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## Having 'the other talk' with your kids — not storks, but aging

By [Michelle Singletary](#), Published: March 28 | Updated: Saturday, March 29, 8:59 AM

As parents, we care for our children until they can fend for themselves. Then one day, the roles are reversed. Our kids become the caretakers.

Perhaps you won't need assistance in your senior years. You would be one of the lucky ones. The fact is that about 70 percent of people 65 or older will need long-term care services at some point, according to Genworth Financial.

But long before a health crisis forces the issue, you need to talk with your adult children about your later years. The problem is, many people can't bring themselves to have that talk.

Let me offer some help to get the discussion going. Read the April selection for the Color of Money Book Club — "[The Other Talk: A Guide to Talking With Your Adult Children About the Rest of Your Life](#)," by Tim Prosch.

Prosch, a marketing professional, uses an interesting analogy to get his point across. He equates the long-term-care talk with the conversation some parents dread having: the one about where babies come from.

"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," Prosch writes. "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."

The same reasons you may have stumbled and fumbled trying to talk about the birds and the bees is why you may have trouble talking about your aging and the limitations you might encounter, says Prosch:

- It's uncomfortable.
- It's hard to acknowledge the facts of life, whether it's a child growing up or us getting older.
- It's hard to face losing control.

The Pew Research Center found that 47 percent of adults say it is likely that they will be responsible for caring for an aging parent or another elderly family member. Many books on the subject focus on what adult children can do to handle the situation. But Prosch wants you to be proactive about talking with your adult children while you're still physically and mentally able to lead the conversation.

Prosch says you need, at a minimum, to discuss the following:

- How will you pay for the help you may need? The median annual cost in 2013 for care in an assisted-living facility was \$41,400, and it was \$83,950 for a private nursing home room, according an annual survey Genworth does on the cost of care. On average, it will cost you \$19 an hour for a licensed home health-care aide.
- What are your thoughts on where you'll live if you need to move out of your home? It's so important to think about more than yourself if your health declines to the point where you need to move. Prosch says to remain open about all the possible living arrangements. What will be best for both you and your caretaker? Do you really want your son or daughter driving long distances to take care of you or worrying they can't get to you fast enough in an emergency? Discuss the alternatives thoroughly and dispassionately, rather than emotionally embracing one option and building a wall of defense against any other choices.
- Who will you designate to advocate for your medical needs? Involve your children in your medical care before a crisis.
- What end-of-life instructions do you want followed if you're faced with a serious accident or illness? This point of the conversation is about preparing and empowering your kids as you approach that final stage.

"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," Prosch writes.

You won't find all the answers in "The Other Talk," but it will be useful in framing the conversation that you need to stop avoiding or putting off for another day.

I'll be hosting a live online discussion about "The Other Talk" at noon Eastern on April 24 at [washingtonpost.com/discussions](http://washingtonpost.com/discussions). Prosch will join me. If you're facing this issue, I'd like to hear from you. Have you had the talk? If so, how did it go? Send your comments to [colorofmoney@washpost.com](mailto:colorofmoney@washpost.com).

Note to my readers: Thank you for your words of encouragement about my mother, who was critically injured in a fire. Please know I appreciate your kindness and prayers.

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