

Talk to Aging Parents about Dying

It's often difficult to face that as our parents age - those who took care of us - may need help with decision-making and caring for themselves.

Talking with aging parents about legal, financial, and long-term care issues can be uncomfortable. Passare recommends several ways to help you start a dialogue about end-of-life planning with your parents.

Start Early

While your parents are in good health, find an opportunity to begin talking about end-of-life issues. Sometimes, news of a friend or loved one's illness or passing can provide an opening. It is much more difficult to address challenging issues after your parents become ill or are unable to make their own decisions.

Explain Your Purpose

Tell your parents that you love them, are concerned for them, and that you want to offer support as they age. This will help them be more receptive to your concerns.

Provide Information

You can serve as an important resource to help your parents become aware of services and options available to them, like benefits to help pay for prescription drugs, health care, or utilities.

Go to: www.benefitscheckup.org for information on assistance for people over age 55.

Enable Communications

Start by offering choices, rather than advice. Ask your parents about their needs and wishes. Listen. Don't be afraid of silence. Try to ask open-ended questions that foster discussion.

Include Family

Gather support from close relatives if their opinions would be helpful to the process and won't undermine your parents' or your goals.

Agree to Disagree

You may believe you know what should be done to serve your parent's best interests. However, resist bullying your way through the discussion if your parents disagree. Their wishes should prevail unless their health or safety is in question.

Ask About Records

Ask your parents where their insurance policies, wills, health care directives, and banking records are located. Ask for legal, financial advisor and health care provider contacts. And, ask whom you should contact if there is an emergency or they are in an accident, or are incapacitated.

Offer Reassurance

Your parents have lived longer than you. They may have sacrificed to provide you the life you have. While old age can be a rewarding time, it can also be a time of loss of health and independence, and the passing of close friends and loved ones. Reassure your parents that you will be there for them as they age.

Respect Your Parents' Rights

Your parents have a right to make their own decisions. You may need to balance their need for independence with their safety. Try to foster an environment where they can maintain a sense of control over their own lives.

Revisit if Needed

If the conversation isn't productive initially, assess what isn't working so you can develop a better plan. You may need to improve communications or seek more information. It may help your parents to speak with a third party, like a geriatric care specialist, financial planner, or lawyer.