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The Other Talk: One Baby Boomer's Approach to Long-Term Planning

By Tim Prosch

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 revolve around body parts and sexuality with your 12-year-old (in my case, daughter.)

But, of course, The Talk isn't just about plumbing issues such as 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 chapter in their lives.

Ultimately, I confronted my procrastination and stepped up to The Talk because I recognized that there were real, life-altering consequences to putting it off indefinitely: unexpected pregnancy, sexually transmitted disease, and unfulfilling relationships with the opposite sex, to name a few.

Initially, The Talk was uncomfortable for my wife and me, but, as the first conversation unfolded and subsequent ones ensued, we both began to realize that we were empowering her 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. 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 during your last chapter of life.

It's time for what I call “The Other Talk.”

Unfortunately, if you're anything like the hundreds of families and medical/end-of-life practitioners that I interviewed over the last 10 years for clients in the parent care crisis, palliative and hospice, and funeral services industries, you will most likely put off indefinitely any

substantive discussion with your kids about what they might expect in your last chapter.

In fact, most parents *never* have The Other Talk. Data from the National Hospice Foundation reported that 75 percent of Americans have not made their end-of-life decisions known, through either verbal or written communication.

Furthermore, a recent survey by AARP found that nearly 70 percent of adult children have not talked to their parents about issues related to aging. Some of them avoid this most intimate of conversations because they believe their parents don't want to

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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, the thought process is remarkably similar to those that stand in the way of the "birds and the bees" talk.

The Emotionally Challenging Nature of the Subject

First of all, sitting down with your kids to talk about your last chapter can be uncomfortable, painful, depressing, even paralyzing, especially when you come to the part about the various stages of deterioration, mental and physical, and, of course, that last sentence, the one about the end.

Not surprisingly, the reality is that this sweep-it-under-the-rug attitude usually has as much to do with the mental

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fragility of the parent as it does with that of the children. It seems the longer we can cling to the previous chapter (the one where we are healthy, independent, and carefree), the less we need to deal with the final one.

The unfortunate consequence of protecting the 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.

Evolution of the Parent/Child Interaction

Secondly, for many of us, the most challenging and sensitive issue that we will come up against in The Other Talk is the changes that we will experience in our last chapter of life.

I'm not referring to the evolving physical condition that we notice as we get older, which many of you already know about. One's stamina gets reduced. Recovery time takes longer. Morning stiffness is part of waking up. The row of plastic pill bottles gets longer. Looking for your reading glasses becomes an hourly event. Wondering why you just walked into a particular room becomes a regular occurrence.

All of this can be mildly annoying, but none of it is debilitating.

There is a much more fundamental and potentially difficult adjustment that occurs as we enter our last chapter of life, as I learned from the hundreds of interviews I conducted with doctors, nurses, and hospice workers, as well

as families. It is the reversal of roles between parent and child that is triggered when you reach the point, physically and/or mentally, where you can no longer operate independently.

In essence, you become the child and your 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; it is the shattering of 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 child.

Impact of Role Reversal on the Parent

For the parent, it's the crushing realization that "I'm about to lose control of the life and lifestyle that I've worked so hard to create for myself and my spouse."

Despite all the successes you may have achieved throughout life, all the good deeds bestowed on others, all the love and support heaped on family and friends, the great injustice at the end of life is the fear of losing control.

As described by Kathleen, one of my interviewees, 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?

As the aging process continues, I learned from my conversations with parents and their families as well as lawyers and financial planners, the primary reason that the elderly begin to actively resist turning over responsibility and decision making to their offspring is due to their escalating fear of powerlessness; becoming a burden on the family, physically and financially; loss of self-worth, self-respect, and self-dignity; and potential abandonment by the 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.

Impact of Role Reversal on the Child

For the child, it's the sinking feeling that "I need to start taking responsibility for my parents' life, 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.

Unlike another major event in life, childbirth, there are no prenatal classes on care-giving issues and techniques, there are no baby showers to help with the expense of the

care-giving responsibility, and there's no parent to turn to for advice or just a shoulder to cry on.

As a result, for the child with parental responsibility, the world of role reversal can be a dark and lonely place. Again, the comparison with the childbirth event is instructive. For child care, there are nine months to prepare, the evolution to term is usually predictable and straightforward, and there is a general crowding around of friends to share in the event. For 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 friends to share in the event.

Bottom line: the impact of the role reversal process can be very debilitating for both parent and child.

The Value of Stepping Up

I must admit that my first inclination in considering my responsibilities to my daughter in my last chapter was to perform another “drive by” similar to the birds-and-the-bees/books-left-in-her-room/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 unfortunate consequences of the “good bye 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 and donations to science. It needs to delve into the judgments and decisions that need to be made throughout your last chapter and how your children will impact and be affected by them.

Initially, The Other Talk will be uncomfortable for both you and your children, but you and they will realize that you are empowering them.

In essence, The Other Talk covers your entire last chapter, which traditionally opens on Day One of your retirement but which could open quite a long time before that. This will require some work on your part, both emotionally and rationally, but it ultimately will have powerful implications for your family's remaining time together.

It 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 last chapter.
- You, the parent, embrace a potential reversal of roles, whether partial or in full, as not giving up power and control but, rather, as a means of enhancing your and your children's security and freedom.

It then turns to building a mental framework that will allow a smooth transition when the time comes to shift decision-making responsibilities.

- First, acknowledge the inevitability of the need to transfer decision making and management of the day-to-day and the wisdom of doing so.
- Second, discuss and establish ground rules regarding the potential circumstances or triggers that affect the change of responsibilities on key functions such as bill paying, driving, living arrangements, money and asset management, and medical decisions.

Finally it culminates in a series of conversations that cover in depth how you would like to deal with four facts of life in the last chapter of life, i.e., the reality that you will need to:

- Finance your uncertain future;
- Select the most effective living arrangement;
- Get the medical care you need;
- Take charge of the end of your life by careful planning before it arises.

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

Because you will change, physically and financially, over time and your kids' family structure, assets, and geographic location may change as well, I strongly urge your family to update your Other Talk every year.

In essence, The Other Talk can have a powerful impact on your children on a number of levels because it will help them:

1. Cope with and successfully handle some of the difficult challenges that lie ahead for all of you;
2. Create a new dimension to the family relationships that comes from participating in, rather than suffering through, your last chapter;
3. Learn, by example, about how to prepare for their own last chapter; and
4. Gain a thorough understanding and actual experience for when they sit down with their own kids to have The Other Talk. **VOE**

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