

Chapter 2: Tough Talk

Caring for your aging parent begins with a conversation. Actually, it probably begins with several conversations, since it's unlikely you and your parents will be able to cover everything in one discussion.

The idea of this talk is to learn as much as you can about their financial, insurance, and legal affairs, health status, and wishes after death. The more you talk about these issues, the more you'll learn. The more you learn, the better you'll be at making sure they are as well cared for as possible. While few of us want to talk to our parents about aging, it's absolutely essential. In this chapter we will list all of the areas you should discuss.

As you begin these conversations, you may find that some topics flow from others, or that you or your parents are more willing to discuss certain topics gradually. And, you may find out, to your surprise that some aging parents are quite willing to talk about sensitive topics, even about their own death. The fact is, many older people are more comfortable discussing death than younger people, especially if they are in good health. Perhaps it's because they've faced it more: with their own parents, with their friends, and with other relatives. Or maybe they've come to grips with their own mortality as they've seen their bodies change. As my step-mother used to say, "To be old is to be faced with death." We young people often don't realize how well our older relatives have coped with the death of their friends and relatives and how well prepared they are for their own deaths.

This is not to say that talking about aging is an easy topic to discuss. Nor will many aging parents feel comfortable discussing it with their children. Indeed, my father was not comfortable, although always made it clear about his business affairs. But don't be too shocked if, when you begin to bring up the various subjects, all having to do with their aging, they appear much more comfortable than you are. After all, they face aging every time they look in the mirror or at each other. They saw their own parents and aunts and uncles go through the aging process. Chances are they want for themselves a better later years than what your grandparents had. They know all too well, that they need to make sure you and others whom they trust, know what their wishes are and as much as possible about their state of affairs. So your parents may be more open than you think they'll be.

At the same time, it's equally likely you'll meet quite a bit of resistance. Many parents don't want to discuss some of these important matters with their children. Later in this chapter we'll talk more about the responses you get when you bring up the subject. The more you talk about their aging, the more they will experience their own fears. They'll have to think about their own mortality and of the potential pain associated with dying and disease. They'll also have to confront the potential loss of control over their lives, the interruption of the goals they had for themselves, the fear of being a burden on you and other survivors (or, similarly, the fear of living without a spouse), and, for those who believe in an afterlife, the fear of punishment.

Don't Assume

You know the old joke about assuming: when you assume, you make an “ass” of “u” and “me.” There’s so much to cover about a person’s state of affairs. It would be easy to miss some areas or to gloss over some because you assume it’s already been dealt with.

The primary purpose of this chapter is to make sure you cover the important topics and find out what you have to know to make sure you are caring for your aging parent as effectively as possible. Some of the following will be relevant to you and your parents, other areas may not apply. Try to address them all, since it’s often the case that you know less about your parents’ affairs than you think you do. For example, because your father is an attorney, you might reasonably assume that he has set up his papers appropriately, that a proper will has been executed, and even that a durable power of attorney has been set up. This could be an example of the shoemaker’s children going without shoes. So, rule number one is: Don’t assume, ask!

One word of caution: keep in mind that when you discuss your aging parent’s financial and legal affairs, health concerns, housing, and their wishes after they are gone, you are taking on more responsibility for them. Be prepared to accept this responsibility. And if, for example, your aging father balks at talking with you or another one of his children about legal issues or his finances, you should encourage him to bring along your mother (or you) the next time he talks with the lawyer, accountant, or adviser.

Who Should Participate in the Discussion

You might think that everyone who will have responsibility for your aging parent should be either be involved in these discussions or, at least, privy to the information that is shared. But that’s not always desirable, nor is it practical. While the person designated as the primary caregiver should certainly participate, it doesn’t necessarily follow that everyone be involved with all aspects, even the primary caregiver. If you and your family have decided to split up the responsibilities, each party should certainly know as much as possible about his or her immediate area of responsibility. So the person(s) who will be making sure that all the legal and financial areas are covered should know as much as possible about your parents’ affairs. But that person need not necessarily be involved in handling some of the other day-to-day decisions.

Splitting Up the Work

Although more and more families are working out ways to split up the duties and responsibilities, they are usually not equally shared. So the first thing you and your family must work out is who will be the designated primary caregiver. More often than not, other than your aging parent’s spouse, the first designated primary caregivers are women, while men more often take on the logistical and financial responsibilities of aging parents. We encourage you to work out whatever arrangements work out best for you. But, for your information, the primary caregivers, in the order most frequently seen are:

- 1) The spouse
- 2) The oldest daughter
- 3) A daughter still living at home
- 4) A daughter-in-law who lives nearby
- 5) The son.

When to Have Your Discussion

A logical question is, “When should I have this discussion?” The quick answer is, “Now, since you can never have this discussion too early, but clearly you can try to have this discussion too late.”

Discussing the future can help you and your parents prepare emotionally for the inevitable and you’ll also be better able to help ensure that their wishes are carried out. And, there are also some logistical reasons for discussing your parents’ future earlier than you might have thought.