



SENIOR CROSSROADS ...

Pam Scott

Now, where did I put my car keys?

SHARE    ...

Published on Tue, Jan 4, 2011

Read More [Scott](#)

When I first started talking with my adult daughters (who are in their 30s) about my health and financial future, the first thing out of their mouths was, "What's wrong, Mom? Are you sick?" As I explained to them that I just wanted to discuss with them my choices for health and financial power of attorney and my wishes were I to be unable to voice my medical treatment choices, they all had that look of panic on their faces and in their eyes.

They still didn't believe me that all was OK and I was just setting the wheels in motion with regards to planning ahead. (And two of them are in the health care field!) The majority of children, both young and adult, want to believe that their parents will be around forever. After spending a half-hour reassuring them that all was OK with me, they were able to relax a bit and the discussion started. That was the first of several conversations, as I didn't want to overwhelm them with everything all at once.

Understanding some basic facts and desires

Here's what we know about the desires seniors express:

- Almost all seniors want to live out their lives in the home they have known and loved.
- Seniors want to maintain their autonomy as long as possible.
- One of their greatest fears is losing the ability to drive and, thus, their independence.
- All seniors want to avoid being a burden on their families.
- They want to be in control of their lives and make their own decisions.
- Most do not fear death as much as they fear becoming dependent on others.
- They all resist change; they want continuity.
- They all want to be treated with dignity and as adults regardless of how much help they need from others.
- They have a strong need to feel connected.

Here's what we know about the desires adult children express:

- They want their parents to be safe and happy.
- They want their parents to be active and social for as long as possible.
- They want their parents to be healthy and independent

In addition, we have found that almost all adult children:

- Rarely talk to their parents about aging and are caught by surprise when something happens
- Have very little knowledge of senior issues
- Are either working full time or retired and traveling, leaving them too busy to assist their parents full time
- Have a hard time admitting that Mom and Dad are aging
- Have no idea how much their parents have in savings to pay for their care if they should need it

How to begin the conversation

So ... how do you start this conversation with your adult children? You first need to think about what you want for your future and ask yourself a number of questions.

What are your deepest fears and worries about aging and ultimately facing death? What's likely to be

most important to you in your final years? What sort of help and support might you want or expect from your children? How can you ask for help and yet not become a burden to your family? What do you want in the way of medical care, housing arrangements, etc.? When should you stop driving? And how and when do you want your children to act on your wishes?

Once you have thought through the different aspects of aging and have documented your choices and wishes, it's time to have "the talk."

One way to approach this sensitive and important subject is by letting your loved ones know that you want to support them and they can count on you; but in return, they have to help you prepare. Start with something that feels a bit more neutral. Agree to organize and prepare the following:

- An advance directive (a document that allows you to convey your decisions about end-of-life care ahead of time) and power of attorney.
- A listing of assets and copies of related mortgages, investment statements, bank and savings accounts.
- A listing of other assets such as cars and jewelry.
- A listing and copies of insurance policies including long-term care (and if they don't have it and can afford it, they should buy it), disability and life insurance policies. Remember to include policies that may be offered through employment or previous employment.
- Document burial and funeral arrangement wishes

It may be helpful to engage an elder law attorney if you can afford it. Many communities offer low-cost or free long-term care planning services, so make sure to check community Web sites for resources.

Then there are the more emotional issues that could be the ones that break the bank, test family relationships and wound the soul. They are the concerns of every senior and their adult children. The topics range across the spectrum including:

- Where to live?
- When or if to move?
- When to stop driving?
- When to stop paying your own bills?
- When to have help in the home?
- And how do your children tell you when the time for change has come?

Your children will need to understand that what is best for them may not necessarily be what's best for you. No one is prepared for the onset of the issues they may face in the future. Part of making a plan together is learning about what may come and then communicating with each other today, before things change. It is much easier to share concerns and fears now while choosing how you want things to be handled later.

Educating your adult children on some of the warning signs that may indicate that the time has come for them to step in and help may help to diffuse the fear that they may be feeling. As you do this, not only will you enhance your relationships but you also ensure that your desires and choices are met.
Next month: The balancing act of being a family caregiver.

For more information and resource assistance, please e-mail Pam Scott at info@discovery-mc.com or call 683-7047. Scott has many years of experience working with seniors and their families in skilled nursing, assisted living, transportation and benefits. She is the community relations director for Discovery Memory Care in Sequim.