

Getting Your House in Order: What Older Adults Need to Know about Shared Living

Baby Boomers are once again pushing the boundaries of aging, but this time it doesn't involve surfing at 70 or dying their hair fuchsia.

According to the American Association of Retired Persons (AARP), nine out of 10 older adults want to [stay in their homes](#) as they age. It's not always possible if faced with health problems or limited finances, but trends reveal an increase in co-housing options for older adults. These private and communal arrangements include house sharing, cohousing residences connected by a shared space, 55+ communities, naturally occurring retirement neighborhoods, and supportive housing concepts like Boston's Village neighborhood.

"People are living longer today and from a health perspective, isolation is terrible, so shared living has several advantages. It fosters socialization and companionship, shares responsibilities, and in some instances, maintains continuity of the family unit," says Dr. David Loewenstein, a clinical psychologist and director of the [Center for Cognitive Neuroscience and Aging](#) at the University of Miami Miller School of Medicine.

Before entering into a shared living situation, Dr. Loewenstein says it's important to consider these six points:

1. **Readiness** - Shared living becomes viable when it makes economic sense and when you don't want to live alone anymore. Are you ready to give up

some privacy in exchange for greater peace of mind relating to your finances and personal safety?

2. **Boundaries** - Do the people you plan to live with respect boundaries, whether they're family, friends or acquaintances? Do they make requests versus demands? Are they too paternalistic, maternalistic or controlling? Boundary violations are a leading cause of dissatisfaction in relationships.
3. **Trust** - The foundation of any healthy relationship, trust is non-negotiable. It extends beyond your housemates or community members to trusting your gut if a situation doesn't feel right.
4. **Shared expectations** - If your expectations don't agree with the people you cohabit with, issues can arise. Discuss expectations in advance, from housekeeping to finances to personal privacy and interaction.
5. **Support** - Shared living demands an honest look at yourself and your potential housemates or community members. The possibility of declining physical or cognitive health requires asking yourself, "Will this person be supportive of me as I age?" If living with other older adults, consider what you might be required of you. You may need to arrange for outside caregivers.
6. **Backup plan** - What's your Plan B if the arrangement doesn't work? Don't wait until you're in crisis mode to come up with a plan.

Think ahead

Along those lines, it's never too early to consider your options. "Start planning your future living situation in middle age or the early senior years. If it's very important for you to stay in your own home, think about making it viable, whether that means design modifications or getting home care insurance that helps pay for in-home caregivers in your later years. Seniors who stay in their own home with visiting caregivers can retain a sense of independence," Dr. Loewenstein says.

In some families, multigenerational living arrangements can be a win-win. “Older adults are an untapped resource of wisdom, experience, and perspective. In some situations, they can help with child care, light housekeeping, transportation or finances. It also gives elders a sense of purpose.” It doesn’t work for everyone, however. Consider your [family history](#). “Past behavior is the best predictor of future behavior,” says Dr. Loewenstein.

Facing reality

Helping elderly parents decide when it’s no longer realistic to live alone is especially difficult if they minimize or deny the risk of falls, driving accidents, and financial scams. Some even suffer from brain disorders that may lead to anosognosia, the inability to understand and perceive their own illness. “Autonomy and independence are basic human rights, so these ongoing conversations must be tender, yet direct. Listen to their opinions and avoid using absolute terms, but present your concerns and evidence. Your parent may need a memory disorders evaluation or physical exam. When confronted by objective data from someone outside the family, sometimes people listen better.”

In evaluating options, Dr. Loewenstein feels older adults shouldn’t rule out “tiered” community care concepts. “They provide independent housing for singles and couples in a community setting, but also accommodate you when you need assisted living or memory care. If your health declines, you have continuity of care.”

When contemplating a shared living arrangement, remember that ‘one size fits all’ doesn’t apply. “Fortunately, this generation of older adults is coming up with creative models for shared living,” Dr. Loewenstein says.

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