

Ten Tips for Talking to Your Aging Parents



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Sitting down with your parents, especially aging parents, to discuss legal, financial, and long-term care issues can be uncomfortable. Adult children often don't know much about their parents' financial situation, whether they have enough money to live on, or to pay for the care they would want. Often times, families have not had discussions about how they view the end of their life, and what preparations they have made. The plain truth is that it's often difficult for us to bring up these subjects with Mom and Dad.

For most of us, it's hard to face the fact that our parents, the people who took care of us, are getting older and may need assistance in decision making and in caring for themselves. It's also difficult to ask questions about finances. Many of our parents are of a generation that considers financial matters private.

The "Ten Tips for Talking to Your Aging Parents" listed here will provide you with some communication strategies and considerations for these important discussions. Because dynamics vary from family to family, one size will not fit all, but these suggestions might help in opening this dialogue with your parents.

1) Start Discussions Early

Don't wait until it's too late. While your parents are still in good health, use the opportunity to start the conversation. Perhaps an item that appears in a newspaper, or a friend or relative's illness can be the opening to start the dialogue. Once your parents develop a serious illness or are unable to make decisions for themselves, it is much more difficult to have this kind of conversation.

2) Include Other Family Members

You are not in this alone. Bring other family members into the discussions with your parents, but first determine whether they have different opinions that would undermine what you are trying to accomplish. Get all the issues on the table and gather support from siblings and other relatives.

3) Explain the Purpose of Your Conversation

Let your parents know you are concerned about them, and you want to do the right thing for them as they age. This will help them better understand why you are bringing up sensitive issues.

4) Understand Your Parents' Need to Control Their Own Lives

It is important to remember that your parents have a right to make their own decisions. At some point, you may need to balance your parents' independence with their safety, but try not to take away their sense of control over their own lives.

5) Agree to Disagree

Your heart may tell you you're right, and that you know what needs to be done, but you and your parents may disagree with each other. Don't try and bully your way through. Their wishes should prevail unless their health or safety is in question.

6) Use Good Communication Skills

It will be more effective if you offer options and not advice. Remember to ask for your parents' ideas. Express your concerns rather than telling them what they should do. Listen and don't be afraid of silence. Use open-ended questions that foster discussion rather than closed questions that are answered with a "yes" or "no."

7) Ask About Records and Documentation

Know where your parents' insurance policies, wills, health care proxies, living wills, trust documents, tax returns, and investment and banking records are located. You can start by asking your parents where they keep their papers, and whom you should contact in case they're in an accident, or are incapacitated. It may be difficult to ask directly about financial and legal matters, and this approach may provide you with an opening to discuss what provisions have been made, and what may need to be done.

8) Provide Information

Your parents may not have enough information about the legal and financial options available to them. You can play an important role by serving as a resource to them, and by providing materials for them to read. As they look over the materials there may be opportunities to open a dialog.

- a) Your parents may be eligible for government programs. Check www.benefitscheckup.org for assistance for people over 55. You might find they're eligible for benefits that will help pay for prescription drugs, health care, utilities, and other essential items or services.
- b) Understand that Medicare generally does not cover long-term care, and Medicaid pays long-term care expenses only for low-income individuals.
- c) Suggest that your parents learn about long-term care insurance options.
- d) Identify what community services may be available if your parents were to remain in their home for as long as possible. Some home modifications, such as bathroom rails and entry ramps, may make sense.

9) Reevaluate if Things Aren't Working Well

If you find that the conversations aren't going well, try and assess what is going wrong. Perhaps you aren't coming across the way you thought you were. Or perhaps you just don't have enough information at hand. You might suggest that your parents talk with a third party—a geriatric care manager, a financial planner, or a lawyer—if you think that they could use some expert assistance.

10) Treat Your Parents With Respect

Your parents have lived a long time, and have learned a great deal during their lives. They may have made great sacrifices to give you the life you have. While old age can be a rewarding time, it is also often a time of loss—of loved ones, of health, and of independence. Treat your parents with love and respect, and reassure them that you will be there for them as they age.

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