



GETTY IMAGES About 23.6 million adults care for older parents.



TURNING POINTS

How to Start 'the Talk' With Your Aging Parents

Many families avoid having difficult but crucial conversations about housing and care

One of the hardest and most important conversations we will have as adult children is "the talk" with parents about aging.

Sitting down to discuss giving up the car, moving out of the family home, planning for medical care and how an estate is going to be handled is uncomfortable at best.

Many adult children and older parents simply put it off. That's a huge mistake. We end up scrambling, often in response to an emergency, to figure out what to do at a time when no one is thinking clearly.

I recently wrote about the elaborate ruse one daughter created to get her parents, who showed signs of dementia and self-neglect, out of their home. She had tried repeatedly to work with them and plan ahead. They insisted they were fine.

Readers responded, saying how difficult but important these conversations are. "Pretending we may never need care is naive at best and can bankrupt your entire family if you don't have a plan," wrote Mim Senft.



Another, James Hillenmayer, said he sat down with his parents for "the talk" when they were in their 80s and his mom was showing signs of dementia.

"I said that I thought the real problem was that they were not talking to each other about where they wanted to spend their remaining years. My dad said, 'No, the real problem is that your mom wants to live in Wisconsin (near my older sister), and I don't want to live in Wisconsin.' My mom responds, 'I don't want to live in Wisconsin.' You get the picture."

About 23.6 million adults care for older parents, and many haven't talked about the practical realities they might eventually have to manage. One recent survey found that less than 20% of adults have detailed conversations with loved ones about care preferences.

"These conversations aren't taking place," says Kipper Hendrick, founder of Care With Kip--per, a social-media caregiving community.

Reasons abound, fear being a big one. Conversations about the future and aging invariably lead to thoughts about what is in store for all of us: death.

Some parents say they have plenty of time to talk about the future. Others think they have everything in place—estate plans, wills, and powers of attorney—so they're all set. Those documents are critical, but they might not address fundamental issues like housing and caregiving.

Here are some ways to get talking and keep the conversation going.

How to get started

Begin with simple, basic questions that are caring, genuinely curious and not intrusive, says Heather Winslow-Walker, director of Truist Bank's Center for Family Legacy.

"What do you want? What is important to you? How can we make that happen?" she suggests. Then listen, and be respectful.

Her mother, she discovered, isn't ready to move, but when she is, she would like an outdoor porch where she can read.

To get family discussions going with clients, Winslow-Walker says, she will ask parents, "How prepared would a family member be if something were to happen to you?" She will ask adult children, "How prepared do you feel with your parents' aging?"

She suggests conversations with parents start by age 65 and that they be continuing affairs, since health and family dynamics change. Some families gather for half-hour annual updates before holiday meals.

Frame the discussion

Don't make discussions about decline or catastrophes, says Chia-Lin Simmons, CEO of LogicMark, a health-monitoring technology company. She suggested that a friend ask her parents, who live in another state, if they would move close to her to see their grandchildren more frequently.

"I know the kids would love to see you more often." That, she believes, is a more positive approach, which also happens to be true. It's less jarring than "I want you close in case of an emergency."

No longer driving

One of the most uncomfortable conversations involves driving. A parent might have a series of small accidents, but they don't mention them, because they're embarrassed or afraid of losing their freedom.

Netta Levy, an eldercare adviser and founder of LifeCare Concierge, recently had a driving discussion with her mom, after a few fender-benders. Rather than telling her mother not to drive, she appealed to her intelligence and sense of

responsibility. "Mom, are you waiting to get hurt and have to go into rehab, or God forbid you hurt someone else? You are a very smart woman. Think about that."

It also helps to have a solution. Levy offered to arrange and pay for Uber and Lyft.

Addressing objections

What if parents try to shut down conversations, saying anything about future care is premature because they are in good health, or they stop listening when adult children suggest they need help?

Jennifer Nevins, CEO of Savor. us, created a 100-page guidebook to help families work through aging-related conversations and gather important documents. She provides responses for when parents put them off. Parent: "We have time." Adult child: "Maybe. But the whole point is to do this on a calm day, not in a crisis."

Or when a parent says, "Stop managing my life," an adult child can reply, "If your wishes aren't written down, someone else makes those decisions. That's the opposite of independence."

Nevins developed the guidebook after an unsettling experience when her dad was hospitalized. The doctor asked Nevins about specific life-sustaining measures like feeding tubes.

"I had a general idea of what my dad wanted, but I was sort of frozen because we had not had that specific conversation," she says. Having medical-directive documents can provide guidance and curtail infighting between siblings.

Other information to assemble: deeds, wills, insurance policies, passwords. She assigns priority levels to indicate what's essential.

Health issues

Dr. Ryan Van Wert, CEO of Kin Concierge, says if adult children are concerned about their parents' health and feel they don't know enough, they can ask, "Do you mind if I come to your next primary-care visit? Is that OK? I want to make sure I'm up to speed."

Van Wert says that 80% of calls to Kin Concierge, which helps families navigate the healthcare system, are from adult children who might live elsewhere and need more support. Often, he says, he doesn't hear back from the adult child for a few months. "It takes time to work through these conversations with the parents," he says.

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