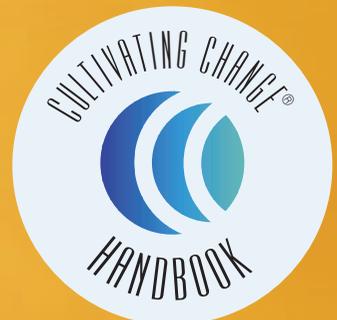


THE DYNAMICS OF
Aging Families
A Handbook for Adult Children

A Fire Drill
for Building Strength and Flexibility in Families

John W. Gibson, DSW
Bonnie Brown Hartley, Ph.D.



“The Dynamics of Aging Families by Gibson and Hartley, including ‘A Handbook for Adult Children’ and ‘A Handbook for Aging Parents’ in one volume, invites the reader to face the changes and challenges of aging. The authors keep the reader engaged and challenged by practical suggestions and sound theory, including ‘fire drills,’ ‘tips for tough conversations,’ and ‘when your parents live far away.’ Immensely readable and helpful, The Dynamics of Aging Families is a must read for all of us who are facing or will face the aging process.”

—Jane Hilburt-Davis,
Founding Principal, Key Resources
President, Family Firm Institute

Sudden Death by Bonnie Brown Hartley, Ph.D.

“The feedback from all the families was overwhelming—not one negative comment! ...I think they all wanted to take you back to their businesses to sort them out. The most common comment was that they loved the ‘fire drill approach;’ for them it ‘provided structure to a hitherto emotional minefield.’”

—Renee S. Reid

“My family was wounded a long time ago by conflicts we experienced when critical deaths occurred in our family. There were poor choices regarding inheritance and gender roles. Last summer my mother became very ill during Bonnie Brown’s visit to my hometown near Barcelona, Spain. Our complicated family dynamics made us feel anxious and intensified my mother’s feeling of vulnerability. Bonnie helped me navigate the complicated family dynamics. Using her Fire Drills, my sisters and I were able to communicate without feelings of resentment or threat. Together with my mother and aunt, who live together, we mapped possible scenarios for their care at different levels. Fortunately, my mother recovered rapidly. Our communication has improved and we are able to be more tolerant with each other and with the unknowns of my mother’s and my aunt’s situations.”

—Anuncia Escala

“[Bonnie Brown Hartley] helps the reader separate the emotional responses from the cognitive, directing the reader through a SWOT analysis to assess resources and challenges both within the family and in the larger context. The case example and questions lead readers through constructing life goals and planning changes that are specific and measurable. The strength of these books is not in the written plan itself, but in that they are tools to open dialogue in families around emotionally charged subjects.”

—Marsha J. Vaughn, *Family Business Review* (December 2005)

Unexpected Wealth *by Bonnie Brown Hartley, Ph.D.*

“All too often when significant financial wealth arrives it takes an individual or family into chaos instead of happiness. Bonnie’s questions and practices in Unexpected Wealth offer deep insight into how to make such events into ones of happiness.”

—James E. (Jay) Hughes, Jr., author of *Family Wealth: Keeping It in the Family*

“After the initial euphoria of unexpected wealth subsides, individuals are faced with the reality that their lives are in for a dramatic change... Whether this will be positive or negative depends entirely upon how prepared the new wealth holder becomes in dealing with the important decisions which must take place... Fortunately an excellent resource is now available. Bonnie Brown’s newest publication, Unexpected Wealth, provides a clear, practical, user friendly guide for understanding and dealing with the varied challenges new wealth creates so that the end result will be life enhancing for all involved.”

—Dr. Lee Hausner, author of *Children of Paradise*

“Bonnie’s Fire Drills encourage us to think about the essential questions that enhance our family’s human capital as well as our financial capital.”

—Charles W. Collier, author of *Wealth in Families*
Senior Philanthropic Adviser, Harvard University

*With deepest gratitude to Carol and my father,
whose love, support and belief in me have made all the difference.*
— John W. Gibson

With love and gratitude to Mike.
— Bonnie Brown Hartley

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This *Fire Drill* is for anyone — aging parent or adult child — who wishes to learn and prepare for changing dynamics that arise as families age.

Dealing with aging and its various accompanying changes — some gradual and barely perceptible, others sudden and shocking — has been a theme in our consulting practices for nearly three decades. There also have been personal challenges for each of us that have influenced how we approach this topic personally and professionally. We know what a difference it can make to face and prepare for these unwanted changes in physical and mental health and abilities, as well as the often-unwelcome needs that accompany them.

So this *Fire Drill*, with its accompanying questions, assignments, suggested activities and reading, focuses on change in the context of aging and its impact on families and their individual members. It provides resources that will make it possible for us to face the changes that inevitably come with age, and to minimize their disruptive impact.

Introduction

For Adult Children and Their Aging Parents

We will all age. And there is much we can do to prepare for and meet the changes, challenges and opportunities that come with our own aging and that of those closest to us. The authors' own lives, and those of the countless families we have been privileged to know over the years, have taught us the value of preparing for probable changes and challenges and the value of cultivating habits of thinking and behavior that will allow us to optimally respond to unexpected and unwanted changes and challenges.

John relates how this came home to him, about 10 years ago:

When my father turned 75, he took the opportunity at this milestone in his life — “having lived three quarters of a century” — to reflect on, among other things, the care he gave to his wife, my Mom, following her stroke and during the last few years of her life. What I remember most were my father’s words through a choking-up voice: “Why didn’t someone tell us what was ahead?” “Why were we so unprepared?” Our family was unprepared for the hard times that were to come.

Most adults in their 60s, 70s, and 80s don’t anticipate and prepare for their own growing frailty and the loss of ability to function that, to various degrees, usually accompanies advancing age. A few imagine they’ll be like the one out of twenty older adults who remain relatively healthy, able-bodied and sound of mind and who die peacefully in their sleep at a relatively advanced age — having enjoyed the preceding day in relative good health. However, from our experience older adults simply don’t honestly and seriously face what will most probably befall them before they pass on. If they have avoided thinking about their own aging, they are ill-prepared to make sound decisions that are based on a careful weighing of personal and family

What I remember most were my father’s words through a choking-up voice: Why didn’t someone tell us what was ahead? Why were we so unprepared?

values, personal and family physical, social and financial assets, and the larger context and community in which they reside.

With regard to our aging parents, time is of the essence. As their adult children, we no longer view time as indefinitely extending out into the future. This *Fire Drill* handbook will help adult children with aging parents to anticipate and prepare for the challenges we will likely face.¹ It offers insights from many who have faced such changes and challenges. Further, it poses hard questions for us to consider, provides important checklists to help us prepare, and suggests courses of action and resources to strategically guide our actions. This handbook attempts to be brief, offering only what the authors think are the bare bones, while providing lots of “next step” resources for going deeper into any area related to family dynamics and aging.

The trend over the past century toward smaller families could mean that the care your parents may need must be shared by fewer adult children. More women in the workforce means more siblings face the multiple demands and stresses of work, family and caregiving without a stay-at-home spouse to share that burden. On the other hand, increasing numbers of sons and husbands are taking on the responsibility of caregiving. More blended families exist, resulting in more complex relationships across and within generations over such issues as trust, responsibility, loyalty, etc. Knowing where to turn may not be as simple as in the past. All of the above factors mean that we probably face a greater burden of care, with fewer family members to share the care, than previous generations. It behooves us all to become knowledgeable about aging, to plan and prepare for it in the various ways that we can, and to collaborate with our parents in their planning and preparation.

Not only is this *Fire Drill* valuable in preparing us for the changes and challenges our parents will face as they age, it also allows adult children a unique opportunity to begin thinking now, and preparing for our own aging. We, as adult children raised in a relatively open environment in relation to aging, have much to offer our aging parents through the way we face, react to, and prepare for our own later years.

¹ *Fire Drills*, created by one of the authors of this handbook and used with positive results over the past decade, are exercises to build supportive contingency plans for significant change: e.g., sudden death or catastrophic illness of a loved one, unexpected loss (or gain) of wealth, or career uncertainties. *Fire Drills* incorporate information tracking with brainstorming, both of which help us meet the unknown.

You will note that this handbook has two distinct parts: one for adult children of aging parents and one for their aging parents. This introduction is substantially the same in both. You will also notice that there is only one bibliography, found at the end of the section geared to adult children. The decision to place it there was arbitrary. We intend the bibliography for both parts of the handbook because its contents will be helpful to the family as a whole.

The organizational structure of the two parts is roughly the same because they are designed to be used hand in hand. However, there are some differences in text based on the target audience. These two stakeholder groups — adult children and their aging parents — have different needs, perspectives and experience. You will see that some questions are geared specifically to aging parents in their section of the handbook while the questions geared to you as their adult children are somewhat different. The *Fire Drill* scenarios also differ just slightly to reflect the different perspectives of adult children and their aging parents. In addition, you will notice that the type is larger in the section for aging parents.

Finally, you will see that we have inverted the aging parents' part of the handbook. Our reason for doing this is to emphasize the power of perspective. Aging parents and their adult children may look at the same challenge or experience from perspectives that seem 180 degrees apart. Since the printed page is not three-dimensional, we couldn't demonstrate that difference viscerally. So inverting one of the two parts at least gives the reader a visual reminder of those differences. One perspective is not better than the other. Neither is right nor wrong. They're just different.

Aging parents and their adult children may look at the same challenge or experience from perspectives that seem 180 degrees apart.

In her book *Creative Aging*, elder author Mary Baird Carlsen describes how she continues to actively search for attitudes, beliefs, behaviors and habits that will help her age well, that will help her find opportunities amidst the losses as she ages and help her see new possibilities remaining in her life, while avoiding the powerful pull of becoming preoccupied with physical changes, limitations, aches, pains, and worse. Carlsen intends to continue to have dreams and set goals while recognizing that she has reduced capacities and fewer years remaining. The authors believe we must all

actively and deliberately try to make our later years our best years while also planning for and dealing with changes and challenges.

This handbook, with its questions, assignments, suggested reading and activities, will help you courageously face various changes in health and ability that inevitably come with age. By facing and preparing for these changes we can lessen their disruptive impact on our lives, thus allowing us more time, energy, flexibility and money to devote to those people and activities that mean the most to us.

We ask you to not just read this book, but to *use it*.

I: Getting Started

This *Fire Drill* handbook, intended for adult children with aging parents, will facilitate the gathering of knowledge and resources ahead of time so that you can quickly and optimally respond to changes and challenges. For couples, based on the authors' combined 50-plus years of experience, we recommend that each of you individually answer the questions posed throughout the *Fire Drill*. We have witnessed couples, married for fifty years or more, who when discussing their answers with each other are surprised by how differently their spouse answered an item. There remains much to learn about the person you have chosen for your spouse. Similarly, we recommend that siblings each answer the questions for themselves. We know that many siblings, though raised in the same family and emotionally close, have very different concerns, perspectives and solutions.

Discussion of the questions ahead of time is invaluable. Through exploratory dialogue with a trusted family member or friend, we often can come to clarify our own individual thoughts and values. Many of us, while making up our own mind about choices, preferences and decisions, wish to know how those closest to us feel on these issues and to weigh this into our decisions. We encourage you not only to reflect on the content and questions in this handbook, but also to discuss them with a trusted family member or friend.

While many in the western world think and operate from mental models of independence, autonomy, self-control and self-direction, what becomes clear to many of us as we grow older and begin to address the questions posed in this *Fire Drill* is that we are inter-dependent. The sorts of decisions we make regarding our own aging usually have a powerful impact on our family, whether we want this or not. We believe that one of the best ways to shape this powerful impact — that is, to minimize the negative impact and maximize the positive impact — is by thoughtfully answering these questions. And by talking with

The sorts of decisions we make regarding our own aging usually have a powerful impact on our family, whether we want this or not.

your spouse, partner, parents, or involved friends and relatives about these topics, you will impact them and your relationship with them in very positive ways.

Finally, we have seen again and again that families, family dynamics and family interactions can change. Families can grow stronger, improve communications, and become more resilient. However, it is a slow process. Your family has developed and become what it is over decades. You can't expect big changes quickly.

Why Do Fire Drills?

This Aging Family Handbook Series uses a model for *Fire Drills* as a roadmap to help families identify and prepare for the impact of aging. But you may still be wondering why *Fire Drills* are worth all the effort. Aging families need to learn how to manage transitions together. However, aging families are not by definition “teams.” Often family members need to address unarticulated assumptions about their own multiple roles in the family, e.g., as parent and aging spouse, or as adult child and parent. Family

The attitudes, beliefs and expectations that influence our lives and our relationships — whether at home, at school, at work, or in our communities — seem to grow out of unspoken (and often unrecognized) assumptions about money, power and love.

members need to learn how to nurture a vision and a sense of purpose that can be understood and supported by all generations.

While working with business families who struggle with issues around ownership and management succession, the authors found the *Fire Drill* format uniquely effective as a way to begin the process that would allow people to shift their attitudes, beliefs, and expectations around three core elements of change: money, power and love — what we have called a family's “Bermuda triangle.” The way your own family chooses to blend these either strengthens or destroys your family's relationships and ability to manage change.

The attitudes, beliefs and expectations that influence our lives and our relationships — whether at home, at school, at work, or in our communities — seem to grow out of unspoken (and often unrecognized) assumptions about money, power and love. Some of these assumptions may be a product

of the particular phase of life, or life cycle, in which you and other family members find yourselves.

For example, assumptions about money may need to be tested as we age. We may limit our expectations about what is possible in terms of retirement options based on the constraints of our early years. People who grew up in the Great Depression are careful about throwing away leftovers, turning off lights, and saving for a rainy day. They sometimes put off finalizing estate plans because they worry that another economic crash might leave them living in their car or on the street in such a worst-case scenario. Taking the time to work through the details of available resources in a variety of circumstances may help such a person get past the barriers to change erected by those early assumptions about financial needs and constraints.

In addition, as you likely have noticed, generational differences can profoundly influence assumptions and influence the way members of your family relate to one another and approach change. Learning more about life cycles and differences in generations will enhance your understanding of the dynamics of your aging family.

Life Cycles and Generational Differences

As we age, we pass from one life period or life stage into the next; these life cycles may be understood as personal stories. Each personal story, at each stage, has both unique features and universal characteristics. We will describe here some life cycle concepts that are helpful in understanding multi-generational families. We also provide some questions for you to answer about your own multi-generational family and a set of principles that will aid cross-generational communication.

We particularly wish to call your attention to the way in which an individual's perspectives reveal a complex interplay between unique influences in the individual's life and more universal patterns of influence. There are no simple answers. This is what makes us endlessly fascinating to each other as human beings — and also what makes us so maddeningly difficult to understand. We believe the concepts, perspectives, and questions presented here will give you valuable tools for the challenging but rich task of understanding the dynamics of your aging family.

Personality and Life Cycle

An early and comprehensive theory of personality development is Erik Erikson's "Eight Stages of Man."² Erikson viewed who we are at any point in our lives as a result of the individual, societal and historical forces that shape our lives. He posited that each stage of development offers a major conflict or challenge, and that if we successfully meet that challenge a unique strength arises. If we do not resolve the conflict or meet the challenge, then we are left without that strength. Furthermore, the unresolved conflict might play itself out in disruptive ways throughout our lives, or until we are able to meet that developmental challenge and gain the strength its mastery gives us.

Erikson's eight stages, along with the conflict to be resolved and the strength to be gained with its successful resolution, are shown in Table 1.

STAGE	CONFLICT	STRENGTH GAINED
I. Infancy	Basic Trust vs. Basic Mistrust	Hope
II. Early Childhood	Autonomy vs. Shame	Doubt
III. Play Age	Initiative vs. Guilt	Purpose
IV. School Age	Industry vs. Inferiority	Competence
V. Adolescence	Identity vs. Identity Confusion	Fidelity
VI. Young Adulthood	Intimacy vs. Isolation	Love
VII. Adulthood	Generativity vs. Stagnation	Care
VIII. Old Age	Integrity vs. Despair	Wisdom

Table 1: Erikson's Eight Life Stages

Because the way in which each of these conflicts is resolved, or not resolved, impacts all later stages, in Erikson's view we cannot truly understand people without knowing their unique life story. For example, the way in which an infant learns basic trust will have some impact on the nature of that individual's faith and ability to hope much later in life. On the other hand, he believes we all face these basic conflicts. Thus, the unique exists within the universal.

² See E. H. Erikson's *Identity and the Life Cycle*, chapters 1, 10, 14, and *The Life Cycle Completed*, chapters 9, 10, 14.

Generational Factors

The generation into which we are born is another factor that contributes to our individual uniqueness. Each generation of a family has been influenced by certain historical and cultural events and beliefs, and so each generation might be expected to have differing values and models for how the world works. Many believe that our behavior is most strongly impacted by events and culture during our teens, since during this stage of life we are simultaneously formulating values and creating internal mental models to help us understand how the world works.

Table 2 depicts five generations, the years covered, current age span, a few significant historical events, and some common values seen as resulting from those experiences.

Generation	Born	Current Age Range	Significant Events	Values
WWII	1909–1932	74–97	Great Depression (1929) WWII (1941)	Duty Before Pleasure, Dedication, Sacrifice
Swing Generation	1933–1945	62–73	Korean War (1950) McCarthy HCUAA Hearings (1954) Civil Rights Act (1957)	Patience, Loyalty Delayed Reward
Boomers	1946–1964	42–60	John Glenn Circles the Earth (1962) President Kennedy Assassinated (1963) National Organization of Women (1966) ML King & RF Kennedy Assassinated (1968)	Optimism, Cooperation, Personal Gratification, Youthfulness
Generation X	1965–1976	30–41	Arab Terrorists at Munich Olympics (1972) Watergate Scandal (1974) Mass Suicide in Jonestown (1978) Three Mile Island Nuclear Accident (1979) U.S. Corporations Begin Massive Layoffs (1979)	Can't Trust Others, Flexibility, Freedom, Autonomy
Generation Y	1977–1994	12–29	Oklahoma City Bombings (1995) Columbine High School Massacre (1999) Clinton/Lewinsky Scandal (1998) Mother Theresa, Princess Diana deaths (1997)	People Will Take Advantage of You, Civic Duty, Morality, Street Smarts

Table 2: Generational Factors

An awareness of the historical events that shaped the lives of these different generations helps us understand the “different places we’re coming from.” For example, Generation-Xers are noted for being resistant to trusting others. So, rather than taking Generation-X family members’ distrust of you personally, look at the major historical deceptions to which they were exposed. It makes sense that they would be wary. Generation-Xers witnessed massive corporate layoffs of their loyal parents. In contrast, WWII and Swing generation members came of age when loyalty, hard work and delayed gratification were rewarded.

Rather than taking Generation X family members’ distrust of you personally, look at the major historical deceptions to which they were exposed. It makes sense that they would be wary.

If generational influences are not considered, the clash of different values and different models of how the world works may lead to conflicts between generations that could at times become very personal and sometimes even ugly. However, as was the case with life stages, the unique exists within the universal. Within each generation, an individual also is influenced by the impact of his or her unique family, education, and life events.

We urge you to use these concepts and perspectives to guide you in understanding your multi-generational family and its unique interactions and dynamics. We have only scratched the surface of factors that shape who we are, what we value and believe, and how this impacts our interactions with other family members. While there is so much more to know about multi-generational family dynamics, the following questions can start you on the path toward better understanding your own family.

Questions for Reflection:

- Who comprises your multi-generational family? (List all members.)

- To what generation does each belong?
- What differences in values, work ethics, ideas about money, etc., can you see that might have their foundation in generational differences?
- How old and in what life stage is each family member?
- What do you believe are the most pressing issues that concern each family member at this point in his or her life?
- What current or possible future conflicts do you see regarding the concerns and issues individual family members are facing?

- What are some ways you can learn more about the values, beliefs and world views that other family members hold?
- Identify some of the unique experiences, events and circumstances that have shaped who they are, what they believe, value, hope and fear.
- How are the generations in your family different? How are they similar?

Guiding Principles for Aging Families

We offer the following suggestions and guiding principles as a way to help you have a positive influence on your multi-generational family communication and dynamics.

- Seek first to understand the other. They may be more interesting and complex than you think.
- Identify the universal patterns and then look for the unique expression in your family member. There will be more factors contributing to each person's behavior than you think.
- Cultivate and develop a curiosity about family members' life history, however short or long, and the memories that were and are important to them.
- Don't take conflicts due to generational differences personally! It's amazing — given all the differences that shape who we are and our poorly developed language to describe these differences — that we agree at all.

- Get comfortable explaining the range of principles and values you and your family hold so that you are able to explain them to others.
- With broader and deeper understanding of another family member, we can find more areas of difference and more common ground. Find both.
- Remember that conversations among multiple generations are complex. Keep them as “*and*” conversations rather than “*us vs. them.*”

What's Next?

This handbook includes questions about what you personally may believe, want, or direct. Despite the way we have ordered the questions, we understand that people differ in the way they come to conclusions. Some parents may choose to identify their values, wishes and directions before any discussions with loved ones. Some parents may only want to finalize their wishes and directives after discussions with loved ones. Other parents may go back and forth between their own personal soul searching and discussions with loved ones before arriving at their conclusions. It is the same for you. What is important is that you clarify your values and plan ahead accordingly.

The questions are meant for adult children to consider and discuss with loved ones. For the sake of simplicity we have used the terms *spouse* and *adult children* throughout this handbook. In certain situations, these questions may be appropriate to discuss with a trusted friend; or you may have a trusted loved one in your parents' generation with whom you might wish to discuss your thoughts on these questions. That's fine. What is important is to clarify your own thoughts and values, and to become as knowledgeable as possible about the aging process, what you can do to prepare, and the resources available to you.

Cultivate and develop a curiosity about family members' life history, however short or long, and the memories that were and are important to them.

Scenario for Adult Children

The following scenario and accompanying questions, based on typical situations that arise in aging families, are intended to stimulate thinking about similar situations we may face.

Henry's neighbor Bert called Henry's daughter Nancy, who lives out of town. Yesterday Henry backed into Bert's car while pulling out of the driveway. Henry asked Bert not to report this to the police or insurance company, saying that he preferred to pay for the repairs himself. It was his third minor accident this year. When Nancy called to check on him, her mother Anna answered the phone. Anna was surprised — she knew only that Henry had complained about a crick in his neck, but refused to see their doctor. Then Nancy called her younger brother Jim, who still lives in their hometown. He knew nothing about this incident. In their conversation, Jim mentioned that he had been visiting retirement communities and had invited their parents to visit the one he likes the most. Nancy knew nothing of this. Over the last couple of years, when the family has gotten together, Jim has always taken his parents to and from these events. Neither he nor Nancy really knows how well either parent currently drives.

Having read this typical scenario, please consider the following questions.

Personal Questions:

- Is Henry's driving ability compromised by reversible or correctable factors (e.g., medications, vision changes, etc.) or irreversible factors such as decreased reaction time or reduced capacity?

- How would Henry's life change if he could no longer drive?

- Given his previous fender benders, did Henry make a responsible decision about paying the repairs directly?
- What potential conflicts would Henry have faced if he had reported this accident to the police or his insurance company?

Intra-generational Questions:

- How often, and in what ways, do Jim and Nancy share observations about their parents' current functioning?
- How might Nancy and Jim's lives be impacted if Henry is no longer able to drive?
- How does Nancy feel when she finds out that her brother has visited retirement communities on his own and now has invited their parents to visit his favorite?

- What are potential sources of conflict between Nancy and Jim about their parents' current situation and possible options for the future?

Intergenerational Questions:

- How do Nancy and Jim feel about their parents' response to this accident?

- How can Jim and Nancy honor their parents' right to make decisions while also wanting to ensure their safety and quality of life?

- How will Jim and Nancy resolve conflicts with their parents about the future?

- How will Jim and Nancy make decisions about when, how and what to suggest in order to assist their parents as they age?

II: Building Blocks for Decision Making

The Impact of Aging on Family Dynamics³

Physical, mental and emotional changes related to aging affect family dynamics. Physical changes such as loss of hearing, moving more slowly, or not sleeping well, for example, can change how we relate to others, especially our family. In our *Health Care Issues for Aging Families*, we provide a system-by-system overview of common physical changes plus some suggestions on how to minimize the impact of these changes. However, here we will focus on the mental and emotional changes that often accompany aging.

Changes Related to Aging

As we grow older our moods, our minds and our bodies become more intertwined. Changes in our bodies affect our mood and our mental functioning, and vice versa. In turn, changes in all three areas impact how we see and experience ourselves, how others experience us, and how we interact with others. Thus learning a bit about two common experiences of people as they age — memory/reasoning changes and grief — will enhance our understanding of age-related changes in family dynamics.

Memory, Reasoning and Judgment

The following are some key points, of many available, on memory, reasoning, judgment and aging.

- With good health and active use of our minds, complex problem-solving skills actually increase as we grow older. So do our vocabulary and our ability to understand and express subtle and nuanced points.

With good health and active use of our minds, complex problem-solving skills actually increase as we grow older.

³ This information is not intended to replace the advice of any professional (attorney, accountant, financial planner, health care provider, geriatric care manager, insurance broker, or therapist). Anyone who wishes to embark on any of the change management options described herein should first consult with qualified professional advisers familiar with their unique needs and circumstances.

- Intelligence and the ability to learn do not necessarily decline in old age. Loss of intellectual abilities tends to be more related to low motivation, health problems and social isolation than to age.
- Older people have more difficulty processing and organizing new information. This also makes it more difficult to recall things.
- It is harder for older people to recall places, people and things than it is to recognize them, because recognition is aided by what we see.
- Our personality is the same throughout our life. However, our personality traits often become more accentuated with age.

Confusion, forgetfulness, and changes in one's thinking and reasoning are likely to be upsetting. Some degree of forgetfulness, beginning in middle age, is a natural part of aging. All too often this alarms us and we overreact by watching ourselves every moment and making a big deal out of normal forgetfulness. If we continue to use, work, and challenge our minds, we can extend the years during which our knowledge, wisdom and expertise grows.

Often you need to wait and watch behavior when your tendency may be to jump in and fix things for aging loved ones. Take the time to observe if they can safely and cognitively sequence correctly the making of a meal, prepare for a dinner party, pay bills by checkbook or cash accurately, or drive to unknown places without getting lost or scaring you to death.

Questions:

- Do your parents enhance their memory and reasoning faculties by using crossword puzzles, card games, reading new and different materials, participating in a book club or coffee group or listening to good books on tape or CD?

- Do your parents use email or other computer programs to access news and weather or to communicate with friends and family? (See www.seniornet.com for a great organization where seniors teach seniors about computers.)
- Do you or your children interview your parents on audio or videotape as a way of preserving the family's legacy and family history?
- If your parents seem increasingly more forgetful, what memory aids can you provide them while respecting their dignity?
- Are your parents taking charge of their personal safety, e.g., in driving, climbing ladders, etc?
- Are your parents making loans or responding to long-shot get rich schemes or making large donations to questionable charitable organizations?

- If you have concerns about changes in your parents' memory, reasoning or judgment, have you had them ask or have you gotten their permission to ask their medical doctor for a referral to a neurologist or a neuropsychologist?

Confusion, memory problems and difficulty reasoning are more common as we grow older. This is an important medical issue, and should be discussed with your health care provider as soon as you or a loved one recognizes the problem. Many of the causes of confusion, memory problems and difficulty reasoning are easily cured once the underlying cause is determined. A few of the many common causes are: nutritional deficiencies, drug interactions, low-grade infections such as URI or UTI, and depression. All too often we fear the worst — that memory problems are permanent. We put off seeing our health care provider, and so fail to get the care needed to correct the problem.

Memory Aids

There are aids that all of us, but especially older adults, can use to enhance and support our memories and our critical thinking ability. Particularly effective are list making and journal keeping. These were used with great success by a retired FBI agent in his early 90s, who had a very poor memory:

When he was in his late 70s, Samuel realized he was occasionally forgetting something important, so he developed the habit of jotting down in a small notepad the date and time of everything he did. When asked what he had for dinner the night before, he could tell you. When asked if he had taken his heart pills, he could tell you exactly when. His discipline of developing this habit while only in his 70s paid off handsomely as a memory aid during his late 80s and his 90s, when he really needed it.

Another aid is one that older adults can use themselves, and one that we professionals can also use to increase the effectiveness of our communication with older adults. It involves laying out the pieces of information on one sheet of paper so that multiple parts of a question, document, or decision can be easily remembered and reviewed. One example might be a single page that lists all health, life, car, home, disability, long-term care and property insurance, and includes the policy number, agent's name and contact information. For complex decisions, judgments or considerations, this can partially replace memory and replace the need to hold all the pieces of the puzzle, so to speak, in one's mind while trying to consider, review, discuss, and decide what to do about the issues at hand. These are some of the most common tools older adults can use to assist their memory and support their critical thinking, reasoning and judgment.⁴

Grief

Grieving is a natural — and essential — part of life. The ability to grieve, let go, and then move on is necessary in order to continue living a full and rich life regardless of personal health and life circumstances. As we advance in age we face more losses than at any other time in our lives. The older we get, the more our siblings, friends, and longtime associates die or have already passed on. Other examples of significant loss include the loss of power (at work, in the shop, on the golf course) and of roles (meal preparer, driver, employee).

Often, men are able to deny or bypass grief during their earlier adult years. However, for whatever reasons, this no longer seems to be possible as we age. Our losses seem to accumulate if we fail to address them. Many older men are faced with having to learn how to grieve and how to then use this ability throughout the rest of their lives.

Making room for and acknowledging what has gone and what is missed is a way of valuing what once was and, paradoxically, it makes room for more joy and happiness now.

⁴ For more suggestions on communicating with older adults who have some physical and/or mental limitations, you are advised to consult with a geriatric specialist who is familiar with the particular type of communication limitation.

Couples and families have unspoken rules about grief: when it should be expressed, to whom, and for how long. But since grief is both natural and necessary, knowing how to grieve and support other family members' grieving are important skills for couples and families to strengthen. Making room for and acknowledging what has gone and what is missed is a way of valuing what once was and, paradoxically, it makes room for more joy and happiness now.

Here are some questions to help you reflect on your family's patterns of grief:

- The older your parents get, the more their siblings, friends, and longtime associates die or have already passed on. How do your parents express grief?

- How did your grandparents express grief?

- How do you express grief?

- Do your siblings or spouse express grief differently? If so, how?

- When your parents lose a spouse, sibling or close friend, do you give them an opportunity to reminisce about shared experiences?
- Are you able to “just listen” to a grieving loved one’s feelings and resist the need to “fix” things?
- Has anyone in your family gone to a grief counselor? Was it helpful?
- Do you know how to find a good grief counselor who works predominantly with senior citizens?
- Does your family have sayings or slogans related to grief (e.g., “Talking about it only makes it worse,” or “We need to be strong for x so it’s better not to discuss his or her loss”)?

- How can you allow other family members to continue grieving at their own pace when you are ready to move on?

To learn more about healthy grieving, see some of the excellent texts in our bibliography.⁵

Changing Roles

It is common for adult children to want to shelter and protect their aging parents. This desire often conflicts with their parents' emphasis on the need for independence, autonomy, retaining control, and minimizing change and loss.

The following questions are helpful in identifying the losses your parents may be experiencing due to changing roles, and how the changes may impact you.

- What roles have your parents fulfilled as professionals, members of the community, coaches, mentors, parents and grandparents?

- Have some of the roles they used to fill changed? Which remain the same?

⁵ See especially *As You Grieve* by Aaron Zerah, and *Beyond Loss: A Practical Guide Through Grief to a Meaningful Life* by Lilly Singer, Margaret Sirot and Susan Rodd.

- How might you give your parents positive feedback about those roles that still allow them to retain independence and share their wisdom and experience?

- As your parents give up autonomy over time, how will they and you maintain healthy levels of self-respect and mutual respect?

- What role changes do you anticipate for yourself and your parents as they age? (Assuming shared financial responsibility for your parents' finances? Being thrust into the position of questioning a parent's ability to drive safely? Trying to evaluate whether your parents' social and health wants and needs could best be met in their current home and/or community, or in another setting and/or nearer to you?)

- What role changes might you anticipate three years from now? Ten years from now?

- What roles will be hardest for them to give up?

- What roles will be the hardest for you to assume?

- What support systems will help you assume those roles?

Clarifying Expectations

Sometimes you and your parents bring unconscious expectations to your interactions. Here are some more questions to help you deal with some of these challenges.

- What important distinctions might you make between your mother and father's respective aging processes?

- As roles change, what needs to be discussed so that you and your parents can have clear expectations of who will be responsible for what?

- How will you and your parents clarify shifts in responsibility versus shared responsibility?

- How will you separate decision making from implementation and from data collection?

Dealing with Feelings

Along with changing roles, expectations, and behavior comes a whole range of feeling — some new, some not; some welcome, some not. Adult children's strong feelings and reactions to our parents' aging and diminishing capacity present some of our greatest challenges. These also challenge us as we observe our own aging.

Here is a list of some of the feelings and experiences adult children have shared with us. We share them with you based on our belief that one is better prepared to deal with something if it has been anticipated and, at least mentally, faced.

1. *Numbness/Denial* — “I can’t believe this happened to Mom (Dad).” Not wanting this to be real; seeing a small improvement as major hope; thinking they will “get well.”
2. *Fear* — “I can’t do this.” “I don’t know what to expect.”
3. *Waiting* — “When will they ever...get well, die, say the things I’ve always wanted to hear?”
4. *Anger* — At the illness; at siblings for not helping more; at watching money dwindle; at feeling helpless; at the disruption in life; at the unfairness.
5. *Guilt* — For feeling anger; for not doing more; for not taking better care of them; for needing help.
6. *Compassion* — For your parents being who they were and are; for their attempts to hide their needs, pain, impatience or grief.
7. *Grief and Sadness* — Because they’re going to die; for missed opportunities; many dreams now may never come true; for the way the relationship was but is no longer; for a future that now seems shorter. (Note: Grief and sadness are usually associated with a trigger event, like the loss of a loved one, and then feelings decrease over time. If you are concerned that you may be depressed, please consult with your physician.)
8. *Regret* — For what wasn’t said; for time not taken; for dreams not realized.
9. *Shame* — For wishing they’d die; for not always saying thanks; for not always giving wonderful loving care; for not accepting that they became ill in the first place.
10. *Embarrassment* — For their appearance or behavior; for not having it all together.
11. *Joy* — For all that their life has meant or brought to you; for small tokens of love or affection; for the gift that life is; for no apparent reason at all.
12. *Powerlessness* — Feeling that nothing will make a difference; not being able to bring comfort; not being able to “solve this problem”; not being able to do and give in the old ways.

Managing Family Dynamics

Family dynamics are very complex, and although they are constantly shifting there are also themes that occur regularly. We are better equipped to manage these complex dynamics if we can recognize these themes in our family and attain some degree of acceptance and detachment about them. Or, as one family member put it, “So that we have them, rather than they have us.”

Potential Family Conflicts

Family dynamics often become most visible when there are differences and conflict. The following is a list of some of the potential sources of conflict that aging families encounter.

- Where and when to hold family gatherings.
- Who pays for family gatherings.
- Other financial issues, either with your parents or among the siblings.
- Need for assistance with various household chores and activities.
- Safety in driving at night or with the grandchildren.
- When and where to downsize and/or relocate.
- Changes in insurance needs and/or coverage.
- Protection of family assets.
- Re-stimulation of the pain from old wounds.
- Sibling conflict over division of estate.
- Conflict of needs between family members.
- Conflict over positions in family-owned businesses.
- Generational differences.
- How much care is really needed.
- End of life decisions.
- Taking away credit cards.
- Balancing your caregiver needs with your parents’ care receiver needs.
- Safety versus quality-of-life issues.

In our consulting practices, we have often noticed that family conflict may center on differing definitions of “the problem” as well as on differing “solutions.” However, underlying these clear differences we often find common values. When there are common values, keeping these foremost in the minds of the family members provides common ground and often facilitates meaningful ongoing discussion.

When there are common values, keeping these foremost in family members’ minds provides common ground and often facilitates meaningful ongoing discussion.

Questions for Reflection:

- What are your family’s values, behaviors and habits around silence?

- What *do* you talk about?

- What *don’t* you discuss?

- How comfortable are you discussing with your aging parents the need to shift decision making authority from them to you, and other difficult topics?

- Have the patterns of communication changed between you and your parents? In what ways? For example, do you talk more frequently? Less frequently? More directly? Less directly?
- What specific changes in communication patterns do you anticipate in the next three years? In 10 years? (For example, failing eyesight might limit written communication; increasing deafness might impact telephone or face-to-face communication.)
- If there is geographical separation between you and your aging parents, how do you stay informed about changes in their needs, abilities and resources? Do you have a list of local contacts and support people (e.g., attorney, accountant, doctors, dentist, minister/priest/rabbi, insurance agent, closest neighbor, best friend)?
- How do you manage long-distance communication about these changes?

Common Feelings Between Siblings

Sibling relationships come with a long history. Aging family issues can bring out the best or the worst in sibling relationships. You may find that old sibling rivalries for control or attention surface unexpectedly, for example. Keep in mind that as adults, each of you has created a life that may be different from that of your siblings. One of you may make more money than the others. Some of you may live close to where you grew up, while others have moved halfway around the world. Some may be comfortable using email to work on the challenges you're facing; others may not use computers at all. Here are some common feelings we have encountered in our work with siblings in aging families.

Aging family issues can bring out the best or the worst in sibling relationships.

- Hostility
- Jealousy
- Tenderness
- Hurt
- Betrayal
- Resentment
- Protectiveness
- Feeling trapped or cheated
- Financial disparity
- Conflicting beliefs about parental preferences or grudges
- Disparity over inclusion versus exclusion
- Gender or sex-role expectations
- Scapegoating

Siblings need to learn how to work as a team when they face challenges with their parents' aging process. So your first point of focus is how you communicate with one another. If you and your siblings need to work together as a team, consider the following questions:

- How comfortable are you discussing changes in family roles and responsibilities or other difficult issues with your siblings?
- What can you do to increase open, honest and respectful sibling communication about aging family issues that will arise in the years ahead?

Talking with Your Aging Parents

While talking to your parents may sound easy, and it is something you've done all your life, many adult children report that certain topics pose real problems. You find yourself asking, "How will we ever talk about this with Mom and Dad?" Remember, in our sample scenario, the discussion Nancy and Jim needed to have with their father Henry about how long he should continue to drive a car?

Be prepared to plant seeds for consideration regarding decisions or actions to be taken at a later date.

One approach to opening discussion on topics you expect or know to be difficult is to plant seeds for the discussion far in advance. Additionally, it is generally easier to approach sensitive topics when they don't apply to us personally. (This is one reason we provide you a "case" at the beginning of this book.) With these points in mind, many sons and daughters casually talk with their parents about aging relatives, or friends who are aging. They wonder aloud how those relatives and friends are responding, or what choices they are making when confronted with various changes and challenges. They can also impart information and wonder about the values of these other older adults and about the concerns and possible involve-

ment of their adult children. In this way, difficult topics can be discussed but at an emotionally comfortable distance. Also, parents can begin thinking about their own preferences and learning about possible choices available to them through the examples of others.

Tips for Tough Family Conversations

While by no means a “cure all,” we have found that the following tips will help difficult family conversations start out and stay on the right track.

- Arrange the best time and place for everyone involved in the discussion.
- Think through, and ideally discuss with someone else (spouse, friend, Adviser), what you plan to say.
- Share observations, information, concerns and resources.
- Be prepared to plant seeds for consideration regarding decisions or actions to be taken at a later date.
- First, be a good listener. Try to understand the other person’s position from their point of view before presenting your own.
- Assure that everyone is heard.
- Keep your shared values in mind. We often focus on our differing solutions to a problem when in fact we share similar values about the issue.
- Communicate your respect and caring. Express affection and appreciation. Protect the larger and ongoing relationship.
- Involve the family in decisions.

We have found that tough family conversations often require every ounce of our available skill, tact, self-control and creativity — and sometimes this is still not enough. Here are further strategies, behaviors, and frames of mind to consider adding to the interpersonal or “people” skills you already have:

- Remember that your siblings or your parents know how to push your buttons better than anyone in the whole world. Keep in mind what is really important. Regaining perspective and some detachment requires effort and discipline. Use it. This is your family.

- Be well rested when you engage in a tough conversation.
- Realize that most people overstate and dramatize when upset. Don't take what they say personally, even though they probably will say it personally!
- When a conversation becomes emotional, heated, frustrating or even maddening, slowly and deliberately take three deep breaths, purposefully relaxing yourself with each breath.
- Don't get drawn into an angry "ping-pong" attack of each other. Ask yourself, "What's important here?" And tell yourself and the other person, "I want to stick to the topic we're discussing."
- Place a wonderful and vivid image of your favorite place or activity in the corner of your mind, and if you feel yourself begin to "lose it" — get mad, or hurt — flip your mind to this place and calm down.
- Consciously and deliberately, step outside your emotions and shift into a "heady" thinking mode. Then step back into your feelings. Practicing shifting in and out allows you to find a balance of feeling and thinking. Both are important for tough conversations.

These are a few of the techniques and strategies to keep your cool in tough family conversations. There are many more. Learn them. Practice them, so when you need them in the heat of the moment they are already "hard-wired" in you. You will find these techniques valuable not only in your tough conversations with parents and siblings, but also with your spouse, kids, and co-workers. Why not practice communicating before crises hit or changes in physical, emotional, mental or financial needs manifest?

Seeking Advice from Experts

Sometimes family patterns of interacting are so fixed and difficult that, despite your best efforts, productive conversation is just not possible. In those cases, you may need to call an outside expert on intergenerational family dynamics who is also knowledgeable about family conflict. This person — perhaps a social worker, perhaps a psychologist or mediator — can consult and/or facilitate and/or educate to help your family get through an impasse. An additional benefit is that your family will learn useful communication skills and experience some success communicating, both of which will make future conversations easier.

Adult children need to learn about the various professionals who are especially knowledgeable regarding various legal, financial, insurance, health and social issues as they relate to older adults and aging families. Knowing the resources available to you and your parents in your respective geographical areas is an important part of preparation. Most experts are open to a brief telephone or in-person interview and will provide references for you to contact. It is especially important for you and/or your parents to check on the reputation, integrity and experience of the professionals you engage. There are some who would take advantage of older adults' willingness to trust and follow recommendations.

Here is a brief list of the most common specialists who often serve as resources to aging families:

- A CPA who works with the elderly
- An attorney who works with the elderly and/or estate issues
- A long-term care insurance agent
- A physician who specializes in geriatrics
- A geriatric psychiatrist
- A geriatric care manager

Take your journal to meetings with professionals, and keep notes of what they say.

A geriatric care manager can help you take stock, develop a plan, identify resources needed, implement the plan, and monitor the progress of the plan with modifications as they are needed. Geriatric care managers are usually nurses or social workers who have had years of experience in the home health care field. A geriatric family counselor is usually a social worker or psychologist trained and experienced in family dynamics, family communication and family conflict.

We invite you to become familiar with what each of these geriatric experts has to offer your intergenerational family. Our experience has been that even a single consultation with one or more of these experts can provide much-needed information and insights that will help adult children continue to prepare for the changes and challenges ahead. Remember to take notes and keep track of professionals' recommendations.

Knowing How They're Doing and Where You Need Assistance

Have you ever asked yourself, “How did I miss that?” or, “Why didn't anyone tell me things had gotten this bad?”

One of the best ways to track how your parents are managing is to begin keeping an objective journal of observations. Our memories are fallible and easily influenced by what we want to see or what we fear seeing. Ideally, observations should be descriptive, not evaluative (What would a camera record?), and should include the date, time of day, and any notes on unusual circumstances.

For example, if Dad has a bad cold his driving will probably be more erratic, perhaps his stops more abrupt, his attention to multiple sources of data at a busy intersection compromised, etc. Observing Mom following a recipe, wrapping Christmas gifts, writing a check, or walking down the stairs into the basement. Noting what food is placed in the refrigerator, what is left out and for how long are other sources of possible information. Safety in cooking and handling knives are other areas you might choose to check.

In some cases where there is distance involved, you may need to rely on another's observations. Weed out the more objective observations from the opinions and assumptions you hear. When you have questions or concerns, talk first with an eldercare consultant. Take your journal to meetings with professionals, and keep notes of what they say. Learn from relatives and friends who are also part of aging families. Continually learn about aging and aging families. You too will be there, on the aging parent end of the continuum, someday.

Tips for When Your Aging Parents Live Far Away

Remember Henry and Anna's family? One of the challenges their adult children faced was how to really know what issues Henry and Anna faced on a day-to-day basis. Nancy lived in another city. And even though Jim lived in the same town as his parents, there were many parts of their changing circumstances that he didn't know. Jim and Nancy also had not communicated with one another enough about their parents' changing needs. For example, Jim had explored other living options, but Nancy knew nothing about that until she heard about her father's fender bender from their neighbor. Both Nancy and Jim wanted to respect their

parents' desire to stay in their home if that was appropriate, but they also needed to know how to evaluate their parents' ability to do so, as well as how to explore other living arrangements. The following tips may help you approach these and other issues when your parents live far away from you or one of your siblings.

- Ask “what if” questions.
- Identify key support people locally, and connect them with your parents.
- Arrange update conversations with your siblings on a regular basis.
- Be honest with yourself about how much you can do and what help you will need from local support people.
- Be realistic about your parents' changing ability to meet their own needs.

Should a Crisis Occur...

The best possible outcome of working through the questions in this handbook and its three companion handbooks is that, should a crisis occur, you and your aging family will have a strong support system for managing whatever might occur. That support system will include pertinent, updated financial, legal and health-related information. It will also include an increased understanding of how to discuss challenging topics related to aging and how to manage the dynamics of your aging family, given that old and troubling assumptions and patterns of interaction often resurface or intensify during a crisis. While crises may come in many forms, the most common are health crises of a parent. Here are a few suggestions and questions to help guide you during such a crisis.

- Expect sudden and severe stress.
- Remember that talking helps.
- Remember to watch your diet, exercise and rest.
- Pace yourself.

Guiding Questions:

- How might your life change?
- Will the situation improve or get worse?
- Will care in your home be possible?
- Might the needed care require relocation?
- Do you need an eldercare consultation?
- How can you best use the information you have collected thus far?

Caregiving Dynamics

Family dynamics inevitably change when a parent or other family member becomes ill, frail or develops a life-threatening illness. There are many excellent books on caregiving, and there are also a few good books on the experience of care receiving.⁶ Learning as much as possible from doing research and from the experiences of other caregivers and care receivers you know can help you anticipate, plan for, and avoid many of the challenges and pitfalls of caring for your parents.

We have talked about the fact that one of your challenges as a son or daughter is dealing with your own emotions in reaction to the illness, fragility or disability of one or both of your parents, *while at the same time* trying to understand and empathize with what it's like for them. Especially if you've been blessed with good health

⁶ To learn more about caregiving and care receiving see especially *Counting on Kindness: The Dilemmas of Dependency* by Wendy Lustbader and *Tuesdays with Morrie* by Mitch Albom, as well as our *Health Care Issues for Aging Families*.

so far, it may be hard to know what it's like to lose your health, or autonomy, or deal with the various fears and uncertainties. By doing some groundwork now, you will be prepared for many of the questions that will arise, including:

- What to say?
- What not to say?
- Who's in charge?
- What is the best decision?
- What does it mean for me, for my siblings, for my parents?
- Who lives the closest? Farthest away?
- Who does the parent(s) confide in?
- Who provides what kind of assistance? Who doesn't?
- Who goes along, if needed, to medical appointments?
- Who wants most to "protect" mom and dad and who wants to allow them the most freedom and autonomy (a course of action which often involves risk)?

These are only a few of the areas around which family dynamics play out when a parent becomes frail or ill. Knowledge, planning ahead, excellent communications skills and consultation from eldercare professionals are invaluable for families in navigating these complex issues.

There are some more key points to keep in mind during those times when caregiving is a need in your aging family:

- Learn about the illness or condition.
- Develop a support network for yourself outside of your family.
- Learn stress management techniques.
- Set realistic expectations.
- Ask for and accept help.
- Develop a care sharing team.⁷
- Retain your own life-enriching activities.

It is crucial from the very start to balance your needs with your parents' needs. A common challenge adult children face, in addition to the logistics of the caregiving itself, is the realization that there may well be much more that you would like to do and accomplish than you can.

⁷See *Taking Control: A Team Approach to Effectively Dealing With Illness and Life Changes* by John W. Gibson and Judy Pigott, for a "how to" on recruiting and managing a care sharing team for the caregiving journey.

III: The Family Dynamics Brainstorming Journal

Hopefully you have been answering the questions we have posed as you have gone along. The following questions are intended to deepen your understanding of the dynamics of your aging family and build on the information you've gathered so far. You may only answer a few now, or you may find all of them compelling. Remember the obvious — that aging is a life-long process. Come back to the questions from time to time as the need arises.

- What do you appreciate most about the legacy your parents have created?

- What do you appreciate most about each of your parents?

- How are you communicating that appreciation to your parents?

- What are your greatest concerns about your aging parents' quality of life?

- How are you communicating those concerns to your parents?

- How are your parents communicating their concerns to you?

- What old family conflicts around money or power may resurface as your parents age?

- What can you and other members of your family do to resolve those old conflicts now so they don't continue to impact relationships and decision making?

- If you have siblings, what can you do to make sure each of you is comfortable with how you are participating in the care of your aging parents?

- What resources will help you and your siblings function as an effective support team?

IV: Action Plan for Getting Started

The focus of this handbook has been on navigating the dynamics your family may experience as it plans for aging and encounters changes and challenges. Some of your patterns of interaction may be old and familiar while others are new, prompted by changes. Because you are much more likely to make the best of changes and challenges when you have anticipated, planned, and prepared for them ahead of time, this action plan provides you with a framework to get your planning started.

Action Planning Steps: Overview

We have found these six steps to be a valuable tool for focusing and organizing family member activities. We invite you to use them as they are or to modify them to suit your unique needs.

1. Create a contingency plan for managing short- and long-term changes in your aging parents' lives.
2. Identify and answer questions related to your contingency plan, including:
 - a. Questions you can't answer because you don't have enough information.
 - b. Questions you can answer that highlight your need to take corrective action.
 - c. Questions whose answers you know but haven't shared with loved ones.
3. Identify specific, timely, realistic goals whose outcomes you can measure, using three-month, six-month, and one-year timelines.
4. Track your progress in writing.
5. Take one step at a time to work on this action plan incrementally.
6. Allow yourself to ask for and receive help from others as you care for your aging parents, so that you are also caring for yourself.

Developing a Plan to Meet Your Current and Near-Future Needs

- What's most important?
- Be honest with yourself.
- Adopt an experimental attitude.
- List what you need even if you don't know how you can meet this need.
- Consider professional consultation.

Identifying Key Questions to Address

- Medical, legal, and financial needs
- Activities of daily living
- Social needs
- Housing modifications
- Other needs
- Others' involvement in planning

Putting the Plan into Action

- Who, what, when, where?
- For how long?
- How to recognize if it's not working.
- What needs changing?
- Keep logs.
- Put things in writing.
- Be specific.
- Be honest.

Within Three Months

If this book is truly to guide you through making the best of family relationships and family dynamics in the coming years, then you have to begin the work now. The following topics and questions are intended to get you started planning and preparing. Write out answers to the questions, create the lists, identify and secure the resources, consult with trusted advisers, and above all, take responsibility and control of planning and preparing for your aging family's future.

- Create lists.
- Collect data.
- Begin conversations.
- Address related legal concerns and issues.⁸
- Address related financial concerns and issues.⁹
- Address health care concerns and issues.¹⁰

Based on the examples provided in this handbook and the questions we have posed (page back through the book to refresh your memory):

- On what issues and topics do you need to clarify your own thoughts and values?

- Which issues and topics need to be discussed with your siblings?

- Which issues and topics need to be discussed with your parents?

⁸ See companion handbook, *Legal Issues for Aging Families*.

⁹ See companion handbook, *Financial Issues for Aging Families*.

¹⁰ See companion handbook, *Health Care Issues for Aging Families*.

Taking Stock of Current Family Beliefs and Interactions

- What is your parents' current health status? Can their functioning and strengths be increased?

- Scrutinize your own attitudes, beliefs, expectations and paradigms as they relate to aging, abilities and disabilities.

- If your parents are both living, identify areas where one is dependent upon the other's strength, memory, social connections, etc.

- If one of your parents has outlived the other, has the surviving parent formed another significant relationship? If so, how has the family responded to this new relationship? How does this relationship impact the caregiving needs you assume for your remaining parent?

Getting Educated about Aging and Resources

- Subscribe yourself and your parents to newsletters related to aging; this will help you identify and manage your risk factors.
- Seek education about “ways to go right” in family relationships.
- Make plans to support the ways your parents can grow stronger and/or preserve their areas of high function.
- Identify ways you can help your parents make environmental modifications to create more “elder-friendly” living and working environments in their home and yours.

Within Six Months

Remember that some of the actions you took in the first three months are either ongoing or may require further attention or need to be revised.

- Communicate with key people in your life about situations in a realistic and mature way.
- Identify the attitudes, beliefs, and paradigms that suggest possibility, promise, and opportunities amidst limits, diminishment, disability and loss.
- Have “Help Appeal” letters and scripted conversations for phone calls ready (like insurance), hoping you’ll never need them.¹¹
- Acknowledge the areas you have identified in which your parents are dependent upon their spouse. Develop a back-up plan if one or both of them experiences a catastrophic illness; develop a back-up plan for your surviving parent when the other parent dies.

¹¹ See *Taking Control: A Team Approach to Effectively Dealing with Illness and Life Changes* for examples of “Help Appeal” letters and phone calls.

Within One Year

- Have a care sharing team or supporting resource people in place, hoping you will never need them.
- Implement mature interdependence and mature dependence with key people in your life through conversations, agreements, and action.
- Have legal affairs in order with advisers and family.
- Have financial affairs in order with advisers and family.
- Have health care in order with advisers and family.
- Act on “what’s most important.” Put first things first.
- Continue implementing attitudes, beliefs and paradigms that promote possibilities and promise.
- Evaluate the results of this process.
- Adapt and refine your short- and long-term plans based on changes in your aging parents’ health, financial needs and assets, advisers, and changes in family dynamics.

V: Questions for Your Advisers

- Do you know any geriatric experts whom you can recommend?
- What percentage of your client base is addressing issues related to aging families?
- What are your best practices for addressing issues related to aging families?
- Do you use a team approach to address issues related to aging families?
If so, what professional areas of expertise are included?
- What training have you received related to the dynamics of aging families?
- I want to balance my needs with my family's needs. How might you help me with that?
- What professional limits or ethical boundaries do you have regarding the ways in which you might work with me and my aging family?

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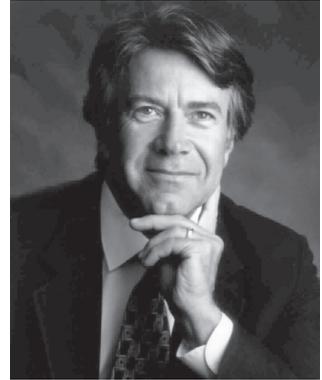
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