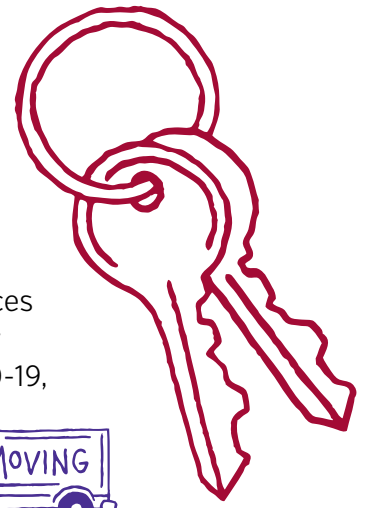


Keeping Family Together During COVID-19: A Checklist



During the 2008 Financial Crisis the housing market and economy collapsed, finances were decimated and adult children moved back in with their parents. Cases of elder abuse involving physical, emotional and financial harm soared. As a result of COVID-19, we are seeing an increased risk of similar trends.

Let's learn from the past, so that we can prevent similar mistakes ahead.



Prevent Physical and Emotional Abuse

Even in the most genial of families, close quarters and changes in living situations may heighten emotions, potentially contributing to family discord. Efforts can be made to reduce tensions and promote a healthy and safe environment for all.

1. Discuss physical boundaries and household norms to respect one another's space.
2. Communicate calmly, it is natural to feel unsettled and on edge. Recognize and acknowledge these emotions.
3. Engage in individual hobbies or family activities that can help reduce anxiety and bring you joy.
4. Take time to exchange stories about your family and growing up, sharing:
 - Funniest moments,
 - Happiest moments, and
 - Embarrassing moments.
5. Share household chores and ask "How would you like this done?"
6. Take time out for yourself exercise or go for a walk.
7. Create an enjoyable and productive daily routine.



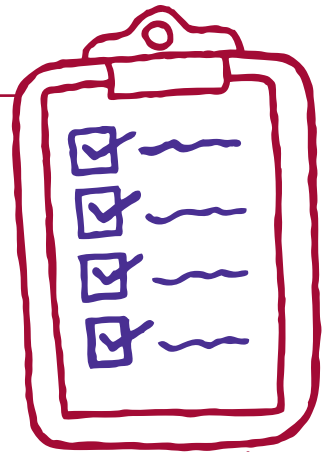
Prevent Financial Abuse

If loved ones are moving back in together, encourage open communication from the onset and form an agreement of plans prior to move in day. Hopefully this is a temporary situation, but should it drag on, it is best to communicate from the very beginning, to eliminate risk of misunderstandings due to unspoken expectations.

1. Establish a task list and schedule for errands, cleaning, and other household chores.
2. Discuss if or how you plan to pool funds and allocate expenses.
3. Respect family members' privacy, including their confidential financial information and resources.
4. Consider if it is appropriate to enter into protective financial arrangements like powers of attorney.



Communication is key. Don't be afraid to establish boundaries and promote a healthy living environment for all.



A Checklist: Starting the Conversation

Keep your family from falling apart while coming together by engaging in thoughtful conversations in the beginning to avoid awkward conversations later.

Prior to moving, discuss expectations:

- Maintain courtesy, respect, gratitude, and openness while communicating.
- Forecast duration, formulate an exit plan, put it in writing and have everyone sign.
- Establish individual or shared living spaces and storage of excess belongings.
- Determine payments for rent and utilities.
- Discuss whether groceries will be purchased on an individual basis or shared.
- Make a chore list to determine who will do laundry, shopping, medication runs, transportation, cooking or cleaning activities.
- Consider the need to change existing financial arrangements such as personal banking, managing bills, and permitting access.
- Discuss shared transportation, driving responsibilities, and management of costs; considering shared arrangements, driving responsibilities, and insurance costs.
- Determine if there is a need for medication management.



It is natural to be stressed during these times. When it comes to family matters, envisioning a checklist and making carefully planned decisions can foster respect and a healthy living environment.