

Where could he go to have quiet, and what might comfort him?

Scenario 7

You are the older adult. Your family keeps making decisions for you, like what you eat and when you go out, without asking. You feel like a child in their house.

How would you tell your family how you feel?

What would you ask them to do differently?

Scenario 8

After a hospital stay, Mom now needs help to bathe and get out of bed. The family caregiver works full-time and has a bad back.

Is this care the family can still safely give? Why or why not?

What help could you add, and how would you pay for it?

Scenario 9

The family dog jumps up to greet everyone at the door. Last week he nearly knocked Grandma over while she was using her walker.

What could you do this week to keep Grandma safe?

What are your longer-term options?

Scenario 10

> *After two years, it is clear this is not working. Everyone is unhappy, and Dad's old house has been sold.*

What would your family's next step be?

How could you make this change with respect, not blame?

What would you want to have planned ahead of time?

Part 10. After the Move: Watching for Changes

One great benefit of living together is that small changes get noticed early. A daughter who sees her dad every morning will notice when he starts shuffling, skipping meals, or mixing up his pills. Those early signs are gold. Catching them early is what **proaction over reaction** looks like in real life.

Use this log to write down what you notice. Bring it to doctor visits. Older adults can keep their own log too.

Date	What we noticed (walking, eating, mood, memory, sleep, medicines)	Who we told / next step

Check-In Reviews

Sit down together at 3 months, 6 months, and 1 year after the move. Answer these questions each time.

3-Month Check-In

Date: _____

What is working well? What is not? What will we change?

6-Month Check-In

Date: _____

What is working well? What is not? What will we change?

1-Year Check-In

Date: _____

What is working well? What is not? What will we change?

Part 11. Plan B and the Exit Plan

Moving out is much harder than moving in. Once a parent sells a home and leaves their community, going back is rarely an option. If the arrangement fails without a plan, the next step may be a rushed move under stress. Having a Plan B is not a sign you expect failure. It is a sign you respect everyone involved.

When Care Needs Grow

What signs would tell us that care needs have grown beyond what we can safely give? (For example: needing two people to help with moving, wandering at night, falls, or the caregiver's own health.)

Our Back-Up Options

Option	Name / place	Cost	Waitlist?
More in-home help			
Adult day program			
Respite (short-term) stay			
Assisted living			
Memory care			
Another relative's home			

If It Simply Does Not Work

What would make us decide this arrangement should end?

Who will make that call, and how will the older adult be part of the decision?

Where would the older adult live next? How would that be paid for?

How will we protect our relationships if we decide to live apart again?

For the older adult: what do I want my family to know about my wishes if I can no longer live here?

Part 12. Our Family Agreement

Pull together what you decided in this workbook. This is not a legal contract. It is a promise to each other. Give everyone a copy, and review it at each check-in.

Who will live in the home:

Move-in date and trial period:

Main caregiver and backup:

Caregiver breaks (how often, who covers):

Who pays for what:

Private spaces:

Key house rules:

How we handle disagreements:

Our Plan B and exit plan:

Our Promises

We will speak honestly and kindly, even about hard things.
We will protect the caregiver's health and time off.
We will respect the older adult's choices, privacy, and voice.
We will review this plan together and change it when we need to.
We will remember that changing the plan is not failure.

Signatures

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Next review date: _____

Part 13. Resources and Next Steps

You do not have to figure this out alone. These types of professionals and services can help your family plan and stay safe. Write down local names and numbers as you find them.

Who can help	What they help with	Local name and phone
Occupational therapist (OT)	Home safety assessment; equipment like grab bars, shower chairs, and raised toilet seats; safe ways to move and bathe.	
Certified Aging-in-Place Specialist (CAPS)	Home changes such as first-floor bedrooms, bathroom updates, ramps, and lighting.	
Area Agency on Aging	Local services, caregiver support, respite options, and programs for older adults.	
Elder law attorney	Power of attorney, health care directives, home sale questions, and family caregiver agreements.	
Financial planner or tax professional	Shared costs, home ownership, and how money choices affect benefits.	
Primary care doctor	Changes in health, memory, walking, and medications; referrals to therapy.	
Pharmacist	Medication review, pill organizers, and safe storage around children.	
Respite and adult day programs	Regular breaks for the family caregiver.	
Caregiver support group	Talking with others who are living this, in person or online.	
Family counselor or clergy	Help with old family patterns and hard conversations.	
Medical alert device provider	A way to call for help after a fall, day or night.	

Your Next Steps

Write the next three things your family will do, who will do them, and by when.

Next step	Who	By when

My Bottom Line

Start with honesty. Talk about the hard parts now, while everyone is calm.
Make the home safe before the move, not after the first fall.
Protect the caregiver. A burned-out caregiver cannot keep anyone safe, including themselves.
Love is a great reason to live together. Love plus a plan is what makes it last.

Find more home safety guides and printable resources at **SeniorSafetyAdvice.com**.

Notes