

The Other Talk

A Guide to Talking with Your Adult
Children About the Rest of Your Life



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About This Book

One of the most important conversations you have with your children is what is euphemistically called “the Talk,” the one about the birds and the bees. But there is another equally critical time in your kids’ lives when you need to sit them down to talk about the facts of life.

I call it “the Other Talk.” This time it’s not about the beginning of life. It’s about your last years of life and the issues and decisions and role reversals that you and your family need to confront while you are still able to lead the conversation.

The Other Talk is designed to help you get past the many emotional barriers that can exist between you and your family, putting you on the road to an open, honest dialogue about the four essentials for the rest of your life:

1. Financing your uncertain future
2. Selecting the best living arrangements

3. Getting the medical care you need
4. Taking charge at the end of your life

Start reading this book today so you can begin preparing for one of the most important conversations your family will ever have.



CHAPTER ONE

Defining the Dimensions of the Other Talk

I'll never put my kids through what just
happened to me with my parents!

—Several focus group participants

Do you remember how difficult—and absolutely necessary—it was when it came time to sit with your kids to have “the Talk,” the one about the birds and the bees? If you are anything like me, your initial reaction was to procrastinate, to keep the door firmly closed on any conversations that revolved around orgasms and vaginas and penises with your kid (in my case, a 12-year-old daughter).

But why would I even consider putting off a conversation that was so critical to the future well-being of my child? There were three reasons:

- 1. It was an emotionally challenging subject.** It was uncomfortable and embarrassing to sit down with my daughter to explain how the body parts interact and what the physical sensations would be.
- 2. It acknowledged an inevitable transformation that I didn't want to face.** If we didn't have the Talk, I could hold on just a little longer to my fantasy that my little girl, my bouncy, energetic, wide-eyed, giggly preteen, would remain just that . . . forever.
- 3. I wanted to maintain the existing parent-child relationship.** I could pretend that our relationship would never change. We'd still read the Sunday comics on the couch, I'd still help her with her homework, and I wouldn't have to contemplate some boy mauling her (or, God forbid, vice versa) in the backseat of his car.

Because of the anticipated discomfort for me, my wife, and my daughter, I even contemplated the sex-talk drive-by, where I would drop off the brochures on her bed with the note, "Let me know if you have any questions." As a result, I could stay hidden behind "the birds and the bees" euphemism and avoid any real semblance of a two-way dialogue.

Ultimately, I decided not to procrastinate anymore, and I stepped up to that Talk—I recognized that there were potential life-altering consequences to putting it off indefinitely:

unexpected pregnancy, sexual disease, and unfulfilling relationships with the opposite sex, to name a few.

Of course, that first Talk isn't just about plumbing issues, like where things go, how things work, and how embryos turn into babies. It's also about the judgments and decisions that need to be made as our children enter an important new phase in their lives.

Initially, the Talk was uncomfortable for all of us, but as the first conversation unfolded and subsequent ones ensued, we began to realize that we were empowering our daughter for something that would have far-reaching and ongoing consequences for the rest of her life.

The Other Talk

There is another equally critical time in your kids' lives when you need to sit them down to talk about the facts of life—discomfort notwithstanding. This time it's not about the beginning of life or how babies are made. It's about the end of life—yours—and the many issues and decisions that will confront you and your children.

It's the *Other* Talk.

Unfortunately, if you're anything like the hundreds of families and medical personnel and end-of-life practitioners whom I've interviewed in preparation for this book, you will most likely put off indefinitely any substantive discussion with

your kids about what they might expect in your last years. In fact, most parents *never* have the Other Talk. The National Hospice Foundation has found that 75 percent of Americans don't make their end-of-life decisions known to their families through either verbal or written communication.

Furthermore, only 55 percent of adult children have talked to their parents about what to do if the parents can't live independently, according to a 2009 Pew Research Center survey. Some children avoid this most intimate of conversations because they believe their parents don't want to talk about it. Others think they know what their parents want. And some simply don't want to face the very real truth that old age will most likely include disease, injury, frailty, and even loneliness and depression.

Why Do Most Americans Keep the Door Firmly Closed on the Other Talk?

It turns out that the thoughts are remarkably similar to those that stand in the way of “the birds and the bees” talk.

It's an Emotionally Challenging Subject

Sitting down with your kids to talk about your later years can be uncomfortable, painful, depressing, even paralyzing, especially when you come to the part about the various stages

of your deterioration, mentally and physically, and, of course, that last sentence: The end.

I found that to avoid stirring up these scary emotions, many of the parents I interviewed for this book had taken a protective stance: I don't want to put my family in a state of depression and panic by talking about it.

Not surprisingly, the reality is that this “sweep it under the rug” attitude usually has as much to do with the mental fragility of the parent as it does with that of the children. It seems the longer we can cling to the previous phase of our lives (the one where we are healthy, independent, and care-free), the less we need to deal with the final one.

The unfortunate consequence of protecting your kids is that, when circumstances eventually force your family to confront reality—whether it be a serious injury, a severe financial setback, or a life-threatening diagnosis—you (but most likely your kids) will be reacting in crisis mode. As a consequence, your options will most likely be dramatically restricted, and the pressure to make decisions quickly can become overwhelming.

We Don't Want to Face the Inevitable Transformation

The last part of your life can be a joyous time. You're freed from the constrictions and boundaries of the workaday world. You may be blessed with grandchildren, which offers another form of liberation (for example, “What happens at Grandma's,

stays at Grandma's"). And you may have the opportunity to explore new corners of life that you could never find the time for in your younger years.

Because the good parts of this stage of life are so enjoyable, almost everyone I interviewed wanted to hold on to them for as long as possible by walling off the bad parts. The tool of choice was simple procrastination. You think: I'm not going to involve my kids in the issues surrounding my end of life until the time is right!

Of course, the time is never right—until it's too late. Often what happens is that the parent is suddenly stricken, mentally or physically—by dementia, a heart attack, or a fast-moving disease—and as a consequence, is unable to communicate coherently and effectively on the many decisions that need to be made.

Children could pay a huge, multidimensional emotional price for their parents' terminal procrastination:

- Guilt and feelings of inadequacy over the potentially adverse consequences of their decision making, especially when confronting conflicting opinions from various medical and legal professionals
- Shock over the difficulty of navigating the labyrinth of geriatric medicine
- Helplessness in dealing with the financial destruction created by the cost of geriatric care (In fact, one-third of all personal bankruptcies in America are a direct

result of healthcare expenses, especially those that occur in the last 18 months of life.)

- Long-term resentment among family members over the wisdom and consequences of decisions made on behalf of the parents in their last years of life

And this toll can linger for a lifetime.

We Want to Maintain Our Existing Parent-Child Relationship

For many of us, the most challenging and sensitive issues that we will come up against in the Other Talk concern the changes that we will experience in our senior years. I'm not referring to our evolving physical condition that we notice as we get older:

- Our stamina gets shorter.
- Our recovery time takes longer.
- Morning stiffness is part of waking up.
- Our row of plastic pill bottles gets longer.
- Looking for our reading glasses becomes an hourly event.
- Wondering why we just walked into a particular room becomes a regular occurrence.

All of this can be mildly annoying, but none of it is debilitating. The desire to maintain the status quo can be.

The Evolution of the Parent-Child Relationship

As I learned from the hundreds of interviews I conducted with families as well as doctors, nurses, and hospice workers, a fundamental and potentially difficult adjustment occurs as we age: the reversal of roles between parent and child that is triggered when you reach the point, physically and/or mentally, at which you can no longer operate independently.

In essence, the parent becomes the child, and the child becomes the parent.

Why is this reversal of roles so difficult and potentially life changing for both parties? Because it is not merely a mechanical reassignment of responsibilities. Rather, it shatters the relationship that you as a parent have had with your children since the day of their birth. As a result, you lose the power and control of being the adult, and your kids give up the security and freedom of being the children.

The Impact of Role Reversal on the Parents

For the parents, the hardest part of growing older may be the crushing realization that we're about to lose control of the life and lifestyle that we've worked so hard to create.

Despite all the successes you may have achieved throughout your life, all the good deeds you've bestowed on others, and all the love and support you've heaped on family and

friends, at the end of life you may experience the fear of losing control.

As described by Kathleen, whom I interviewed for this book, it can start out as an uneasy premonition:

Doing it our way isn't going to work indefinitely; in fact, I feel we're in this in-between stage, a time when we can still control how we live but not how much longer we're going to last or be able to make choices before we've become "too old."

When I contemplate it, what we're really dealing with is, "How much longer can we continue to be us?"

I have learned, through my research, that the primary reason that the elderly begin to actively resist turning over responsibility and decision making to their offspring is their escalating fear of becoming powerless; becoming a burden on the family, physically and financially; losing their self-worth, self-respect, and dignity; and being abandoned by their family.

To make matters worse, since most people wait until a crisis hits before confronting the need to transfer power and control to the kids, role reversal is often forced on the parents with little or no discussion.

The Impact of Role Reversal on the Children

For the children, one of the hardest parts of seeing our parents age is the sinking feeling that we need to start

taking responsibility for their lives physically, financially, and socially.

Typically for the kids, the shock of responsibility at the “moment of truth” is followed by feelings of inadequacy, embarrassment, and resentment as the plight of their parents comes to dominate their lives. This cauldron of emotional reactions is hardly surprising since the children who are about to take on the parent role often have little training and no warning that it’s time to step into the caregiving role.

Unlike another major occurrence in life, childbirth, caregiving comes with no preparatory classes on issues and techniques; no predictable nine months of preparation; no showers to help with the expense of the responsibility; and no parent to turn to for advice or just a shoulder to cry on.

As a result, for the children with parental responsibility, the world of role reversal can be a very dark and lonely place. Again, the comparison with childbirth is instructive. With childcare, there are nine months to prepare; the evolution to term is usually predictable and straightforward; and there is generally a crowding around of family and friends to share in the event. With parent care, the catalyst is often a sudden, unexpected crisis; the decline is unpredictable and full of unpleasant surprises; and there is almost never any crowding around of family and friends to share in the event.

The bottom line is that the impact of the role-reversal process can be debilitating for both parent and child. Here’s

how Ralph, one of my research respondents, described the evolution:

When we're kids, we don't think our parents know anything. When we grow up and have our own kids, we realize how smart our parents were.

Then, when our parents are in a position either physically or mentally where they can't fend for themselves, we become their parent. They realize they've lost control.

It's very scary; it's very hard; it's like a punch to the gut for them: "I'm not worth what I used to be."

They go through all that; then you say, "Would you like to move to a nursing home?"

The Value of Stepping Up

I must admit that my first inclination in considering my responsibilities to my daughter was to perform another drive-by, similar to "the birds and the bees," sex books on the bed, and "any questions?" approach. Only this time it would be instructions on how to access the key to the safety deposit box, which contains a will, a life insurance policy, and a paid-up funeral service receipt.

Fortunately, having heard from my research respondents about the unintended consequences of the "goodbye drive-

by,” I realized that the Other Talk shouldn’t just be about the necessary transactions at the end of life.

It should go beyond funeral and burial plans, wills, and donations to science. It needs to delve into the judgments and decisions that must be made and how your children will both have an impact on and be affected by them.

In essence, the Other Talk covers your life from here on. This will require some work on your part, both emotionally and rationally, but ultimately it will have powerful implications for your family’s remaining time together.

The preparation begins with creating in yourself, then sharing with your kids, a tone and attitude that should permeate the Other Talk. You, the parent, are proactively taking the responsibility for empowering and preparing your kids for the reversal of roles that will take place in your later years. You, the parent, embrace the eventual reversal of roles not as giving up power and control but rather as achieving security and freedom.

The Other Talk will set the stage for a smooth transition when the time comes to shift decision-making responsibilities. Here’s how: First, acknowledge the inevitability of the need for and the wisdom of transferring decision making and management of the day-to-day responsibilities. Second, discuss and establish ground rules on the potential circumstances or triggers that will effect the change of responsibilities for key functions such as bill paying, driving, living

arrangements, money and asset management, and medical decisions.

Finally, the Other Talk culminates in a series of conversations that cover in depth how you would like to deal with four essentials:

1. Financing your uncertain future
2. Selecting the best living arrangements
3. Getting the medical care you need
4. Taking charge at the end of your life

Initially, the Other Talk may be uncomfortable for both you and your children, but as the first conversation unfolds and subsequent ones ensue, you and your family will begin to realize that you are empowering your kids for something that will have far-reaching and ongoing consequences for the rest of their lives.

In essence, the Other Talk can have a powerful impact on your children on a number of levels. It will help them cope with and successfully handle some of the difficult challenges that lie ahead for all of you. It will create a new dimension to the family relationship that comes from participating in, rather than suffering through, your last years. And it will teach them how to prepare for their own last years, giving your children a thorough understanding and actual experience for when they sit down with their own kids to have the Other Talk.

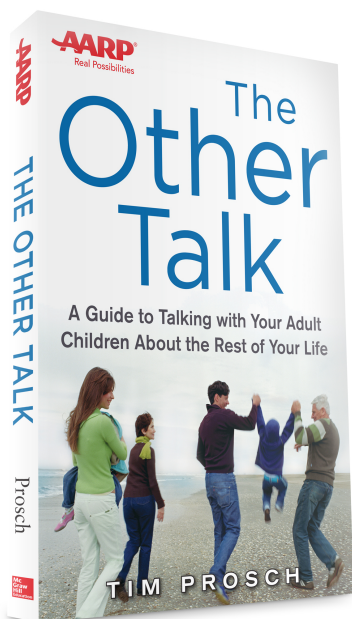
If you are still feeling hesitant or uneasy or unconvinced about having the Other Talk with your family, I would ask you to consider three questions that are addressed in the next three chapters:

1. What will happen if you don't have the Other Talk?
2. What can happen if you do have the Other Talk?
3. How can the Other Talk help you meet the unique challenges of your later years?

Talk with your adult children today.

Take the worry out of tomorrow.

The Other Talk helps parents and their adult children create a partnership to plan for the years to come, guiding them through important conversations and decisions about finances, medical care, and day-to-day living.



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