**Which Generations Should You Spend Your Money On?**

75-year old Janet put her house on the market with the intention of eventually moving to assisted living. Miraculously—and unexpectedly--the house sold virtually overnight! Upon the sale, Janet moved in with her daughter Connie and Connie’s husband Jeff as a temporary solution. Immediately Janet and Connie began the search for the right assisted living community.

Then another miracle occurred! They found “the one”—the assisted living community that was the perfect fit--—great location, terrific reputation, good medical care and perhaps most importantly Janet felt “at home” there. The problem was that the community cost about $700 per month more than Janet’s monthly budget could sustain. So they passed on this assisted living community and kept looking.

Fast forward five months later. Janet is still living with Connie and Jeff and the dynamic between them has become strained. In addition to Janet and Connie really getting on each other’s nerves, Janet has become increasingly dependent on Connie and Jeff. She’s expecting Connie to do her laundry and Jeff to drive her everywhere. Jeff and Connie’s twin daughters are also now home from college for the summer. With three generations living under one roof, space is tight. While the twins love their grandmother, they hate sharing a bathroom with her.

What began as a short-term solution has turned into a longer-term situation—a common phenomenon when helping out an older loved one. Connie and Jeff wish that Janet would simply select another community—even though they know that none of the others are quite the right fit. Since Janet wouldn’t budge, Connie contacted the preferred community asking for them to discount the monthly rate. While the community was unable to do this, the staff person there presented an interesting question. Could Janet’s family contribute the extra $700 per month so Janet could move in?

Connie and Jeff were initially taken aback. They never considered supplementing Janet’s rent. But after talking to some friends, they discovered that this is not so unusual. While ideally the older person’s funds should support them, many families do contribute financially to home care, adult day care, assisted living and even private pay nursing home costs.

Connie and Jeff started running the numbers. They were paying for both twins’ college educations. They even had paid for both girls to go on spring break. Both daughters were volunteering for Habitat For Humanity over the summer and not getting jobs. If the younger generation contributed a bit toward their own social and educational needs, they could easily afford paying the difference for Janet’s rent. This could be achieved by part-time jobs, summer employment and/or student loans.

Some people might find this idea appalling. Connie and Jeff should take care of themselves and their daughters—shouldn’t that be the first priority? But perhaps supplementing Janet’s rent ***is the best way* *to take care of themselves.*** Janet living with her family is not working. If the three-generation household remains intact, it could really take a toll on Connie and Jeff’s marriage, their , as well as everyone’s relationship with Janet. In fact, it’s possible that Janet’s dependency on the younger generations may increase with time.

While helping to financially support an older generation’s social, health or housing needs may not be an option for all families, sometimes it’s wise to consider if it makes sense for the greater good of the entire family It certainly made sense for this particular three-generation family.

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