



# Intergenerational households

- » Grandparents and child care
- » Sharing a home with adult children

# Grandparents and child care

*“One of the roles many grandparents take on during their retirement is child care for their grandchildren. For some, this might mean an afternoon each week or the occasional school pick-up. For others, it might mean full days of care to enable the parents to work.”*

It's estimated that a quarter of all Australian grandparents provide care to their grandchildren on a regular basis, at an average of 12 hours per week. (<https://nationalseniors.com.au/research/health-and-aged-care/australian-grandparents-care>)

For many grandparents, the opportunity to spend substantial time with their grandchildren is a positive one, but it can also come with some pressures and challenges. This is exacerbated when the older person lives in the same house as their grandchildren, as any conflict might mean not only strained relationships but also difficulties with living arrangements or their financial security. In some instances, the older person might find that their contribution to the household is valued when the children are young and need more care, but that this changes as the children grow up or the older person's increasing age-related health needs mean they are not as able to provide care for the children.

Like other family arrangements, the care of grandchildren can benefit from frank and open discussions between the grandparents and parents about expectations, time commitments and costs. It may also help to document and review these discussions regularly to make sure that everyone continues to be happy with the arrangements.



## Causes of conflict

While most families will find the arrangements positive for all, there are some areas of conflict that can leave people dissatisfied or hurt. In some situations, this conflict can lead to a breakdown in the family relationship and the grandparent may be refused contact with their grandchild.

### Feeling pressured to take on too much

An older person may offer to care for their grandchildren thinking it will be an occasional situation, only to find they are looking after the kids regularly or multiple times a week. This may limit their own activities and be exhausting. It can also mean the older person might feel pressured not to go on holidays, take on work or continue volunteering because they're expected to look after the grandchildren.

### Being expected to pay for costs

Some grandparents take care of children during school holidays and might be expected to take them to different activities or provide entertainment and meals. This raises the question of who is to pay for these. When the grandparent feels pressured into spending they can't afford, or that their generosity is taken for granted, conflict can arise.

### Being disrespected and different parenting styles

Grandparents might find that their grandchildren don't treat them as they expect to be treated and might be disappointed if the parents don't discipline their children or step in to sort this out.

Grandparents might also disagree with the parents' way of bringing up their children. This can cause conflict, particularly if the parent feels they are being undermined by a grandparent.



## Things to discuss

Before taking on care of grandchildren, there are some issues that might be helpful to consider and discuss with the parents.

- How often would you like to care for your grandchildren? Would you prefer it to be occasional (as needed) or on a regular basis? Will you feel comfortable saying no if you have other plans? Do the parents understand that there may be times you'll be away or unavailable?
- Will the children come to you, or will you go to them? Are you happy with the driving or public transport this will involve?
- If the children are at your house, will the parents supply toys, nappies, food and snacks? You may want to discuss a petty cash or reimbursement system for incidental costs.
- The parents might have rules and discipline strategies different to the way you brought up your children. Are you willing to follow the parents' instruction on how to manage their children's behaviour? Are you able to have a discussion with the parents about your own expectations of how you would like to be treated?
- If your living arrangements are linked to caring for your grandchildren, make sure you consider what might happen if you can no longer provide the care or when the children grow up and don't need it. Will you still be welcome to live in the home, and will you be happy to do so if the children aren't around?
- Consider your other children and grandchildren. Would you like to be able to offer child care to them, too? Think about how to make sure you're not stretched too thin and that there are no resentments among your children.



## Resources

### Grandparents looking after grandchildren

<https://raisingchildren.net.au/grown-ups/grandparents/family-relationships/looking-after-grandchildren>

*Raising Children: The Australian Parenting Website* has a great resource page for grandparents, with lots of tips on how to discuss and agree on child care arrangements. Would be worth linking to this page.

### Support for grandparent carers

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/family-tax-benefit/what-other-help-available/support-grandparent-carers>

Services Australia have a Grandparent Adviser service to inform grandparent carers about payments and services that can help those who provide ongoing care for children (that is, more than babysitting or school pick-ups).

The Grandparent Adviser Line phone number is 1800 245 965.

### Are you a grandparent? Your legal questions answered

<https://www.legalaid.nsw.gov.au/publications/factsheets-and-resources/are-you-a-grandparent-your-legal-questions-answered>

This resource has information for grandparents either as carers or just when concerned about their grandchildren. The site explains family law, parenting plans and consent orders, and what is meant by 'the child's best interests'.

While it has no information about providing child care for grandchildren, it has a lot about some of the more complex legal questions around grandparents as long-term carers or with concerns about their grandchild's safety.

2018. Only available in English.

### Grandparenting—Legal issues affecting older people

<https://fls.org.au/law-handbook/health-wills-and-other-legal-issues-affecting-older-people/legal-issues-affecting-older-people/grandparenting/>

This section of Fitzroy Legal Service's The law handbook gives an overview of the legal rights of grandparents and what people can do if they are denied time with their grandchildren.

# Sharing a home with adult children

Many intergenerational households come about as a cultural norm or a way of providing care for ageing parents or grandchildren. But increasingly common is the intergenerational household that occurs because an adult child returns to the family home (or, in some cases, has never left).

Many parents are happy to support their adult children by offering them a place to live during their young adulthood as they study or save for their own property. There are indications that the COVID-19 pandemic led to an increase in adult children returning to live with their parents: an Australian Institute of Family Studies survey in July 2020 showed 21% of 50- to 59-year-olds had children living back at home (<https://aifs.gov.au/publications/families-australia-survey-life-during-covid-19>), while the same trend was seen in the United States (<https://www.theatlantic.com/family/archive/2020/07/pandemic-young-adults-living-with-parents/613723/>).

*“The pandemic has had a lasting impact on employment and housing affordability, while closed borders put an end to overseas travel and encouraged people to return to Australia. All of this means adult children are more likely to be experiencing financial or housing stress, and their parents may be in a position to help.”*

While many adult children might return home for a short visit without incident, family conflict and even elder abuse can occur, particularly if the adult child is experiencing problems that affect their behaviour, such as substance abuse, or untreated mental health issues. It is likely the adult child has returned home because of a problem or trauma in their life, indicating that they may be having a difficult time. If the adult child is unable to access the supports they need or make decisions to work towards recovery, the parent can find themselves in a challenging situation.

Sometimes an adult child will return home and bring their own children. This can be challenging for the older person, particularly if they're worried about their grandchildren's safety and what other options might be available.



*“Like all family situations that involve shared living or financial arrangements, having an adult child return home can benefit from a frank and open discussion of what is expected from each person.”*

It is not unreasonable for the older person to want their adult children to leave their home in time, particularly if they're being abusive or disrespectful. It is also not unreasonable to expect a financial contribution from the live-in child and to put a time limit on the arrangement.

## Reasons an adult child might move home

It might be that the adult child is returning to study, or saving to buy a property, and the parent has offered a place to stay as a way of saving money. But most other reasons an adult child could have for moving home again will stem from an issue or difficulty they have faced, which might translate into challenging behaviours.

### Unemployment or financial difficulties

The adult child might have lost their job or been unable to service a loan. While they might only need to stay a short time until they're back on their feet, the older person should consider what other support (other than housing) the child might need or expect and what efforts the child is likely to make to remedy the situation.

### Substance abuse

The adult child might be dealing with addiction issues that translate into problematic behaviour.

### Gambling issues

This may affect the adult child's behaviour and financial situation, leading to conflict. In some cases it might lead to the adult child taking financial advantage of the older person or stealing from them.

### Mental health issues

While many people can manage their mental health well and seek treatment and support where needed, for some this proves very difficult. It may be the reason an adult child returns home, and it may affect their behaviour or require much care and support from the parent.

### Relationship breakdown or family violence

Sometimes an adult child will return to the family home when their relationship ends or they have fled a violent partner. In some instances they might have perpetrated violence against their partner and be required by an intervention order to leave their own home.



## How a family agreement can help

*“If the ground rules and expectations are communicated from the beginning of the arrangements, it’s less likely there will be misunderstandings or conflict down the track.”*

A family agreement might include:

- how long the family member will stay
- how the family member will contribute to the household expenses
- whether the family member can have other people stay (such as a partner, friends or children)
- whether there are parts of the property that are private
- who will be responsible for household tasks, including meals, cleaning and shopping
- whether drinking or smoking is allowed within the home
- whether drug use or other particular behaviours will be tolerated
- how much notice will be given if the family member is required to leave, for example, if they break the rules.

## Can an adult child be made to leave?

The older person has the right to choose who lives with them in their home and to have a safe and conflict-free environment. If an adult child has returned home (or has never left) and the arrangement is not working well, the older person may decide it is time for their child to leave.

*“If the adult child refuses to go, there is no easy way of making it happen. A community legal centre or elder abuse service will be able to give advice. This may include the option of drafting a letter, or conversation points, asking the child to leave.”*





Family mediation or dispute resolution may be appropriate if the adult child is willing to engage and the older person is willing to negotiate. It might be that they decide the adult child can stay for a short period while they make other arrangements, or that some agreed boundaries are put in place, with the understanding that the adult child will need to leave if they breach this agreement.

If the adult child becomes abusive towards their parent, it may be necessary for the older person to take out an intervention or apprehended violence order that may exclude the adult child from the home. Police would then be able to enforce this order if the child does not leave voluntarily. Elder abuse or family violence services can assist with advice on this, and if the older person is in danger they should contact the police.

## Support for the older person and support for the adult child

If the adult child has returned home in response to a traumatic or difficult situation in their own life, they may need external supports beyond what a parent can provide.

Different supports are available in each state and territory to support people experiencing mental illness, drug and alcohol abuse or gambling issues. Older people can speak to their own GP or an elder abuse service about what service might be appropriate for their family member.

*“It is also important for the older person to seek support for themselves. It can be very difficult watching a child in distress, particularly if their behaviour is harmful to themselves or others.”*

### Mind

A mental health service provider that runs the Carer Helpline (1300 554 660) to support the family, friends and carers of people experiencing mental illness. [www.mindaustralia.org.au](http://www.mindaustralia.org.au)

### Carer Gateway

A nationwide network that connects carers to supports in their area. Can be contacted on 1800 422 737, Monday to Friday, 8 am to 5 pm. [www.carergateway.gov.au](http://www.carergateway.gov.au)

### National Alcohol and Other Drug Hotline

Gives free and confidential advice about alcohol and other drugs. Can be contacted on 1800 250 015.

### Family Drug Support Australia

Provides information and support to families of drug and alcohol users, including a 24-hour support line on 1300 368 186. [www.fds.org.au](http://www.fds.org.au)

### Gambling Help Online

Support for anyone affected by gambling, includes a 24-hour support line. 1800 858 858, [www.gamblinghelponline.org.au](http://www.gamblinghelponline.org.au)



## Resources

### Adult children living at home

<https://www.legalaid.nsw.gov.au/publications/factsheets-and-resources/adult-children-living-at-home>

This factsheet from Legal Aid NSW discusses ways to prevent conflict when an adult child moves back home, with suggestions for what could be included in a family agreement or set of ground rules. Also describes options for making the adult child leave when they have overstayed their welcome.

Includes a template for a notice to vacate under NSW trespassing laws. This is only applicable to NSW and is not clear or well-formatted.

### Adult Children at Home

<https://seniorsrights.org.au/wp-content/uploads/2021/04/SRV-AdultChildrenAtHome-HelpSheet-Feb2017-R1b.pdf>

This 4-page help sheet is addressed to older people regarding adult children who have returned home or have never left. It mentions some issues the adult child might be experiencing and what the older person should be able to expect in terms of their own rights and comfort.

It includes some questions for guiding conversations and setting boundaries and outlines ways Seniors Rights Victoria could assist if the older person did not feel safe.

### Identifying and Responding to Elder Abuse in Intergenerational Families

<https://seniorsrights.org.au/wp-content/uploads/2021/07/SRV-Family-violence-in-intergenerational-households-FINAL.pdf>

A 4-page resource for family violence practitioners to encourage them to consider issues that might arise in intergenerational households or where their client lives with an older people, putting them at risk of abuse.

## Sharing a home with an adult child

<https://fls.org.au/law-handbook/health-wills-and-other-legal-issues-affecting-older-people/legal-issues-affecting-older-people/transferring-property-or-assets-in-exchange-for-care/>

This section of the Fitzroy Legal Service *Law handbook* is about transferring property or assets in exchange for care. The information is provided by lawyers from Seniors Rights Victoria.

It gives an overview of the reasons an adult child might return home and some of the problems that can affect their behaviour, including violence; depression, anxiety or mental health issues; alcohol or drug abuse; gambling issues; and unemployment or financial difficulties.

It also makes suggestions for what the older person can do to prevent or address the issues, including options for legal avenues should they want the adult child to leave the home.

## Moving in with your family—Multigenerational living and ‘granny flat’ arrangements

<https://www.commerce.wa.gov.au/publications/moving-your-family-multigenerational-living-and-granny-flat-arrangements>

This 22-page PDF was published by the WA Government with the assistance of Legal Aid WA. It is a really useful publication and should be highlighted on the Compass website.

Includes info on:

- logistics of building a granny flat
- thinking about what you really need
- the granny flat interest and how this affects assets tests
- how to have open and honest discussions with family members
- getting legal and financial advice
- formalising your agreement, and what to include.

## Sharing a home with friends and family: Common legal problems older people can avoid

<https://queenslandlawhandbook.org.au/factsheets-and-self-help-kits/sharing-a-home-with-friends-or-family>

This Caxton Legal Centre factsheet from the Queensland Law Handbook uses case studies to discuss two common scenarios: contributing money to a family member to create a granny flat on their property, and having a family member come to live in the older person’s house.

Focused on the idea of having an interest in a home without being on the title, it includes a list of questions the older person should ask themselves prior to committing to any arrangements with their family.

**Disclaimer:** The information provided on this website is not a substitute for individual legal advice.