

# HOW TO TALK TO YOUR PARENTS



A study published by Merrill Lynch and Age Wave reveals that 88% believe **health is the top worry** when it comes to folks approaching or in retirement- But at the same time, only 5% of them believed these matters could be discussed openly—even when they wanted to discuss them with family members. That’s a gap in communication that can be easily remedied. It’s important to understand how your parents expect to proceed through their later years. You may also find out that you and your parents have clashing views about financial support.

*“It is hard to predict what the future holds, so establish a dialogue about your parents’ plans and expectations sooner rather than later.”*

- Tim Steffen, director of financial planning

The latest Fidelity Investments Finance & Family Study found that 93% of parents believed it’s unacceptable to become financially dependent on their children, while only 30% of children shared that view. Nearly a fourth of the children were planning to support their parents financially at some point, partially setting aside their own finances and goals to make it happen. If there’s one age-related issue that enormously impacts all generations, **it’s estate planning**. After all, when someone dies without a will or trust, the estate goes through probate—which means **a large percentage of its value is lost in taxes and court fees**. What’s more, if your parents die without estate planning, their assets will be divided among all living relatives, rather than going to the people they wanted to receive them. There are additional issues to consider as well.

If your parents have a family home they wish to keep in the family, a trust may be needed to make that transition smooth and problem-free. **64% of Americans are currently without a will or trust**. And even among Americans ages 55 to 64—for whom the issue presumably should be a priority—only 51% have made a will. Only half to 57% of adult children have discussed estate planning with their aging parents. Studies show that **one in three adults** over the age of 75 has enough cognitive impairment to mishandle or fail to take care of important financial issues. One misstep in an area like this **can cost your parents dearly**; failing to make mortgage payments or pay property taxes could lose them their home, for example, while failing to take medications could lead to a heart attack or other serious health problem. Falls are perhaps the biggest risk of all for older adults living on their own. Many common medications can cause dizziness as a side effect, increasing the likelihood of falling, and the weakness common to aging also leads to falls. If your parent lives alone she may take inappropriate risks, like climbing on a chair to change a light bulb—or she might simply forget to turn on a light at night. And once an older adult takes a fall, it can trigger a cascade of health consequences from which she may not fully recover.

90% of people would like to stay in their home as long as possible as they age, and many hope to stay there through the end of their lives. While your parents might not be keen on having home care, offering this as a first-and-best solution has obvious upside. **Working with home care allows them to stay in their own residence and routine longer**, as a home care professional can visit them and

ensure their well-being. Initially, the thought of having another person in the home regularly might seem intrusive, but once your parent adapts to the idea, they'll be able to appreciate the convenience of having help at home rather than transitioning immediately to an assisted living facility or a nursing home. Remind your parent that the home care team will be supporting them, not controlling them and involve them in the process.

Their home care worker can assist them with daily routines like grooming, medication, errands, light household tasks, and more that will **give them more freedom** to do what they enjoy.

While you are the one leading this conversation, it's important to remember that it's your parent's life. Ultimately, you can't force them to make the choice you want, even if it's in their best interest. You can lay the groundwork and do research for them, but then ensure they feel freedom in the decision-making process. For example, give them an opportunity to meet with their home care workers prior to making a final decision. Feeling like they have the opportunity to interview their caregiver and find a good fit for their personality is important. Many elderly people strike up lasting friendships with their home care professionals and feeling a close bond with a person entering your home and personal space is extremely important to make the situation work.

Talking can be scary, but the help available is worth it. **The sooner you address things, the sooner you can feel better and the better you will be in the long run.** If you are concerned about how your parents will respond, one option is to schedule a meeting with both of them or with one parent at a time. Instead of a sudden, potentially unexpected conversation, choose a time and place where you are comfortable and plan what you want to say beforehand. You can plan by researching information online, taking a mental health screening and printing the results, or just by writing out a script for what you'd like to say. All adults have responsibilities and stress. While some families may be dealing with more stressful or serious situations than others, **your wellbeing and health is important and deserves attention**—regardless of what else may be going on with your parents. Keep accusations to a minimum, starting the conversation with a list of their issues – their medications, their forgetfulness, their driving skills – is the best way to ensure the conversation escalates or stops completely before it really gets started. No one wants to listen to someone else, particularly their child, lay out their shortcomings. Instead of telling them about the ways they've declined as they've aged, emphasize the convenience that they've earned through their years of hard work and sacrifice, and the opportunity to **take advantage of support from a home care worker.**

Show empathy, growing older is not easy. If your parent is showing signs of deterioration, either physically or mentally, they're probably feeling pretty frightened. Exhibiting defensiveness is common, precisely because an aggressive attitude may be used to cover their true emotions and concerns about entering their sunset years. Instead of responding back with hurtful or frustrated comments, try to bite your tongue.

Keep your tone neutral and your communications fact-based, instead of driven by emotional language (e.g., "Last week, you were pulled over by a police officer who mentioned she was concerned about your vision on the road," instead of, "I can't believe you think it's okay for you to still be driving; you could kill someone.").

Show some hope and enthusiasm for the benefits home care could provide, but also show grace and understanding if it takes your parent a while to acclimate to the idea. The goal of providing home care for an elderly parent is to **improve their quality of life and give you both peace of mind**. To do that takes time, patience and cooperation.

Honesty is still important, so you can share issues that you've noticed (forgetfulness, medication management issues, etc.), but only once a foundation of respect has been laid in the conversation. Even if, in a test-the-waters chat, your parent sounds receptive to discussing a tough issue, it's usually best not to plunge in yet. In this first talk, you just want to float the issue, not problem-solve. You want to show in a respectful way that you can be a helpful, nonjudgmental resource.

## Some things to say and some things NOT to say.

### Say something like:

- "How's the house? It must be hard to keep this place in good shape."
- "How's your health? What's the doctor saying these days?"
- "How's the car? Still driving to the city every weekend?"
- "I hear you saying . . . but it's also worth thinking about this. . . ."
- "Yes, I agree that . . . on the other hand. . . ."
- "I know you're really worried about. . . . Me, too — but if X doesn't happen. . . ."
- "That sounds upsetting for you. . . . Have you thought about. . . ?"

Realize that some older adults can't articulate the real issue. They may shy from change, perhaps because they fear what it would be like or they lack the energy to deal with it. Often they avoid making a change not because of their own preferences but because they worry about upsetting someone else.

### What NOT to say:

- "Yup, that's a problem. I'm going to do X and Y to take care of that for you."
- "Sounds like it's finally time to move to an assisted living place."
- "You sound mixed up; I'm going to call your doctor."
- "The house was a mess last time I was there. You need a housekeeper."
- "Mom, Dad looks awful! We need to go to the doctor when I get there, because you obviously are having trouble looking after him."
- "When are you going to give up driving? I heard you had another accident."

### If your parents sound interested, say something like:

- "Is there some way I can be helpful?"
- "Yes, I can see why that would bother you. Let's talk about it more when I see you."

### If he or she asks you, "What should I do?" say something like:

- "I'll be there soon; let's work on it together then."
- "What are you thinking? Give me some time to think about that, too."

**If a direct approach feels welcome, say something like:**

- “I see the steps are a problem for you and you almost fell this morning. Is that happening a lot?”
- “It looks like you’re having trouble getting off the couch, and you seem a little lonely and mixed up when you’re tired. You know they say that people do a lot better where there’s a lot of activity going on, and things to enjoy.”
- “Mom said you got another ticket, and I noticed the rear fender of the car is bent again. What do you think is going on?”

**If an indirect approach feels better, say something like:**

- “I read about this man in the paper who lost control of his car and killed some kids on the sidewalk. He was about your age. It made me think we should consider what’s in your best interests with the car now.”
- “Lauren’s parents just sold their house on Elm Street and moved to a retirement community — you should have heard her mom rave about not having to do any more yard work.”
- “Remember Jack, my friend who became a doctor? He told me that his whole family has living wills and I’m thinking we should all do that, too.”

**If anxious, say something like:**

- “You’re right that moving is a huge hassle. But we’ll help you sort and pack and you won’t have to do much. We’ll set up your new bedroom to look just like this one.”
- “I know we’ve always spent the holidays in this house, but we’d love to have Thanksgiving at our house this year. You can still make your special pies there without having to worry about all the getting ready or cleaning up.”
- “You may call them ugly old grab bars, and that’s what they used to be. But I was reading how universal design is really trendy, attractive home design right now.”

Find ways to be reassuring, talk up the positives, or stress how the solution is good for everyone.

**If resistant, say something like:**

- “Bob says he’ll pick you up for Breakfast Club every morning, so you won’t have to miss it, and I’ll get your groceries.”
- “Let’s make a list of pros and cons.”

To help with resistance, focus on the solution or, look for the underlying cause. Some people push back for a specific unmentioned reason, which may be emotional, physical, or cognitive. Maybe Dad doesn’t want to talk about moving because he thinks he can’t afford it. Maybe Mom lacks the cognitive ability to realize she can’t live alone. If the person is very resistant, “the most successful person to have the conversation is not usually the adult child.” A family friend or doctor may have better luck.

## Some important question you should ask your parents.

**1. Do You Have a Durable Power of Attorney?**

A durable power of attorney designates who will take care of your affairs if you are unable to decide for yourself in the case of mental or physical incapacitation. Seniors can designate one person to

handle health decisions (the health care proxy) and another for financial decisions (the financial proxy) or they can designate one person for both roles. **Everyone, even younger people, should create a durable power of attorney.** This legal document lets your parents authorize a specific person to act on their behalf in managing their finances if they became incapacitated. By having a power of attorney in place while your parents are competent, you may avoid the costly and time-consuming process of going through the courts to obtain these powers later.

## 2. What Are Your End-of-Life Wishes?

A living will, also known as an advance health care directive, is used to indicate choices about end-of-life care. For instance: Would you want a ventilator and feeding tube used to keep you alive even in an irreversible coma? Do you want CPR initiated if your heart stops, even if you are terminally ill? Make sure the health care proxy is aware of your parent's decisions. If your parents have specific thoughts regarding the funeral ceremony or service, burial or cremation, ask them to put their wishes in writing. This will help to **ensure that their desires are carried out** and reduces the possibility of disagreements among family members regarding exactly what the parents would want done.

## 3. Do You Have a Will or Living Trust?

Wills and living trusts are the legal methods used to designate what happens to your possessions and money after you pass. A will simply specifies, in writing, who gets what and how much. A living trust is an alternative to a will. A senior who prefers a trust puts their assets in the trust and names a person to take charge in case of death or if they become incapacitated. **This is a difficult but important question to bring up.** Once your parents have expressed their wishes, a lawyer can draw up an advanced medical directive—a written document that takes effect when a physician certifies that a person is unable to make his or her own health care decisions.

There are **two types of advance directives.** A living will contains written directives to health care providers regarding what types of life support or sustaining treatments a person does or does not want to receive. A durable power of attorney for health care is a document in which one person gives another person the legal authority to make medical treatment decisions on his or her behalf.

## 4. What is your health insurance coverage?

Most adults 65 and older are eligible for and covered by Medicare. But Medicare doesn't cover all medical expenses, so your parents should also have supplemental insurance. Finding the right plan can be tricky and they may need your help navigating this process.

## 5. Do You Have Long-Term Care Insurance or Another Plan in Case Long-Term Care is Required?

The national average cost for assisted living is \$3,574, according to an analysis of the pricing of communities. In some regions it's much higher. This can decimate a senior's nest egg rapidly, so it's important to know if your parent has insurance to offset these costs, or some other plan in place should long-term-care needs arise. If your parent does have long-term insurance, read the policy to make sure you understand it. Call the insurer if you have questions about what is and is not covered. Familiarize yourself with both their insurance coverage and financial assets like life insurance plans, savings, pension plans and retirement funds. Don't forget that **income, assets and insurance impact Medicaid eligibility and Medicare coverage.**

## 6. If You Can No Longer Take Care of Yourself, Have You Thought About Where You'd Prefer Living?

Start the discussion about long-term care options before crisis hits. Get your parent involved early and look at options before the need arises. This gives your parent an opportunity to provide input about

preferences and to **get involved in the process** rather than having to passively accept arrangements hastily made at the last minute by well-meaning but uninformed loved ones. To help in your planning, we also encourage you to compare your parent's current cost of living.

## **7. Doctor and Medicines**

Your parent may be seeing several specialists in addition to a primary care physician. If your parent becomes hospitalized, **information from one of these doctors could be critical**. If possible, ask your parent to provide you a list of physicians seen regularly, and how to contact them. Many seniors end up on a dozen medicines or more. These two questions can help you gauge whether your parent is able to manage independently, and also may provide a clearer picture of their overall status. Just as it's important to know who your parent's physicians are in case of emergency, it's also important to know what medicines your parent takes. Being able to provide this information to hospital staff in case of a medical crisis can be vital to effective treatment.

## **8. Where Can I Find These Documents If I Ever Need Them?**

It doesn't do any good for your parent to have these documents in order if they can't be found in an emergency. Wills, birth and marriage certificates, social security cards, military records, and financial papers and where records are stored. Ideally, you will have a list of all the documents and accounts, along with passwords and contact names for accountants, lawyers and bankers. **Make sure you know where they are and how to get to them**. For example, if they're in a safe deposit box, see to it that a trusted family member has a key and permission to access the box. If they're in a fire-safe, someone besides the parent should have the combination.

## **9. Have You Made Sure That These Documents Are Current?**

All of the documents we've mentioned need to be up-to-date and current for them to work properly. Encourage your parent to revisit estate planning and care planning measures each year.

**Family conversations are not always easy, but when you care about someone deeply, you find a way to connect with them and ensure their needs are met. Thank you for reading this article and I wish you the best on your talk.**