Your Relationships

“Boomerang Kids”

“Boomerang Kids.” This term has been coined to describe the rising numbers of adult children who leave home for a job or college after high school, and then return home a few years later to live. Money is the usual reason for returning home, and the stay can be a short one or long-term. Sound familiar? If so, you’re not the only one. According to a recent US Census report, more than 25% of Americans ages 18-34 are living with their parents. More men than women boomerang back to their parents’ home.

Of course, in some families, households include multiple generations living together happily and sharing responsibilities and support. This is particularly common in families with one or more members who have special caregiving needs. These families want and need adult children in the household.

In many families, however, parents look forward to launching adult children into independence and enjoying an “empty nest.” While the return home of your grown child may at first be a novelty, the potential extra household chores and financial constraints may prove to be a burden. For older adults who are either preparing for retirement or are currently in the midst of it, be supportive but remember to focus on your own goals and plans. Despite a parent’s love for a child and enjoyment of his company, establishing ground rules or even a contract prior to the child moving back home will help ensure a smoother transition for everyone. By being clear about expectations up front, the boomerang experience can be a positive, happy one.

Here are some tips for parents whose adult children may return to live at home:

- Set ground rules – These rules should be discussed and negotiated. Your adult child will probably have some rules he’d like you to observe as well. For example, you as a parent may feel strongly about certain standards such as noise,
guests, or alcohol. Make your wishes clear to your child up-front, and listen to hers. Many young adults acquire pets, so decide how you feel about hosting a cat or dog. Sometimes a grandchild comes along with your adult child, creating issues of who will provide child care and discipline. Once the rules have been agreed to, agree on consequences should these rules be broken. Recognize that house rules may need to be re-negotiated as time goes on.

- Establish a timeline – This is optional for some families, but if you will only agree to your child returning home temporarily, agree on a timeline. Be sure that this arrangement is reasonable and allows your child a realistic time frame in which to establish the finances and support necessary to live on her own.

- Negotiate specific responsibilities – While it may be easy to slip into old habits of taking care of your child, this tendency may make it more difficult for him to launch. Negotiate with your child how he can contribute to items such as food purchases and preparation, laundry, pet care, utility bills, cleaning the house, running errands, yard work or any other general maintenance around the house.

- Discuss financial contributions – Chipping in for bills or other costs can greatly assist your financial situation. It also helps teach a child about regular responsibilities and duties that accompany independence. Another financial contribution to consider is the topic of rent. Many parents request rent from a child in this situation; just remember to set it at a reasonable amount and establish a date when the payment is due. If your child cannot afford to pay rent, consider some other options. For example, in lieu of cash payments, your child could perform jobs around the house that may be difficult for you, whether it’s a clogged sink or a room that needs a fresh coat of paint.

- Talk about the future! Independence and emerging adulthood should be a time full of excitement, not a time of fear and dread. Actively discuss the future with your child. Talk with your children about their life options that incorporate their interests and talents. Remember that you may make recommendations, but you cannot plan their future for them.

Lastly, put all of the established rules and responsibilities into writing. This contract will set the tone that you are serious about your wishes, and may also serve as a future reference should conflict or confusion arise. And know that no matter what standards you set, be firm and stick to them!

Your Health

Medicare Coverage for Preventive Health Care

We think of Medicare for medical expenses when we are ill, but Medicare also covers medical tests and exams that can help prevent health problems. Here is a brief listing of these services:

**“Welcome to Medicare” Physical Exam.** You can have one visit with a physician to review your health and medical history during the first 6 months you have Medicare Part B. Take advantage of this exam to be sure you are healthy and have no untreated medical conditions.

**Immunizations.** Medicare will pay for one flu shot each year and the immunization to prevent pneumonia. It may also cover the Hepatitis B shot if your doctor recommends that you get one.

**Screenings.** Medicare will pay for cholesterol and triglyceride tests once every five years. Blood glucose screening for diabetes may also be covered if you are at high risk for diabetes.

Medicare will also cover screenings for colon cancer including the fecal occult blood test, flexible sigmoidoscopy, colonoscopy and barium enema. The fecal occult blood test can be done yearly. The sigmoidoscopy and barium enema can be done every 4 years and the colonoscopy every 10 years unless you are at high risk for colon cancer. If you are at high risk, you may be able to be screened more often.

Mammograms can be performed yearly in women age 40 and over. Pap tests and pelvic exams can be done every two years. However, they can be done yearly if a woman is at high risk for cervical cancer. Prostate screening using digital rectal exams and the PSA test can be done yearly for men age 50 and older.

Bone scans every two years for osteoporosis are covered only for women with certain medical conditions. Check with your doctor to see if you qualify.

Glaucoma tests can be paid for annually if you are considered high risk by your eye doctor.

**Education and Counseling.** Diabetes education and medical nutrition therapy may be covered by Medicare if your doctor says you are eligible. Your doctor can also order up to 8 visits with a counselor to help you quit smoking if you have an illness or take a medicine that smoking affects.

Ask your doctor about these tests and screening. Even though Medicare covers them, you may need to pay a deductible or use co-insurance to pay for all or part of them.
Asian Salmon

2 (4 ounces each) salmon fillets
1 tablespoon reduced sodium soy sauce
1 tablespoon balsamic vinegar
1 tablespoon chopped green onions
1 teaspoon brown sugar
1 small clove garlic, minced
½ teaspoon grated ginger
¼ teaspoon red chili flakes (or more to taste)
¼ teaspoon sesame oil

1. Pre-heat oven to 400 degrees F.
2. Place salmon fillets in plastic re-sealable bag.
3. Whisk together remaining ingredients and pour over salmon. Marinate in refrigerator for 2 hours.
4. Remove salmon from marinade.
5. Bake in baking dish sprayed with cooking spray for 10 minutes or until flakes easily with fork.
6. You may also grill for 5 minutes per inch of thickness, measured at thickest part, or until fish just flakes when tested with a fork. Turn halfway through cooking.

Servings: 2
Calories: 229
Carbohydrate: 4 grams
Protein: 23 grams
Fat: 13 grams
Cholesterol: 67 milligrams
Sodium: 321 milligrams
Fiber: 0 grams

Diabetic Exchanges: 3 medium fat meats

Your Resources

Reducing the Risk of Identity Theft

Identify theft occurs when someone uses your personal information for gain. It is the fastest growing form of fraud in the United States. It is not possible to completely eliminate the possibility that you will become a victim. However, there are things you can do to reduce the chances of becoming an identify theft victim.

Minimize use of your social security number. There are occasions when others need your social security number. Not everyone who requests it, however, should have it. Keep your Social Security card in a secure place—don’t carry it with you. Never include your social security number on pre-printed personal checks or driver’s licenses. Before you give someone your social security number, make sure you know why it is needed, how it will be used, how the requester will keep it from being stolen, and what will happen if you do not provide it.

Safeguard other personal information. Keep personal information and records in a secure location, at home and at work. Whether you live alone or with others, secure personal information in a locked drawer, file cabinet or safety deposit box. Carry only the identification information and the credit and debit cards that you will need when you go out.

Provide personal information only when necessary. Never give out your
personal information on the phone, through the mail, or over the Internet unless you initiate the contact. Con artists are experts at imitating communications from government, corporate, and other legitimate organizations. Contact the agency, organization or business by calling the number listed on your account statement or in the phone book—not a number provided by the possible con artist.

**Keep your mail secure.** A box of mail, whether incoming or outgoing, can be like winning the lottery to an identity thief. Remove new mail from your box promptly. If you will be away from home, request a vacation hold and the post office will hold your mail until you return. Place outgoing mail in a secure location, such as a locked box or a collection box at your post office.

**Stop unwanted credit card offers.** To an identity thief, your prescreened credit card offer is as good as gold. You can stop unsolicited credit card offers that come in the mail for five years by calling 1-888-OPTOUT (1-888-567-8688). A permanent opt-out option is available online at [http://www.optoutprescreen.com](http://www.optoutprescreen.com). Convenience checks mailed to you by credit card companies are particularly risky. Contact your credit card provider by mail to let them know you do not want convenience checks mailed to your home.

**Watch what you throw away.** The old saying about one man’s trash being another man’s treasure is particularly true when it comes to your personal information. Tear or shred charge receipts, copies of credit applications, insurance forms, physician’s statements, checks and financial statements, and expired credit or debit cards. Make sure the information you do keep is in a secure location.

**Monitor your credit report.** Federal law entitles you to one free credit report each year from each of the three major credit reporting agencies (Experian, Equifax, and TransUnion). Georgia law entitles you to a second free credit report from each agency. That means you can receive as many as 6 free credit reports each year. If you plan to apply for a loan soon, it’s a good idea to request a copy from all three credit reporting agencies (CRAs). To monitor your credit reports for identity theft, you may want to request a free copy every-other-month by calling 1-877-322-8228 or by visiting [http://annualcreditreport.com](http://annualcreditreport.com). After you get the credit report from the first CRA, wait two months and request a copy from a different CRA. In four months contact the third CRA for the last of your free reports by federal law. To obtain your second free report as a Georgia resident, repeat the process. However, you will need to contact each agency directly by calling 1-800-685-1111 (Equifax), 1-888-397-3742 (Experian) or 1-800-916-8800 (TransUnion).

Adapted from *Take Charge: Fighting Back Against Identity Theft*, Federal Trade Commission.
Dear Friend:

SENIOR SENSE is a quarterly publication provided by your local county Cooperative Extension office. It is prepared by Extension Family & Consumer Sciences specialists at The University of Georgia specifically for the educational needs of older Georgians.

Please contact your local Cooperative Extension office for more information on these and related topics.

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