

Annie, 86, lives in a serviced apartment in a retirement village.

Annie has both rheumatoid and osteoarthritis. When she moved to the village 4 years ago she was walking with a stick. A year ago the rheumatologist recommended she use a wheelchair. Since then both her upper body strength and her mobility have declined sharply and Annie has been struggling to use her wheelchair. The rheumatologist OT and physio agree that an electric wheelchair is the only option if Annie is to move independently. Annie can afford and has purchased a high end model electric wheelchair. She is overjoyed: without the effort of manually manoeuvring her wheelchair, she has more energy. She is alert, reads widely and enjoys a range of activities in and outside the retirement village.

Annie's two adult sons, their wives, and 5 grandchildren live in Wellington.

The right to occupy contract Annie signed before moving into the village includes a clause stipulating that electric wheelchairs will not be used in the apartment block. The manager has pointed this out to Annie who has asked about the rationale. She has been told it's policy to preserve the apartment's and communal carpets. Annie is appalled but uncertain how to proceed: she strongly wishes to continue living independently in her apartment with an active social life; she knows that without the electric wheelchair she would need to move to resthome level care. She is adamant "Not now".

Bruce is 84, Carol 83. They live with increasing difficulty in their own home with 20 steps up to the front door. They were married in their late 50's when their children from previous marriages were young adults.

Bruce has early to mid stage dementia and has had a stroke. He has recovered well from the stroke and is walking with a stick. Carol has been caring for him effectively and creatively, to the extent that until recently family have been unaware of the extent of his cognitive decline.

Bruce's sons, Colin and Dennis, want their "inheritance" before he goes into care and his assets get assessed for rest home payments.

Carol's daughters, Erin and Fiona, have stated they do not wish to have money from Bruce and Carol until after their deaths (even though neither is as well off as "the boys".) Indeed, they are concerned that if assets are divided now, Carol may not be able to afford to stay in the house or move to a retirement village later.

All four adult children describe Carol as "very capable" or "super organised" and are puzzled that at the moment she seems "dithery" and unable to make decisions.

Bruce and Carol are very clear about two things:

- They want to live together as long as possible
- They want to stay in their home and much loved garden as long as possible.

Graham, 86, and Helen, 72, married when she was 18. They have four adult children, 11 grandchildren and 6 great grandchildren, most of whom now live out of Wellington.

Helen has always found their marriage difficult and has considered it her duty to stay and “get it to work”. Graham was a “workaholic” and paid little attention to her. He has always managed their money and given her a “housekeeping allowance”, reduced years ago as the children left home. Helen describes him as “mean when he’s angry”, which has been often. “He makes me feel small”. There has not been physical abuse. Helen has found her meaning and solace in her children and grandchildren and community involvement.

Graham continued to work until he was 80. Since then he has been “very grumpy”. On weekdays he leaves the house around 9.30am and is usually home at 6.00pm, expecting tea on the table. He sometimes goes out again. He won’t discuss where he goes, “It’s none of your business, woman”. Although he spends time at “the local” most days, Helen thinks that’s mainly social as “he’s never been much of a drinker” and has seen him drunk very rarely decades ago. Graham has never enrolled with a medical practice and says he doesn’t need a doctor.

Helen has been aware that since before he retired Graham has been “giving money away”. This may be round of drinks for a full pub, “loans” of hundreds of dollars to people with hard luck stories, “underwriting” a colleague’s venture that Helen thought doomed to failure ... He has not been willing to discuss this with her. Recently a neighbour told Helen that Graham has given thousands of dollars to two young women, regulars at the pub, and is paying their rent.

Unable to discuss this with Graham and without access to his bank accounts, Helen is very concerned that they may end up having to sell their home and have nowhere to go. She feels very guilty that she shared her concerns with their eldest daughter when she was in Wellington. Ingrid trailed Graham for two days, keeping a distant watch. He went to ATMs twice on both days, on one occasion appearing to stuff a large wad of notes in his pocket but there was no money in his pockets that night. He spent time at the pub, walked to the library and to a block of flats and caught a bus.

Julie is 72. A year ago she was working, active in her church community, gardening and maintaining her Housing NZ home with help only for heavy physical tasks. Then she had a stroke

Her son, Ken, and daughter-in-law, Julie, invited her to live with them and their four children, aged from 4 to 13. Ken was always Julie's "favourite" and she like Leone. They both work fulltime, Leone from home on some days.

Ken and Leone welcomed Julie. They cleared out a downstairs room that they'd been using as a study and storage room and turned it into a bedroom cum somewhat cramped studio for Julie. Julie became depressed: she had moved from a community in which she was well known; a job she liked and an employer who valued her; a bustling block of flats; being close to shops and on a bus route. She was in a house with nobody there from 8.30am to 4.00pm most days, children with active lives that didn't touch hers most the time; no handy buses and no community groups where she was known. Tensions developed when Leone asked her to stay downstairs on the days she worked from home so that Julie wouldn't get "underfoot".

Things have gone from bad to worse. Ken and Leone have asked her to stay downstairs during the day and have got angry when she hasn't; they won't let her do the physical tasks of which she is capable such as vege preparation for dinner, washing up, hearing the children's reading, folding the washing; both have told her to "stay out of the way". She has no cooking facilities other than a jug in her downstairs area. She had been joining the family for their evening meal but last week Ken brought it down to her each evening.

Julie knows they are financially stretched and has been giving them all but \$20 a week of her national superannuation. Both adults now yell at her and only the youngest grandchild comes down for cuddles and stories. She excuses the yelling as a symptom of their financial stress.