

# TALKING *about* *important* LIFE ISSUES

**According to a national survey, seniors and their adult children hardly ever discuss key aging issues with one another. Only one in three seniors report discussing health topics regularly with their kids, fewer than eight percent have discussed long term care options with each other, and fewer than one in five have discussed life insurance or wills.**

While we can't always predict the changes we will experience as we grow older, we do know that the most common changes are related to health, living arrangements, the need for assistance, finances, and end-of-life issues. By talking about these important life issues and planning ahead, families find it easier to cope with the changes, crisis decision-making can be avoided, and personal control is retained even in difficult situations.

Although the majority of those surveyed said they are comfortable discussing these important issues, the reality is they seldom do. The main reason mentioned: *No one is starting the conversation.*

So how and where do you start? Begin by thinking about the "what if's." Some questions to get you started include:

What if I had a stroke and could no longer live alone? Where would I want to live? My home - with help? With my family? Assisted living?

What if I developed significant memory loss? Who would I want to pay my bills? Help me make financial or medical decisions?

What if my mother had a heart attack and needed help? What in-home or community-based services could help? What can I do?

## **NEXT, YOU START THE CONVERSATION.**

### **Setting the Stage**

- Be alert to natural opportunities to talk about these issues. For example, if someone you know is going through an aging situation, bring it up and talk about how your family might handle a similar situation.
- Discuss getting together to talk about these issues. You could even use this article as a stimulus for the meeting.
- Meet in person if possible. These subjects are more difficult to discuss on the phone. If a face-to-

face meeting isn't possible, be sure to set aside time to talk uninterrupted.

- Choose a time and place that is comfortable and relaxing, and keep distractions to a minimum. Many families find it helpful to avoid busy times like the holidays.

### **Getting Started**

Before meeting, consider making a checklist of the topics you'd like to discuss.

- Involve others – parents may want to talk with all their children together or adult children may want their siblings present.
- Start out slow and easy – don't try to cover everything in one marathon conversation.
- Remember to listen to one another respectfully. Some families find taking notes helpful.

## **AREAS FOR DISCUSSION INCLUDE:**

### **Health Matters**

It's important to have a plan before health problems arise. Here are some issues to discuss:

- Current health problems, physicians, medications, and hospital preference.



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- Health insurance. What kind of coverage? Is it adequate? Where is the policy?
- Is there a living will? Where is it? Who is named as health care proxy?
- Who would help in an emergency? A neighbor? A friend? Do they have a key and know how to contact family?

### Living Arrangements and Long Term Care

Most seniors have a strong desire to maintain their independence. Yet, growing older often brings changes that threaten this independence. Talking about options before a crisis is especially important. Topics include:

- Driving status. Any recent fender benders or accidents? When was her last vision exam? Do current glasses provide adequate correction? Has he taken a driving review class lately?
- Need for additional help. Where would she like to receive needed help? In her home? Is he willing to use in-home and community-based services? Is he receptive to other living arrangements, e.g. living with family, assisted living, or other residential care? What can she afford?

### Financial Planning

Making sure finances are in order can bring peace of mind to the entire family and provide protection when life changes do occur. Topics include:

- General overview of financial resources and expenses.
- Who can sign on the bank accounts? Pay bills in the event of an emergency?



*Remember, most people want to have these conversations, they just don't know where to begin.*

- Is there a Durable Power of Attorney? Who has been given the responsibility to manage financial issues?
- Has she completed any estate planning? Who are the financial advisors?
- Location of his bank and investment accounts, and other important financial documents.
- Is there a will or trust? Is it up-to-date? Where are the documents? Who are the legal advisors?

Conversations about important life issues may not always be easy, but they are vitally important. They cause us to look into the future and wrestle with difficult issues. These conversations can help a person maintain control at a time in their lives when they may not be able to speak for themselves. They provide important guidance for a family faced with a sudden or difficult decision. And they can help preserve independence, dignity, and quality of life.

Remember, most people want to have these conversations, they just don't know where to begin. So start talking.

And for additional explanations on the legal documents mentioned in this article read, "The Gift of Pre-Planning" on page 45.

– Suzy Sharp, Senior Director,  
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### End-of-Life Issues

These are important issues for families to discuss before the time comes. When you share your wishes, it means things will be handled the way you prefer and your family won't be left guessing about what to do.

Topics include:

- Desires for medical care if terminally ill. Feelings about heroic measures.
- Is there a living will? A durable power of attorney for health care?
- Wishes for burial and funeral arrangements. Is there a burial policy?