Have you ever talked to your parents about how your family will deal with issues that may arise as they grow older? What if you think one of them can no longer drive safely, but they don’t think there’s a problem? Do you know where your parents want to live if there comes a time they can no longer live at home independently? Do you know whether they have made financial provisions for long-term care, if it should become necessary? Have you talked to them about executing a living will or other instructions for end-of-life care?

If you answered “no” to any of these questions, you’re in the majority. Talking about old age in general is somewhat taboo in our youth-centered culture. Contemplating our own parents growing old is even more difficult, given our society’s discomfort with mortality. Yet most parents and adult children would like to have this conversation with each other. Most families care deeply for one another and have the same goal – for the parents to live independently as long as possible. Much stress and pain could be avoided if families discussed the contingencies that might occur.

The ideal time to begin forming a plan for the future needs of aging parents is when the parents are still relatively healthy and living independently. Once a crisis occurs or an older adult’s physical or cognitive functioning declines, parent-child relationships can shift, and parents may lose some of their negotiating power. Older adults may also become fearful and lose objectivity when they notice a decline in their health, making it difficult for them to think rationally about their future. Nevertheless, planning for the future is still important.

**How to Begin the Discussion**

One of the biggest obstacles to a family discussion about aging concerns is how to raise the topic. I often hear, “I tried to talk to my parents (or children), and they just plugged their ears.” Or, “I need the words. What do I say to even begin this conversation?”

Being honest and open is the best way to approach your parents or children. Share your reasons for wanting to have the discussion. If previous attempts at having this conversation were unsuccessful, let them know how this is affecting you. They may not know how important it is to you.

Set your expectations appropriately. Your parents (or children) may not agree to your request the first time you raise the subject. You’ve had time to think about this, but they might never have considered it before. Give them time to digest what you’re asking of them, and bring it up again in the near future by asking whether they’ve given it more thought. Then make a specific request. “I’d like to set a date for us to sit down and talk. Do you have time this Sunday?”

**Keys to a Successful Aging Plan**

Successfully discussing and developing an aging plan requires being prepared to deal with negative or other intense emotions that may come up during the conversation. Here are some helpful tips:

- Before the discussion, think about various emotional responses you or family members may have and consider ways you might deal with them;
- Start by acknowledging that the conversation may not be easy;
- Depending on your family dynamics, you may want to discuss what to do if someone becomes angry, tearful, etc.;
- Use “I” and “we” statements; avoid using “you”;
- Speak only from your own perspective; and
- Do not assume; if you don’t understand their reaction or why they’ve made a particular

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Elements of an aging plan for a family to discuss:

• Legal, financial, and medical preparations;

• Details of these preparations that are relevant to family members who may need to carry them out (or that would be helpful for family members to know to avoid surprises later); and

• Care needs that may arise and how these costs would be covered.

Other considerations that are important to address:

• Whom to include in the discussion; identifying dysfunctional family members who are not capable of participating;

• Special circumstances, e.g., parents who remarry and have a second family or parents who remarry later in life after the kids are grown;

• Potential conflicts, such as inequity in the division of labor among family members;

• “Planning” for parents (or adult children) who won’t discuss a plan or estranged parents for whom children do not want to assume responsibility; and

• Updating and implementing the plan.

Being prepared for this conversation can reduce the anxiety of parents and children and increase their confidence in discussing these sensitive but critical matters. These conversations often bring families closer, allowing them to feel more prepared to deal with the unexpected as well as the inevitable in the aging process.

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