



Family and Friends

Family & Friends: Each family is unique, coming with its own constellation of generations, relationships, and histories. In some families there is an abundance of welcome and available assistance such that lives are well supported and healthy. In other families, physical historical or emotional distance may have limited what is available. There is no "one size fits all" when it comes to family and friends, and we encourage you to think about who you know and associate with, who does what well, and from whom you like or would like to receive guidance and/or support.

Help keep this part of your Personal Safety Net organized by gathering and placing these things and your wishes in a place where you, and those you want to have the information, will be able to access it:

- ~~Adoption papers~~
- ~~Birth certificate~~
- Divorce/separation papers
- Financial Power of Attorney
- Have kids? - School names & contacts
- Last Will & Testament
- ~~Legal name(s)~~
- Marriage certificate
- Prenuptial agreement
- Promissory notes & amount (debts owed)
- Social Security Card
- ~~Veteran's administration paperwork~~

RESOURCES:

10 Ways for Families to Foster Hope

1. Remember, children learn from what we do, not what we say.
2. Listen and validate your child's fears and concerns to better understand how and/or which hope strategies might be appropriate.
3. Create a hope kit for the family - a box or place into which you can put hopeful stories, articles, pictures, experiences, etc.
4. Use the hope language of "yet" and "when". Instead of saying "no," why not say, "it may be possible, but not yet" – and provide some alternative date or occurrence that will have to happen for a positive outcome to take effect. Instead of saying "no," try saying something like "when this happens, then we'll be able to" – giving your family a sense of hope and reason to be positive about the future
5. Look for hopeful signs in the community.
6. Share stories from your child's past to remember strategies he/she used to help in a fearful, stressful, or problem situation.
7. Do something to help someone in need.
8. Find ways to exercise and have fun at the same time.
9. Schedule time together where you are both forced to concentrate on learning or participating in a new activity or old activity that you both enjoy.
10. Plan ways to celebrate small accomplishments together and with family and friends.

Adapted by Personal Safety Nets® from 10 Ways for Parents to Remain Hopeful, The Hope Foundation, 2005.



A "Home Care" Quality Check List



[1]Here's a *checklist* for those of you considering, or making a decision about health care - go through the checklist and see if all of these are, or will be properly handled, or provided:

~~1. CAREGIVER QUALIFICATIONS. Agency takes pride in the quality of its caregivers and retention rates. 50% of more of caregivers have worked over one year with the agency. Caregivers are respected and eligible to receive benefits, including 401k and continuing education stipends.~~

2. All caregivers have thorough background, license and reference checks within the 2. caregiving industry. Special checks of abuse or neglect findings are conducted through DSHS. All caregivers are insured and bonded.

3. All caregivers are licensed by the State Department of Health as Certified (CNA) or Registered (RNA) Nursing Assistants. Licenses have no action against them.

4. All caregivers must pass a written competency and skills test. All caregivers have professional training and experience providing personal care.

5. Caregivers are available who have experience and special training with memory impairment and or behavioral challenges.

6. All caregivers have current First Aid & CPR Certification and a current TB test.

7. Caregivers receive an orientation to each client's individual Plan of Care and any safety issues in the home prior to placement.

8. Free initial assessment performed in your home by a RN (Registered Nurse) or MSW (Master of Social Work) with no charge and no obligation. ?

9. A Plan of Care outlines tasks for the caregiver based on specific needs. It is written by an RN or MSW, with your review and approval as the final step before starting care.

10. Ongoing supervision of your caregivers will be performed by a RN or MSW. Supervisors review caregiver notes made at each shift. Supervisors make periodic visits to meet with you and observe your caregivers. Supervisors are available by phone 24/7. Your Plan of Care is updated as needed.



11. Agency offers you and its caregivers direct contact with a Supervisor and RN 24 hours per day. You will not call a pager or an answering service.
12. Agency can and will respond to your needs 24 hours a day. Agency is able to begin your care within 8 hours of the first call in most cases.
13. Agency is the employer of its caregivers, not a broker whose responsibility ends when you pay a substantial fee. The agency is responsible for payroll, taxes and benefits. Agency is bonded and carries general and professional liability insurance. Agency provides qualified replacement when your regular caregiver is ill or on vacation.
14. Daily progress notes are left onsite for client, family and other caregivers.
15. Agency offers Nurse Delegation, this allows nursing assistants to provide many nursing services at a lower cost to you under RN supervision: medication administration, insulin injections, glucometer testing, colostomy care, etc.
16. Agency can handle skilled nursing tasks in your home when necessary. Agency has nurses (RN and LPN) on staff. Agency has a WA State Home Health License.
17. Agency can install genuine Phillips Lifeline Emergency Alarms to provide added client safety when a caregiver cannot be present.
18. Agency has a "telephone time card system" that allows me to see exactly when my caregivers arrived and left, and notifies the agency when my caregiver is late?
19. Professional Geriatric Care Managers, RN (Registered Nurse) or MSW (Master of Social Work) are employed by Agency, and conduct a thorough assessment of the client and their needs, provide recommendations to the client and family and serve as professional advocates for client care as requested.
?
20. Agency does Fall Risk Assessments with all clients and implements a nationally recognized fall prevention program at no additional cost.
21. Agency recognizes the risk of readmission upon discharge from a hospital, nursing home or other skilled setting and transition back to the community.
22. Caregiver reliability is guaranteed in writing.
23. Agency does not give or receive payment for referrals. Agency believes that referrals should be based on individual needs and preferences, and the quality of provider to deliver the services required as demonstrated over years of care.
24. Agency believes that care should be coordinated when different people and providers are involved. Agency will actively communicate with discharge planners, private caregivers, family members and other healthcare providers to avoid costly confusion, mistakes and duplication of effort.
25. Agency believes in continuity of care. It is structured to accommodate a full range of needs in the home. Agency can provide care on a limited basis as needed, and also has the capacity to provide more challenging care up to 24 hours/day, without asking you to seek help elsewhere.
26. Agency believes that owners and managers should fully understand the complexity of delivering healthcare. Agency owners are local healthcare professionals; i.e. an RN with a Masters of Nursing, and a MSW, each with 40 + years experience in healthcare delivery and management.
27. Agency believes in life-long learning and supports that belief with a robust training program for its caregivers, cash stipends for additional employee training and a series of community education events to raise the level of understanding and skills of professional and family caregivers.



Before Heading to College #1 - For Parents & Students

Houston Dougharty, vice-president for Student Affairs at Grinnell College, who has spent much of his 24-year career advising parents on how to prepare their children (and themselves) before setting off to college provided much of this advice.

There are five things you must talk about before your kids leave (or shortly thereafter, if you read this and feel the need to play catch up...) he writes:



[2]What's the communication plan? Given the many easy ways we can communicate these days (cell phone, texting, Twitter, e-mail, etc.), students and their parents should agree on how — and how often — they will communicate during the school year. Determining this in advance can help keep parents informed and connected, while fostering the student's sense of independence — a critical step in the early days of a new college experience.

Who sees the grades? College students' records are protected by the Family Educational Rights and Privacy Act (FERPA). It restricts institutions from releasing grades and other educational records without a student's written permission. Students and parents should discuss what level of disclosure is mutually expected and acceptable, as well as what campus policies address this matter and what releases may need to be signed.

What about sex, drugs and alcohol? Many students have experimented with these while in high school, but for some, there will be new temptations. Fortunately, this generation of students tends to be open to advice and feedback from their parents about these critical issues. Success in the first year of college is often linked to a student's capacity to make good social choices.

How to manage all this time and freedom? Few high school seniors have had to be fully responsible for waking up, getting to meals, scheduling study and work and creating their own curfew. Good habits for using tools like alarm clocks, day-planners and calendars don't come naturally. Also, when the winter holiday break brings students back home for a few weeks, do the old high school years' rules still apply?

Whose experience is this, really? Families need to have a plan for taking advantage of campus information and resources so that parents are confident their children are enjoying a positive learning environment while allowing them to create their own college experiences and advocate for themselves.

Adapted by Personal Safety Nets® from Lisa Belkin's Motherlode series regularly published in the New York Times (August 2009)

Early Parenting: Start With Humor Rather Than Commands



[3]When it comes to parenting, it's funny how humor can motivate children when more negative tactics do not. Jane Marie Scarboro's 3-year-old son, Teddy, had been lagging behind on their family hike. And the Lafayette, Calif., mother of two had felt herself getting annoyed. But then she switched tactics. Obviously, her best parenting skills were called for. So rather than snapping "Come here right now!" she called "I'm going to get you! I'm going to catch you!", then jokingly hoisted Teddy and tossed him up and down as she carried him back up the trail toward the rest of the group. Soon both mother and son were laughing.

Take it from this mom: Keeping it light when it comes to parenting works. "Being playful keeps it from turning into a contest of wills," says Scarboro.

Parenting guru Jane Nelsen, EdD, the author of dozens of books, including *Positive Discipline* and, with H. Stephen Glenn, *Raising Self-Reliant Children in a Self-Indulgent World*, says humor is a key tool to successful discipline. "Humor takes us to a whole different level of consciousness," says Nelsen. Humor helps break the negative mood not just for children, but for grown-ups, too. "It helps parents get themselves out of a reactive state," explains Nelsen. **When moms or dads issue angry commands, kids of all ages tend to dig in their heels and resist. And no one benefits.**

Playfulness, not parenting power plays!

For toddlers, that might mean distractions such as tickling or chasing. Animating stuffed toys is a common strategy. Parents are a lot more likely to be successful if the stuffed monkey says, "It's time to brush your teeth! Watch me brush mine!" "Pretty soon they're laughing," Nelsen says, "and then you say, 'OK, let's go do this.'"

Instead of working against each other, parents and children can use humor to work together toward the shared goal. "You're taking it out of 'I'm going to make you do it' and turning it into 'Let's do this together,'" says Nelsen, recalling a father who broke the tension when his children argued by making believe he was a reporter interviewing them.

Another example, Nelsen says, is a mother who pretended to be reading her child's horoscope, which said that was the day he was going to stop procrastinating and do his chores. "You laugh, and then you see things differently; you feel differently, you act differently," says Nelsen.



[4]Finding the lighter side, she says, will serve adults and kids well in the long run. “I ask parents in workshops how they would feel if they had a boss or a spouse who told them ‘Do it!’ and told them exactly how to do it,” Nelsen says. “How long would you stay in that job? How long would you stay in that marriage?”

How do you learn to take a lighter touch? Try these tips from Nelson.

- **Think about the long-term results of parenting**

“We don’t want our kids to just be obedient,” says parenting expert Jane Nelsen, EdD. “We want them to do things because they feel capable, because they want to cooperate, because they understand.”

- **Respect your child**

“Kids have the ability to see things differently, feel differently ... and parents need to do that, too.”

- **Parent positively**

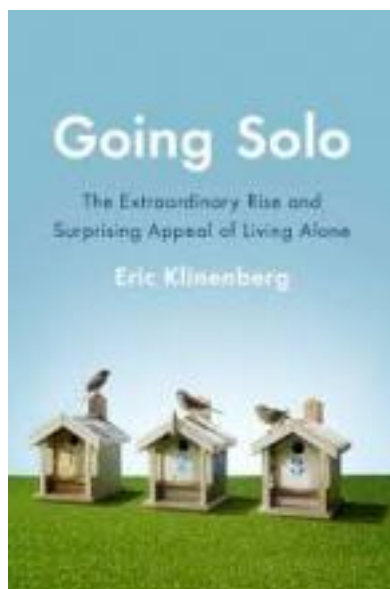
“Think positive, not just controlling vs. permissive. All these positive tools are about being kind, firm, and respectful,” says Nelsen. “All at the same time.”

- **Avoid teasing your child**

“Any kind of humor that is hurtful or disrespectful or a poorly disguised put-down is no good,” Nelsen says

Adapted by Personal Safety Nets® from “Parenting works best with jokes, playfulness, and cooperation -- not threats and demands.” By Eve Pearlman, (January 2009), WebMD the Magazine.

Family - The New Norm



[5]In "Going Solo," a new research book getting international attention for its focus upon "The Extraordinary Rise and Surprising Appeal of Living Alone", **NYU Sociology Professor, [Eric Klinenberg](#)** [6], **dives into the myths and misconceptions about living alone.** For instance, Aristotle said, "The man who is isolated . . . or has no need to share because he is already self-sufficient . . . must therefore be either a beast or a god."From Biblical stories about the Garden of Eden, through Aristotle, the Greek poets, sociologists and primatologists, writers and researchers have noted that our species have organized themselves around the will to live with others, not alone.

~~But during the past half century, we have embarked on a remarkable social experiment - we have begun settling down as singletons.~~

Today, more than 50% of American adults are single, and 31 million - roughly one out of every seven adults - lives alone. People who live alone make up 28% of all U.S. households, which means that they are now tied with "childless couples" as the most prominent residential type - more common than the nuclear family, the multi-generational family, or the roommate or group home.

Let's compare that to 1950 when 22% of American adults were single. Four million lived alone, and they accounted for 9% of households. Living alone in 1950 was far more common in the sprawling Western states - Alaska, Montana, and Nevada - and was usually a short-lived stage on the road to a more conventional domestic life. Today living alone is most common in big cities - throughout the country. **In Seattle, San Francisco, Denver, Philadelphia, Washington, D.C., and Chicago, there are between 35% and 45% of all households with just one person. In Manhattan, 1 of every 2 households is a one-person household.**

And lest you think this is only a phenomenon in America, living alone globally is skyrocketing, rising from about 153 million in 1996 to 277 million in 2011 - an increase of around 80% in 15 years.

~~**What factors are driving this trend according to the research conducted by Professor Klinenberg?**~~

First is the rise of women. The mass entry into the labor force has meant more and more women can and are delaying marriage, support themselves, leaving a marriage when needed, and buying their own home.

Second is the communications revolution. Today, living alone is not a solitary experience. Through technology we can stay at home and stay connected.

Urbanization is the third factor. Cities support a subculture of single people who live on their own but want to be out in public with each other. this makes being single a much more collective experience.

Longer longevity (the fourth factor) has been more beneficial to women - living longer than spouses - sometimes by 5, 10 or 20 years - and usually in these later years they choose to live alone.

The solo dwellers today are primarily women: 18 million compared to 14 million men. More than 15 million



living singly are between thirty-five and sixty-four. 10 million are elderly. Yet young adults between 18-34 are the fastest-growing segment of the solo-dwelling population.



[7]Klinenberg tells us his research has lead him to make a strong distinction between living alone and being alone or being lonely. "People will live alone whenever and wherever they can afford to do it. . . At certain times in modern lives, living alone is the more desirable state. **For young professionals, it's a sign of success and a mark of distinction, a way to gain freedom and experience the anonymity that can make city life so exhilarating.**" Similarly, for someone divorced, it's a way to reassert control and often move away from the loneliness of a bad marriage.

As it relates to building your personal safety net, Professor Klinenberg says, "Americans are quite anxious about isolation. **We believe in self-reliance, but we also long for community. We make the assumption that when someone is alone, there's something wrong, and they don't have what they want or need.**"

"We need to make a distinction between living alone and being alone, or being isolated, or feeling lonely. These are all different things. In fact, people who live alone tend to spend more time socializing with friends and neighbors than people who are married. . . living alone is not an entirely solitary experience. It's generally a quite social one."

So next time you hear of a friend or relative living alone, try not to jump to conclusions. Are they isolated or independent? Do they have close connections with safe networks of friends and family? Do they seem to be reaching out for help or content. Stay in touch, keep your eyes and ears open - are they expressing their need for privacy or are they becoming isolated and distant from those around them. There is a difference.

~~(Steven Kurutz of the New York Times takes a quirky and humorous [look](#) [8]at what it can mean, and what you can do when you live alone.)~~

Friends Make Your Life Better

Adapted by Personal Safety Nets® from "What Are Friends For? A Longer Life," by Tara Parker-Pope in the New York Times (April, 2009).

In the quest for better health, many people turn to doctors, self-help books or herbal supplements. But they overlook a powerful weapon that could help them fight illness and depression, speed recovery, slow aging and prolong life: their friends.

Researchers are only now starting to pay attention to the importance of friendship and social networks in overall health. **A 10-year Australian study** found that older people with a large circle of friends were 22 percent less likely to die during the study period than those with fewer friends. **A large 2007 study showed** an increase of nearly 60 percent in the risk for obesity among people whose friends gained weight. And last year, Harvard researchers reported that strong social ties could promote brain health as we age.

"In general, the role of friendship in our lives isn't terribly well appreciated," said Rebecca G. Adams, a professor of sociology at the University of North Carolina, Greensboro. "There is just scads of stuff on families and marriage, but very little on friendship. It baffles me. Friendship has a bigger impact on our psychological well-being than family



relationships."

In a new book, "The Girls From Ames: A Story of Women and a 40-Year Friendship" (Gotham), Jeffrey Zaslow tells the story of 11 childhood friends who scattered from Iowa to eight different states. Despite the distance, their friendships endured through college and marriage, divorce and other crises, including the death of one of the women in her 20s.

Using scrapbooks, photo albums and the women's own memories, Mr. Zaslow chronicles how their close friendships have shaped their lives and continue to sustain them. The role of friendship in their health and well-being is evident in almost every chapter.

Two of the friends have recently learned they have breast cancer. Kelly Zwagerman, now a high school teacher who lives in Northfield, Minn., said that when she got her diagnosis in September 2007, her doctor told her to surround herself with loved ones. Instead, she reached out to her childhood friends, even though they lived far away.

"The first people I told were the women from Ames," she said in an interview. "I e-mailed them. I immediately had e-mails and phone calls and messages of support. It was instant that the love poured in from all of them."

When she complained that her treatment led to painful sores in her throat, an Ames girl sent a smoothie maker and recipes. Another, who had lost a daughter to leukemia, sent Ms. Zwagerman a hand-knitted hat, knowing her head would be cold without hair; still another sent pajamas made of special fabric to help cope with night sweats.

Ms. Zwagerman said she was often more comfortable discussing her illness with her girlfriends than with her doctor. "We go so far back that these women will talk about anything," she said.

Ms. Zwagerman says her friends from Ames have been an essential factor in her treatment and recovery, and research bears her out. In 2006, **a study of nearly 3,000 nurses** with breast cancer found that women without close friends were four times as likely to die from the disease as women with 10 or more friends. And notably, proximity and the amount of contact with a friend wasn't associated with survival. Just having friends was protective.

Bella DePaulo, a visiting psychology professor at the University of California, Santa Barbara, whose work focuses on single people and friendships, notes that in many studies, friendship has an even greater effect on health than a spouse or family member. In the study of nurses with breast cancer, having a spouse wasn't associated with survival.

While many friendship studies focus on the intense relationships of women, some research shows that men can benefit, too. **In a six-year study of 736 middle-age Swedish men**, attachment to a single person didn't appear to affect the risk of heart attack and fatal coronary heart disease, but having friendships did. Only smoking was as important a risk factor as lack of social support.

Exactly why friendship has such a big effect isn't entirely clear. While friends can run errands and pick up medicine for a sick person, the benefits go well beyond physical assistance; indeed, proximity does not seem to be a factor.

It may be that people with strong social ties also have better access to health services and care. Beyond that, however, friendship clearly has a profound psychological effect. People with strong friendships are less likely than others to get colds, perhaps because they have lower stress levels.

Last year, **researchers studied 34 students** at the University of Virginia, taking them to the base of a steep hill and fitting them with a weighted backpack. They were then asked to estimate the steepness of the hill. Some participants stood next to friends during the exercise, while others were alone.

The students who stood with friends gave lower estimates of the steepness of the hill. And the longer the friends had known each other, the less steep the hill appeared.

"People with stronger friendship networks feel like there is someone they can turn to," said Karen A. Roberto, director of the center for gerontology at Virginia Tech. **"Friendship is an undervalued resource. The consistent message of these studies is that friends make your life better."**

-
- [Get Started](#)
 - [Who We Are](#)



Helping Your Kids & Home Co-Exist in Winter

Adapted by Personal Safety Nets® from “How to get your house in order for winter” by Jacqueline Kovacs, published by Todaysparent.com

We’ve all heard of spring cleaning, but making sure your home is fresh and clean for winter is probably more important. Why?

Once temperatures nosedive, we spend a lot more time inside. And a poor indoor environment can give kids headaches, coughs and trouble concentrating, and can increase their exposure to toxic chemicals. Take a few steps and you can avoid those hazards and help keep your family feeling good all year long.

Dry ideas

Damp or wet surfaces are breeding grounds for fungi and molds. So stop leaks and clean up any moisture right away. Check your basement for cracks and your windows for mildew. Don’t forget to keep your humidifiers and heating and ventilating systems clean and well maintained so you don’t have contaminants blowing through your home every time your heating kicks on. While the pros say expensive duct cleaning isn’t necessary unless yours have visible mold, furnace filters are another story — to keep your home’s heat clean and efficient, you should change your furnace filter every three months.

Bite the dust

It’s tedious, but vacuuming and dusting at least once a week helps keep dust, bacteria and animal dander under control. That means fewer germs floating around and relief for the allergy-prone. Plus, studies of household dust have found solvents, flame retardants, heavy metals, detergents, pesticides and toxic contaminants. The key to dusting is to actually remove the stuff, so use a natural fiber cloth that will trap the dust particles rather than a duster that simply flicks it onto another surface. Got a crawling babe? Aim to vacuum and clean floors twice a week. Empty your vacuum in the garage or outside so you don’t redistribute all the collected dust.

Chemical purge

Ditch the scented detergents and household cleansers and choose green cleaning products. While you’re at it, forget floral-scented room sprays. All are full of questionable chemicals and toxins that you, your family and the planet are better off avoiding.

Footloose

Take those shoes off at the door — leaving the dirt and whatever other nasties you’ve trod on at the door too. Take it a step further by regularly washing your doormats, separately from other laundry.

Wash up

Hands encounter more germs than the rest of your body and all it can take is a wipe of an eye or a friendly game of patty cake to pass the bacteria along. So banish those baddies by having everyone in your home wash the

Hillary Was Right About Community

- [Get Started](#)
- [Who We Are](#)



Helping kids through the healing power of creativity, that's the goal of the nonprofit, [Art with Heart](#) [9]. They create and distribute therapeutic books and programs and offers supportive trainings that **help children dealing with the stress and strain of unbearable hardship. In this way, [Art with Heart](#) [9] supports their emotional and social growth, paving the way for success in school and in life.**



[10]One of their publications, *Chill & Spill* (which underwent a year-long evaluation study to discover the benefits of its use with high-risk youth and the professionals that serve them), **is a therapeutic, guided journal that benefits kids dealing with overwhelming stressors such as illness, death, abuse, homelessness, and more.** From the survivors of disaster to children of divorce, *Chill & Spill* helps teens and 'tweens convey both their suffering and strength, reducing the symptoms of trauma, facilitating healing, promoting coping skills and building self-confidence.

Chill & Spill gives youth a safe place for self-expression. **It allows them to become active participants in their own healing, to communicate grief and loss, and to see themselves as survivors rather than victims - a critical step in trauma recovery.**

We've been tracking one of their wonderful stories . . . a group of young women between the ages of 13 and 18, from Soweto, South Africa who came together to enjoy a *Chill & Spill* workshop. The teacher there adapts the activities to fit relevant issues related to their lives in South Africa, as the girls hail from an area which suffers from poverty, high unemployment, child-headed households resulting from the HIV/Aids pandemic, crime, and teen pregnancy. All the girls live with guardians or are in foster care.

Using themes developed in the book, the girls are able to discuss self-awareness, being good to oneself, and loving who they are. **The goal is for each young woman to feel seen, validated and indelibly connected to each other through a sense of abundance!**

Aside from problems associated with growing up and the situations they face in Soweto, Stacey, the group's leader, tells us: "My heart ached when a few said that they won't write in their journals till the next workshop. When I asked why, they said they didn't have any pens." Since then, Stacey has been able to get some supplies donated.

Organizations here in the United States and around the world are using the variety of materials (for ages 6+) developed by *Art With Heart* and you can read more at their website, subscribe to their newsletter and consider a donation. [11] It's an organization that is making a difference for all of us.

How New College Graduates Can Build Security

College graduates entering the job market will find there's much to learn about managing their personal finances, but taking immediate steps to budget and save, and maintaining those good habits, will help protect them should a

-
- [Get Started](#)
 - [Who We Are](#)



spate of bad luck come their way.

"The foundations they lay now will serve them well for a stable financial future," said Gail Cunningham, spokeswoman for the National Foundation for Credit Counseling.



[12]The average college student graduates with about \$20,000 in debt and is looking at an average starting salary of \$47,673. That average annual paycheck is down 1.7 percent for the class of 2010 compared with last year's grads, according to the National Association of Colleges and Employers. That makes it challenging for grads to save money as they pay off debt — the two most important factors in building financial security — but it's not impossible.

"Carving out money to save is good and is a habit that once you start, you'll benefit from for as long as you keep it up," said Dan O'Malley, chief executive of PerkStreet, an online bank. The numbers tell the story, O'Malley said.

If you invested \$10,000 on your 21st birthday and didn't add anything to it except a constant rate of return of 7 percent, you'd have \$196,000 in the bank by the time you retired. Wait till your 35th birthday and that money pot is a measly \$76,000 because of the 14 years of lost interest.

Here's your first financial tip: Put 10 percent or more of your income into long-term savings. "Make sure you save," O'Malley said. "It just grows and grows and grows. And get into any kind of matching program with an employer."

Here are five other must-do tips:

- * Make a budget. You can't save for a car, a house or the future if you don't know how much you're making and spending. There are plenty of online sites like Mint.com or Kiplinger.com that offer budgeting tools. LearnVest.com has a 2010 college grad financial survival guide.
- * Don't spend money you don't have. In other words, live within your means. If you can take public transportation, for example, don't buy a car. If you can comfortably and peacefully live at home with your parents for a while, do it.
- * Consolidate school loans. Many students will be graduating with a handful of loans that could better be rolled together with one interest rate attached to it.
- * Build your credit history carefully. It is tough to get on in this world without a credit card but it doesn't mean you have to use it wildly. Use it only when you have to, like to rent a car or pay a hotel bill, and pay it off every month. Your payment history is the most important element of your credit score, accounting for 35 percent of your score.
- * Have a health-care plan. Figure out when your coverage ends and be sure you have another one lined up.

The law that went into effect in September 2010 allows you to stay on or return to your parents' health insurance plan until you turn 26.

And one extra word: Check out the other sections section of website to gain helpful information about home sharing and compatibility.



Adapted by Personal Safety Nets® in NorthJersey.com, by Jennifer Waters, McClatchy Newspapers.

I Need You & You Need Me

Your life will change, maybe not today or tomorrow, but it will change.

You are a part of a life that is always changing, sometimes in unexpected or unwanted ways. This changing life makes you a student in life's university, and if you can move with it, rapid learning will follow. With learning and knowledge will come a sense of stability and control, which will, in turn, decrease anxiety and increase resourcefulness and resiliency.



[13]With this in mind, ask yourself: Is the life change I am going through, or planning for, one where seeking out more resources or asking others for help could improve outcomes? **Remember, planning for the worst-case scenarios also prepares you for a variety of less drastic situations. It is an approach that will help prepare you to take advantage of opportunities to make your life better despite the changes and challenges.**

If you can see that planning or dealing with current or future challenges and changes will not be easily tackled alone, it's time to build a care team. If you see others are having trouble dealing with their challenges or changes, it may be time for you help create or become part of their care team. We reminded you that care teams can also function to help you focus on weight loss, increase exercise or workout stability, heighten spirits, make your life more happy, and help you deal with emotional distress.

The research is overwhelming. As we say in Chapter 2 of *Personal Safety Nets: Getting Ready for Life's Inevitable Changes and Challenges*, we work better together and we all need what other human beings have to offer.

- All human beings have a basic need to be in relationship with significant others - *it is life enhancing to share feelings, needs, hopes and fears*
- All human have a basic need to be recognized and valued - *helping create and sustain a unique and valuable sense of self.*
- All human beings have a need to nurture and to be nurtured, to receive care and to give care - *expressing concern, perceiving that concern is received, and accepting the care and love of another contribute to a deep sense of well-being.*



[14]So, let's assume that all of us will need help at some life stage - to tackle some change or challenge. **Where to start?** All of Chapter 2 in our book deals with thinking about needs and motivation. From our workbook, *Get Ready/Get Started* come "[Identifying Safety Net Members](#)" [15] (pg. 14) and "[Am I prepared?](#)" [16] (pg. 15) Try these exercise today - you'll be prepared for tomorrow. We're also providing you with "[Being Helped: What I Might Want and/or Need.](#)" [17] (Appendix 21) Take this list and change it, building and adding to make it specific for your life today - and then revisit it as your life changes and you face new challenges. **You, and others, need to know what you need before you can ask for help and create a care team.**

Let's start today - thinking it through. Be a problem solver even before you have problems. Imagine putting together a team to assist you or becoming a part of another's team. Don't run away from others, and don't shy away from asking.

We are not made for hoarding our time, talent, or treasure, rather, we are channels made for sharing.

Letting Them Grow . . . Or Stay



[18]A "reality" show on television centered on a boy, recently graduated from college, who returns to live in his parents' home. He tells the audience he is doing so because "it's so easy." He loves that he doesn't have to pay rent, has no responsibilities, and his mother makes



his lunches! His mother is glad to have the prodigal son home and happy to wait on him hand-and-foot. His step-father is no so happy, especially after encountering the young man and a few of his friends, drunk, in the kitchen at 3:00 in the morning, making a mess, and enjoying all the spoils of the fully packed refrigerator. Both wanted to provide a safe setting for next steps.

Before addressing the son, specific behaviors and how to deal with them became a discussion topic between the parents. The mother supported the arrangement as "security" for the son; a place for him to feel protected and safe while he transitioned into the next phase of his life. The dad expressed his concern that the mother was laying out this security blanket because of her fears about her son leaving the home nest. **He thought that maybe she wanted to protect her boy from the hurt and anguish of not having or finding a job and not building a life after college. The dad saw the boy as too free of cares and was in favor of letting the boy face the world to "sink or swim."**

Achieving or enhancing security, however, may look different depending on our definitions and perspectives. Like the mother on television, security may mean protection from all possible threats or inconveniences. Like the dad, it might mean building strength and capacity for coping with challenges that arise. **What does it mean to you to feel safe and protected? Is this feeling supplied by forces outside you or from within? Does it vary?**

In *Personal Safety Nets®: Getting Ready for Life's Changes and Challenges*, we show how "security" is **enhanced through practicing certain skills in connection with others. This type of security focuses upon resiliency and resourcefulness - building a community (safety net) to help you face problems and opportunities.** So while the mother and dad discussed whose meaning would take priority, they and the son might be better served by addressing the situation as a learning opportunity. **The son must be reminded (or taught) that his family cannot provide the only security he'll need to move onto the next chapter of his life. He needs to see this as a time to create a plan for extending out to others for the next opportunity or change in his life.** If he learns to do it now, he will know how to do it whenever situations change or evolve.

Maybe you, or someone you know, is facing a similar situation. It's wonderful that graduation is all around us, but before that graduate settles into a summer (or more) of fun and relaxation, **maybe the best gift you can offer is to help that graduate learn to recognize and use the personal resources that abound - because enhancing connections with others will pay more in the long run than a month of free lunches!**

Security Through Connection



[19] Sometimes experiences in life lead us to overdo self-protection. In *Bad Habits of Mind*, Robert Jackson, Harvard University, tells us just that! After "bad" things happen we can enter into an emotional space that is contrary to our best interests. We develop the bad habit of allowing

- [Get Started](#)
- [Who We Are](#)



everyday occurrences to become reminders of past awful events. **The past becomes sensitized, and the present becomes desensitized. And this is the reverse of what would be helpful.** We end up rejecting reassurance, kindness, flexibility, comfort, learning, self-confidence, realism, creativity, and belonging.

In the past, the focus to sadness or grieving has been personal analysis and re-examining the painful past. The work of [George Bonanno](#) [20] of Teachers College, Columbia University, however, *strongly suggests* that **there are better ways to avoid social isolation, immune system disorders, and decreased ability to work - all of which increase as we isolate for prolonged period of time.** Bonanno suggests getting help to see the fallacies in the narrative of guilt and regret, and to develop concrete goals to begin moving forward back toward a normal life.

Another antidote to isolation, fear, and grief is generosity. Marc Lesser, in [The Practice of Generosity](#) [21], tells us: "Real generosity requires that we open our heart and allow ourselves to be curious and vulnerable and accepting."

Gratitude says yes to all facets of life, even the difficult ones, which also leaves us open to experiencing more joy. What about the idea of slowing down and **being generous with ourselves** to create space helpful thoughts and questions to emerge, often slowly, allowing us to go deeper in our lives and open doors to new ways of approaching and resolving thorny issues?

Practicing generosity toward yourself and others - **real gratitude and acceptance for who we are and what is - loosens fear's grip.** The result is greater accomplishment with less effort.

Practicing generosity in our daily lives, in our work, and in our relationships is not easy or simple. In [Awareness: Seeking the Wisdom of Love](#) [22], Stephen Sims lets us know there are times for legitimate complaining such as to lament lost love, defiled beauty, compromised truth, wasted talent - times to weep, feel injury and injustice. But **the healthy release of sorrow and desolate emotion makes way for generosity and gratitude's entry. Our fear and sadness ultimately give way to gladness, much as the mud gives way to a beautiful garden.**

Francis Moore Lappe, noted author, (*Diet for a Small Planet*), explains "**in us all is a deep, now-proven-to-be hard-wired need and capacity for cooperation, caring, and helpfulness.**"



[23]The concepts of personal safety nets - reaching out and gathering as part of caring groups and teams - the need and capacity to help - are first steps towards generosity - giving our full caring and attention to someone, without expecting anything in return. **Creating and being part of another's personal safety net is an act of generosity - and leads forward on the road to community and connection, and away from fear and isolation.**

The Ever Changing Face & Role of Americans



[24]As demographic changes take place in the world, we wondered how this might affect people's Personal Safety Nets (PSNs). Two piece of recent research from our friends a [Pew Research](#) [25] caught our eye. Both present new and interesting challenges to individuals and families or communities seeking to build or enhance their personal safety networks.

Dads At Home with the Kids:

The number of fathers who are at [home](#) [26] with their children for any reason has nearly doubled since 1989. It reached its highest point: 2.2 million, in 2010, just after the official end of the 2007 recession. Since that time the number has fallen slightly, driven mainly by declines in unemployment.

Dads self-report feeling isolated, having difficulty connecting with a wider range of others who understand their questions, concerns and needs.

While most stay-at-home parents are still mothers, **fathers represent a growing share of all at-home parents - And yet, at 16% of parents staying home with children, primary care dad is hardly alone.** Interestingly, while roughly a quarter of these stay-at-home fathers (23%) report that they are home mainly because they cannot find a job. **Nearly as many (21%) say the main reason they are home is that they want care for their home or family.** This represents a fourfold increase from 1989, when only 5% of stay-at-home fathers said they were home primarily to care for family.

A rise in the number of stay-at-home fathers is occurring side by side with another important parenting [trend](#) [27] of the past half century: a rising share of fathers who don't live with their children at all. **About 16% of fathers with young children live apart from all of their children.**

As is the case among mothers, stay-at-home fathers are less well-off financially and have lower educational attainment than their working counterparts. **At-home fathers are twice as likely to lack a high school diploma as working fathers (22% vs. 10%). And almost half (47%) of stay-at-home fathers are living in poverty, compared with 8% of working fathers.**

Finally, **stay-at-home fathers also tend to be older than stay-at-home mothers.** Just 24% of stay-at-home dads are less than 35 years of age, but 42% of stay-at-home mothers are. And stay-at-home fathers are twice as likely to be 45 years or older (43% are, compared with 21% of stay-at-home mothers).

Record Share of Americans Have Never Married:



[28]After decades of declining marriage rates and changes in family structure, **the share of American adults who have never been married is at an historic high [29]**. In 2012, one-in-five adults ages 25 and older (about 42 million people) had never been married. Men are more likely than women to have never been married (23% vs. 17% in 2012). And this gender gap has widened since 1960.

The dramatic rise in the share of never-married adults and the emerging gender gap are related to a variety of factors. **Adults are marrying later in life, and the shares of adults cohabiting and raising children outside of marriage have increased significantly.** The median age at first marriage is now 27 for women and 29 for men, up from 20 for women and 23 for men in 1960. About a quarter (24%) of never-married young adults ages 25 to 34 are living with a partner.

This trend cuts across all major racial and ethnic groups but has been more pronounced among blacks. Fully 36% of blacks ages 25 and older had never been married in 2012, up from 9% in 1960. For whites and Hispanics, the share of never-married adults has roughly doubled over that same period. In 2012, 16% of whites and 26% of Hispanics had never been married.

Shifting public attitudes, hard economic times and changing demographic patterns all contribute to the rising share of never-married adults.



[30]Today's young adults are slow to tie the knot, and a rising share may end up not getting married at all. **When today's young adults reach their mid-40's to mid-50's, a record high share (25%) is likely to have never been married.**

And what about lesbian, gay, bisexual and transgender (LGBT) adults? Survey [findings](#) [29] showed 3.5% of adults self-identified as gay, lesbian or bisexual, and **in households identified as LGBT, over 80% are cohabiting partners, while due to the fact that only 19 states recognize marriage between same-sex partners (as of this research), less than 16% are married partners.**

The Truth About Family Meals



[31]American's dining room practices have changed over time (see our story *Have Families Always Eaten Did American Families Always Eat Together?*) **But never have there been more distractions and more alternatives to dissuade us from eating at home as a family.** Ten years ago the Gallup Poll told us kids were taking part in more after-school activities than ever, with parents going straight from work to soccer practice, piano lessons, or car pools. Gallup researchers concluded there simply wasn't much time available for cooking, and therefore eating was more often done on the run. They looked at numbers, as researchers do.

Today 43% of American households cook dinner at home six or seven nights per week, with 31% cooking at home every night. 77% of children and youth eat meals with their families four or more times per week and 39% do so all seven nights. While this sounds great, **CBS News' *How And Where America Eats* reports, "fewer Americans with children dine together every night now than did so 15 years ago."**

What's the big deal? Surely we can survive as a nation without families eating most of their meals together. But can we? Is there a difference in behavior, success in school, or health that is tied to this? Are there more than just social or nutritional benefits when we share the bounty of food as a family? ***It turns out that the more family meals eaten together (especially at home and without television or devices), the better these outcomes.***



[32]Larry Fortun of the Institute of Food and Agricultural Sciences, at the University of Florida, in his *Family Nutrition: The Truth about Family Meals*, reviews findings that tell us regular family meals are related to: **better adjustment in children and youth; earning better grades, more motivation and getting along better with others at school.**

On the other hand, those who do not eat regular family meals together are more likely to smoke cigarettes, drink alcohol, or use other drugs. Children and youth who do not eat family meals together are also more likely to report feeling depressed or having trouble at school. He also reports the negative impact watching television or using technology (cell phones) has on the positive family dining experience.

Nancy Gibbs, in ~~*Time Magazine's The Magic of the Family Meal*~~, and Jeanie Lerche Davis of ~~WebMD~~, **summarize the recent findings concerning the benefits of family dinners:**

- Everyone eats healthier meals.



- Kids are less likely to become overweight or obese.
- Kids more likely to stay away from cigarettes.
- They're less likely to drink alcohol.
- They won't likely try marijuana.
- They're less likely to use illicit drugs.
- Friends won't likely abuse prescription drugs.
- School grades will be better.
- You and your kids will talk more.
- You'll be more likely to hear about a serious problem.
- Kids will feel like you're proud of them.
- There will be less stress and tension at home.

Not bad, eh? From a Personal Safety Nets perspective, it's easy to understand. **We all share a human set of three needs: TO BE SEEN FOR WHO WE ARE, TO HAVE WHAT WE'RE SAYING REALLY HEARD, AND TO MATTER TO SOMEONE ELSE.** Where better to learn that than at the family table (with all due acknowledgement that each family is unique, and not all table experiences promote meeting these important connections).

There's much more to read on family dining and the overwhelming positive effects and benefits of sharing a meal as a family - work conducted by the **National Center on Addiction and Substance Abuse at Columbia University** ([CASA](#)) [33], the [FamilyResiliencyCenter](#) [34], and [TheFamilyDinnerProject.org](#) [35].

What To Do When An Aging Relative Resists Help

If you have an aging parent or other close relative who lives alone, at some point you may become worried that he or she is not managing well.



[36]Typically, family members' concerns center around one or more of the following: mobility, nutrition, housekeeping, grooming, financial management, medication use, safety, energy level, mood and mental status of their senior relative.

No matter how difficult it may be to look after their day-to-day needs, some older adults are reluctant to ask for help or accept it when offered. The most common reasons are:

- Denial. They have difficulty accepting the reality of aging and the prospect of increased dependence on others.
- Pride. They don't want to appear weak or incompetent.
- Discomfort. They don't like the idea of strangers coming into their home, or the role reversal involved in



accepting help from younger generations, particularly their children.

- Guilt. They don't want to worry or inconvenience their family.
- Anxiety. They fear they will be pressured into leaving the comfort of their home, end up in a care facility and generally lose control over their life
- Resentment. They perceive concerned family members as critical or intrusive.
- Personality. They have always found change difficult or been fiercely independent, stubborn or private.
- Finances. They are concerned about the cost of recommended equipment and services, due to limited means or frugality.
- Cognition. They are in the early stages of dementia and lack insight into their needs and capabilities.



[37]While a certain degree of reluctance is to be expected, if your relative continues to resist needed help (help you think they would benefit from having), they may experience a crisis that lands them in the hospital. **How can you take steps to prevent this from happening?** The approach with your relative depends to some extent on their personality and the nature of your relationship, but ***here are some general guidelines.***

- Before talking with your relative, research resources in their community that may be of help. This way you'll be prepared with solutions. Information can be obtained from the local office on aging or Senior Services.
- Raise concerns gently and gradually. Use "I" statements - for example, "I notice that ____" or "I'm worried that ____." Provide concrete examples. Choices that take your comfort into account may be different from the ones they'd make only considering themselves. Additionally, if the scenario is that there is a couple, with one being the primary care provider for the other, there is an increased risk to the care-giving one. Statistically, one third to one quarter of these caregivers predecease those for whom they care – then putting their loved one at risk of being totally alone!
- Emphasize your relative's abilities and how these can be supported. A strengths perspective helps preserve their self-esteem. Stress that your aim is to help them remain at home and maximize their independence.
- Organize a family meeting if your relative denies problems or resists suggestions. Consider including someone from outside the family, such as a trusted physician or a good friend of theirs who shares your concerns. Your relative may perceive them as more objective and consequently take their concerns to heart.
- If your relative objects to help, gently probe to learn their reasoning. Listen and respect their point of view. Be attuned to underlying feelings (such as sadness or fear), acknowledge them and demonstrate empathy.
- Share brochures or information from the Internet about medical equipment or community services that may be of help. Highlight any that are free or subsidized. Unless they are very technologically savvy, print these out, in large font size.
- Acknowledge how uncomfortable it may initially be to change their habits, alter their environment or allow strangers into their home.
- Offer to pay, or contribute to, the cost of medical equipment, day programs or home services if your relative has limited income.
- If your relative appears physically unwell or cognitively impaired, arrange a check-up with their primary physician. Call ahead to alert him or her to specific concerns. If your relative refuses to go or accessibility is an issue, find out if there's a geriatric outreach program that performs in-home assessments.
- Focus initially on the least intrusive options, such as setting up an emergency response system or obtaining medical equipment. Having choices to make is a mark of maturity in our culture. Present as many issues as choices as possible. Remember, ultimately, the life in question is that of your relative. Unless they are cognitively impaired, and possibly unless they are a threat to themselves and/or others, the decisions are



theirs to make. Your role is to be supportive, informative, caring, and involved to the level you choose. They cannot choose to leave their life – you can, so tread gently!



[38]Bear in mind that choosing not to follow the recommendations of healthcare professionals or family members does not mean a senior is mentally incompetent.

Recognize, too, that opinions about what constitutes an acceptable standard of living and quality of life can vary considerably, and that frail seniors - struggling to maintain control in the face of declining health, relationship losses or other difficulties - often have a different perspective from family members.

Since mentally capable seniors have the right to put themselves at risk, at some point you may need to agree to disagree with your relative about what's best for them, in order to preserve the relationship. But even if your relative continually refuses help, there are some things you can do.

Stay in close contact and make regular visits to monitor their safety and well-being. And keep collecting information about community resources so you're ready to jump in and assist your relative in making informed decisions and necessary arrangements should they have a change of mind or a crisis occurs.

https://cdn.ymaws.com/www.chronicdisease.org/resource/resmgr/healthy_aging_critical_issues_brief/ha_cib_healthoffamilycaregiv.pdf [39](increased susceptibility to illness and death).

<https://www.familynursingcare.com/when-an-aging-relative-resists-help/> [40](increased susceptibility to depression & decreased immunological defenses).

~~Adapted by Personal Safety Nets® from "When An Aging Relative Resists Help" by Lisa M. Petsche, published in Senior Citizen's Magazine.~~

What a Family Looks Like

When we advise people on building their Personal Safety Nets, we suggest they look at the resources that are available to them, and from there, build out - seeking family, friends, friends-of-friends, and family-of-family - because these are the folks that may be most compassionate about your needs and the idea of gathering together to work as one to solve mutual wants and needs. Which got us to thinking: just what does today's family look like?



[41]The American family isn't what it used to be - it's so much more, suggest findings of one of the most extensive surveys ever done on attitudes toward families. The definition of "family" has grown to include more than just the stereotypical married Mom, Dad and kids. The survey, by the [Pew Research Center](#) [42] in Washington, D.C., was based on responses from 2,691. Among its findings:

- 86% say a single parent and child are a family;
- 80% say an unmarried couple living together with a child is a family;
- 63% say a gay or lesbian couple raising a child is a family;
- 88% say a childless married couple is a family.

Natalie Angier, noted author and Pulitzer-prize winning science columnist for the New York Times in an extended examination, "The Changing American Family," noted that among all researchers who study the structure and evolution of the American family there was "**expressed unsullied astonishment at how rapidly the family has changed in recent years**, the transformations often exceeding or capsizing those same experts' predictions of just a few journal articles ago."

Angier also went on to note: "The typical American family, if it ever lived anywhere but on Norman Rockwell's Thanksgiving canvas, has become as multilayered and full of surprises as a holiday turducken - the all-American seasonal portmanteau of deboned turkey, duck and chicken."

Even dictionary.com has updated it's definition of "family" to reflect today's reality: "A basic social unit consisting of parents and their children, considered as a group, whether dwelling together or not, including:

- the traditional family: a social unit consisting of one or more adults together with the children they care for.
- a single-parent family: the children of one person or one couple collectively.
- the spouse and children of one person.
- any group of persons closely related by blood, as parents, children, uncles, aunts, and cousins.
- all those persons considered as descendants of a common progenitor.
- a group of persons who form a household under one head, including parents, children, and servants."

The changing definition of family has been a key area of research for Dr. Brian Powell, a professor of sociology at Indiana University in Bloomington, who detailed his findings in a book he co-authored, *Counted Out: Same-Sex Relations and Americans' Definitions of Family*.



[43]"Americans are focusing less on the structure of family per-se and instead **they're focusing on the functions or purpose of family,**" he says. **This includes "families of choice" - people selected to play roles "traditionally" handled as part of families.** "Think about what families do. Families take care of each other. Families help each other out. They love each other. **As long as Americans have a signal out there that a living arrangement is doing those types of tasks, then they're willing to accept the idea that these are families.**"

Dr. Andrew J. Cherlin, professor of public policy at Johns Hopkins University notes that "families are becoming more socially egalitarian over all, even as economic disparities widen. Families are more ethnically, racially, religiously and stylistically diverse than half a generation ago - than even half a year ago."

Cherlin also says, "In increasing numbers, blacks marry whites, atheists marry Baptists, men marry men and women women, Democrats marry Republicans and start talk shows. Good friends join forces as part of the "voluntary kin" ("*families of choice*") movement, sharing medical directives, wills, even adopting one another legally."

Dr. Bella DePaulo, author of *Singled Out* and the soon to be published *How We Live Now*, notes that "Single people live alone and proudly consider themselves families of one - more generous and civic-minded than so-called "greedy marrieds."

Meanwhile, Pew's original report (The Decline of Marriage and Rise of New Marriage) also noted that Americans have not completely lost their unshakable belief in the value of marriage and family. We marry, divorce and remarry at rates not seen anywhere else in the developed world. **We lavish \$70 billion a year on weddings, more than we spend on pets, coffee, toothpaste and toilet paper combined.**



[44]And for all the changes in the definition of "family," **family is the most important and most satisfying element of most people's lives**, says the Pew Research Center survey.

- - 76% percent of adults surveyed say their family is "the most important" element of their life; 22% say it is one of the most important elements. Just 1% say it's not important.

"Popular culture looks at families of a generation or two ago and says those were the golden days, but based on these answers, there's no indication of that, even though family forms are more varied," says Dr. Paul Taylor, Pew Researcher and author of *The Next America*, which examines generations and the country's changing demographics.

Most respondents said their family today is at least as close as the family in which they grew up: 40% say



it's closer; 45% say it's about the same; 14% say it's less close. **Among those who are married or living with a partner, 51% say they have a closer relationship than their parents; 43% say it's about the same; 5% say it's less close.**

Dr. Taylor also says it's interesting to note that almost half (47%) of those surveyed by Pew say their family life turned out "differently" from what they expected. For those who are single with kids, it was 69%. And for divorced or separated adults raising children, it was 78%.

The survey did not ask whether "differently" meant better or worse, but of those that did reply "differently," about a third said family life fell short of expectations. The list of "short of expectations" included: disruptions to their families that included divorce or the early death of a spouse or child; problems in current family relationships; or disappointment in adult children.

When the Kids Come Home from College: Seven Keys to Peace and Harmony in the Nest

Eventually, you stopped despising the eerie silence in the nest and began looking forward to peaceful moments of quiet. In your nest, you have come to enjoy simple pleasures like reading a book with no interruption or getting a good night's sleep.



[45]Oh, how drastically things change when the kids come home for a holiday break or summer vacation. Though you have missed your little cherubs, their return has caused the nest to topple.

How do parents and young adults effectively readjust to living in the nest together?

1. Family Forum

Immediately, check with all family members to determine the first available date and time to have a family forum. The family forum is an avenue that allows each family member to express openly any concerns or wishes. A parent should start by saying something like, "As a family, it is important that we communicate and enjoy our time together. Let's come up with guidelines that will help us be considerate of one another and reach our goal." At this initial meeting, all family members decide on a reasonable compromise concerning things like chores, accountability to other family members, rules regarding guests in the home, toning down noise levels when others are asleep, curfews, individual expectations, etc.

-
- [Get Started](#)
 - [Who We Are](#)



Jay R., a college student at NC State University says, "I think the guidelines should be agreed upon so that both parties (parents and young adults) feel and know they are represented."

2. Point of View

Once basic guidelines are decided, the next key to harmony in the nest is that each family member tries to see things from the other person's point of view. Parents need to lighten up a little and young adults need to be responsible: thinking before acting.

3. Open Ears and Heart

Similarly, it is essential that parents and young adults determine to listen to each other. Parents are sometimes guilty of not listening. Ginger B., mother of college age children says, "Seeking to hear and NOT to be heard is sometimes all it takes to defuse a volatile conversation; to truly hear what our children are saying and to feel what they feel." Young adults must remember as well, your parents were once your age and they have gained valuable experience that may be helpful to you.

4. Present not Past

A particularly paramount key is that parents stop seeing their children as little children but as maturing young adults. Yes, fond memories of pre-school aged Johnny with the missing tooth are nostalgic and heartwarming. Just remember, Johnny is a college student now and there is no way to turn back the hands of time. Recognizing your college age student as a "young adult" means allowing him or her to make decisions and holding the young adult accountable for those decisions.

5. Hard Work

In addition, it is necessary that everyone in the family realize there are no free rides in life. It is essential that each person earn spending money during school breaks; whether babysitting, working at the local grocery store or some other means.

6. Family Fun

To balance a hard working family, another key that is just as important is being sure to have fun together. My family and I enjoy playing interactive games on the Wii. (bowling, tennis, boxing, etc.)

7. Brief Time

The last key to peace and harmony is that parents and young adults must realize their time together in the nest is brief. Be thankful for each other and make the best of moments you share.



[46]If your children have returned home from college and there is chaos in the nest, remember the Seven Keys to Peace and Harmony.



- Have a family forum to come up with guidelines for a reasonable compromise.
- Try to see things from the other person's point of view. Listen with your heart.
- Parents, please do not live in the past; recognize your child has become a young adult.
- Remember there are no free rides; everybody needs to work.
- After the hard work, be sure to have fun together as a family.
- Finally, realize life in the nest together is brief, so make the best of it.

Before you know it, your college student will have earned a degree and begun working in his or her career field. In essence, children become adults and build nests of their own. Consideration and thoughtfulness, along with age and family appropriate responsibilities and a good dose of respect will go a long way towards ensuring that you all hold corners of each other's Personal Safety Nets for years to come.

~~Adapted by Personal Safety Nets® from Author Pamela Best Robinson, College Parent Magazine, April 2010.~~

[CONTACT US](#)

Unless otherwise indicated, all content on this site is licensed under a [Creative Commons 3.0 US License](#).

Source URL: <https://personalsafetynets.com/content/family-and-friends>

Links

- [1] <https://personalsafetynets.com/file/171>
- [2] <https://personalsafetynets.com/file/175>
- [3] <https://personalsafetynets.com/file/177>
- [4] <https://personalsafetynets.com/file/178>
- [5] <https://personalsafetynets.com/file/179>
- [6] https://www.youtube.com/watch?v=YhPBYLFA_vQ
- [7] <https://personalsafetynets.com/file/180>
- [8] <https://www.nytimes.com/2012/02/23/garden/the-freedom-and-perils-of-living-alone.html>
- [9] <https://artwithheart.org>
- [10] <https://personalsafetynets.com/file/158>
- [11] <https://artwithheart.org/support/>
- [12] <https://personalsafetynets.com/file/181>
- [13] <https://personalsafetynets.com/file/182>
- [14] <https://personalsafetynets.com/file/183>
- [15] https://personalsafetynets.org/sites/default/files/workbook_chapter_2.pdf
- [16] https://personalsafetynets.org/sites/default/files/workbook_chapter_2.pdf#page=2
- [17] https://personalsafetynets.org/sites/default/files/workbook_chapter_2.pdf#page=8
- [18] <https://personalsafetynets.com/file/184>
- [19] <https://personalsafetynets.com/file/187>
- [20] <https://www.youtube.com/watch?v=wmCmThpe5-U>
- [21] <https://www.marclessner.net/its-what-you-do-the-practice-of-skillful-action/>
- [22] <http://www.stephensims.com/river-of-awareness/>
- [23] <https://personalsafetynets.com/file/188>
- [24] <https://personalsafetynets.com/file/192>
- [25] <https://www.pewresearch.org/fact-tank/2019/04/11/6-demographic-trends-shaping-the-u-s-and-the-world-in-2019/>
- [26] <https://www.pewresearch.org/fact-tank/2019/06/12/fathers-day-facts/>
- [27] <https://www.all4kids.org/news/blog/a-fathers-impact-on-child-development/>
- [28] <https://personalsafetynets.com/file/193>
- [29] <https://www.pewsocialtrends.org/2018/04/25/the-changing-profile-of-unmarried-parents/>
- [30] <https://personalsafetynets.com/file/194>
- [31] <https://personalsafetynets.com/file/195>
- [32] <https://personalsafetynets.com/file/196>
- [33] <https://www.centeronaddiction.org/addiction-research/reports/importance-of-family-dinners-2012>
- [34] <http://familyresiliency.illinois.edu/research/families-eating-and-talking-together>



- [35] <https://thefamilydinnerproject.org>
- [36] <https://personalsafetynets.com/file/197>
- [37] <https://personalsafetynets.com/file/198>
- [38] <https://personalsafetynets.com/file/199>
- [39] https://cdn.ymaws.com/www.chronicdisease.org/resource/resmgr/healthy_aging_critical_issues_brief/ha_cib_healthofffamilycaregiv.pdf
- [40] <https://www.familynursingcare.com/when-an-aging-relative-resists-help/>
- [41] <https://personalsafetynets.com/file/200>
- [42] <https://www.pewresearch.org/fact-tank/2020/04/10/as-family-structures-change-in-u-s-a-growing-share-of-americans-say-it-makes-no-difference/%20>
- [43] <https://personalsafetynets.com/file/201>
- [44] <https://personalsafetynets.com/file/202>
- [45] <https://personalsafetynets.com/file/203>
- [46] <https://personalsafetynets.com/file/204>