



28 Reasons Why You Can't Take Care of Your Parents & 28 Reasons Why You Can

About Dan Taylor

Dan Taylor is the author of *The Parent Care Conversation*, (Penguin Books, Sept. 2006) and the creator of *The Parent Care Solution* a unique process for designing the future care of your aging parents without emotionally or financially destroying the family. Dan is an attorney by training, the author of four additional books and over 60 articles on aging, personal finances, and family legacy planning. He speaks both nationally and internationally on these topics as well as working closely with such national organizations as Home Instead and Partners In Care.

His company, *The Parent Care Solution*, focuses on the solutions for individuals and companies dealing with the challenges of caregiving for aging parents both individually and with their employees. His simple, straightforward, yet caring approach has earned him accolades in the United States and Canada for the effectiveness in dealing with such a delicate issue.

Dan is committed to the self-sufficiency and autonomy of both parents and children in the aging process and has created both a liberating set of conversations and a flexible, adaptable structure through *The Parent Care Solution* for meeting the changing and evolving needs of aging parents and their children.

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REASON #1

I have never talked to my parents about anything, much less their money, their health or their care.

The Parent Care Conversation is not about YOU; it's about THEM and the type of support, if any, that they may want as they approach this time in their life. The Big Picture Conversation, if followed using the **C.A.R.E.** conversational structure opens up a conversation where your parents talk about their future around care and aging.

If they will open up to you then everyone will have a sense of what they want to have happen, the challenges they see ahead, the alternatives they see for meeting them, all the resources that are available and if their world could be exactly the way they want as they age; how that world would be.

REASON #2

My parents have things everywhere. Even they aren't sure where everything is. How do I design a plan when I can't find anything?

Unless you're attached to parents who are living on a respirator, you have just describe the situation that roughly 80% of the Baby Boom Generation will find themselves. The Parent Care Conversation doesn't promise that getting organized will be easy just that it will be possible. The financial tools in the process are designed to work with the barest of information. Start with name, address, and phone number and move on to more complicated things.

I am not saying that getting all the information will be easy, painless, or free of stress and difficulty. We are saying that there are two distinct times to do this: Now, while everyone is thinking clearly and can cooperate in piecing all of this together, or later when you are trying to locate bank accounts, brokerage statements, wills and trusts at the same time you are trying to get them admitted to Pleasant Meadows.

Be a big person here. Take charge. Provide some leadership. Provide some direction. If, after you have tried to do this to no avail, resign yourself to the inevitable, dump the guilt and worry and just go on about your life.

REASON #3

My parents say that they've already done this with their ___ (fill in the blank) Attorney, CPA, Banker, Broker, Insurance Agent, Rabbi, Priest, or Friend) and they don't need to do it again.

Well, maybe they have and maybe they haven't. I'm pretty clear they haven't done it with the simplicity, connectedness and thoroughness that we've outlined in The Parent Care Conversation book. If they have, then hats off to them.

Most parents have completed pieces of the solution. They may have purchased a long term care policy or life insurance program. They may have executed wills or trust agreements. They may have designated health care powers and decided who the mantle clock goes to.

Find out what they've done and what else needs to be done. See if you can get them to share what is already in place and make them aware of what else is necessary. They either will open up here or they won't.

Explain to them that you will not be able to be fully supportive and helpful to them if you don't know what they've done. Share with them that without knowing what has already been accomplished; you may waste precious hours and valuable resources duplicated efforts.

REASON #4

My parents are very private about their money and it was a taboo subject in our life growing up. How do I get them to open up?

It has been fascinating to me over the past 25 years how clients will discuss their vacations, children, health ailments, job insecurities, and religious beliefs with family members or spouses but will not, except under penalty of death, reveal the fact that they have \$2,700 in a savings account somewhere.

Depression born or post-depression born children have grown up with fears concerning money that have fundamentally kept psychotherapists fully employed over the last century and savings accounts at national banks filled to overflowing with cash. I am not educated nor intuitively gifted enough to dive off that high board of conversation nor do I believe there is any water to be found there.

The Money Conversation treats money as a situation where there are certain challenges, alternatives, resources, and experiences attached to it. It doesn't make judgments about whether the situation is good, bad, enough, or not enough. It just uses what is there to maximize what it can. Try to shift the conversation from money as a secret, taboo sort of thing to something more like a tool that works or doesn't work.

The most important thing here is that you HAVE to talk about the money sometime. Do it now. Try driving up to Pleasant Acres and telling the admissions director that your parents have everything filled out but that they're just really uncomfortable with talking about the money. I think the reality is that they will become intimately familiar with the phrase "no room at the Inn".

REASON #5

My parents and I have never been able to talk about anything and rarely see or talk with each other. What do I do?

Maybe you do nothing . . . Maybe this The Parent Care Conversation thing can't work for you or them. Maybe you just decide to drop in one day at the old family home and they aren't there anymore. In fact, maybe a new family has moved in and they didn't even meet your parents at the closing.

Maybe none of this stuff is interesting enough, is important enough, to get the phone lines going among you. Maybe it isn't, won't and never will be possible to have this conversation with them. Maybe it just will never ever work with you and them.

But, if could somehow, don't you think you'd like to find out now rather than later. Both parents and children wish at some point they had a better past as far as their relationship goes. The 'better past' stuff is for my friends in the counseling business. I'm pretty clear that the best chance I've got is to design a better future for them with me. If we can do that or at least begin that, then we might have a lot to talk about going forward.

REASON #6

I can't do this by myself and I'm afraid of the potential conflict. What do I do?

Here's a better question: If you don't, who will? If you begin the conversations and someone else wants to be a part of them, then let them . . . or not. If they don't want to you will never hear from them. Remember that at some point in your parent's situation someone may have to help them make decisions or clean up messes from decisions that weren't made.

REASON #7

I grew up in a very close, communicating family and I know everyone will want to be involved or at a minimum level, informed about what's going on. How do we decide on who's in control?

Great question!!! Here's a thought . . . why not let everyone who want to be involved ask their own **C.A.R.E.** situation question. In other words, if they were to be involved what are the **C**hallenges they see facing them, what are the **A**lternatives they see to those challenges, what are all the **R**esources they could draw upon to meet those challenges and finally, what is the **E**xperience they would like to have for themselves with this?

As far as being in control is concerned . . . just opt out on the control thing. Be in charge instead of

REASON #8

My parents and I have lots of unresolved issues that continue to hinder our ability to talk and communicate with each other. How do we get past these to be able to talk?

At the risk of simultaneously displaying my relationship or emotional I.Q. skill deficits and offending at least half the free world's psychiatric community, I would just tell you to do one thing: Get past it. Build a bridge. Get over it If it's easy, do it easy. If it's hard, do it hard. Just get it done. Get out of the 'you never loved me', 'I didn't get a wagon', 'You liked Suzy better' psychobabble swamp. Realize that some things can be fixed. Some can't.

Talk about what you can redesign, not what you can't. Talk about the future not the past. Your best efforts in the past will only get up to zero in the relationship rehab business. You can create a completely new family structure by focusing on the future.

There is no scientific evidence, no empirical studies and no best evidence that a thorough analysis of the past gives you a better future. Here's what gives you a better future ... a better future.

Focus on the privilege, the challenges, the honor, perhaps even the duty of helping your parents at this junction of their life. My experience has been that most issues disappear into the thin air they belong to once the adult diapers go on and the respirator is attached.

REASON #9

I have my own life, my own family, my own responsibilities to take care of and I just can't do this.

OK, then don't.

REASON #10

I just can't deal with the pain and the hurt of what will come from talking about the end of life for my parents.

Well, aren't you special. Perhaps the rest of your life, including the end of it, will be spared any undue stress, or agony, or pain. Perhaps you just golf or go play tennis forever in a place where the grass is always green, the sky is always blue, and the children and the dogs clean up after themselves. Perhaps you just move to Lake Woebegone now.

What about this instead ... what about growing up and sucking it up. What about realizing this isn't about you and your hurt but about them and their care. What about stepping into a role of leadership, relationship, and creativity that brings confidence to this situation.

What about being that person that deep down your parents hoped you would become when they invested all the time, money, energy and love they did in creating who you've become. What about using this as an opportunity to grow and develop your reserves of character, strength, and integrity.

What about doing anything but whining.

REASON #11

I have never been good with money and would be afraid to advise my parents about what to do or to be responsible for all the decisions.

John Wayne and John Rambo are the only two characters that did everything alone. The rest of us mortals need some help. The Parent Care Conversation has been designed to let you work with your family's group of advisors as the facilitator to utilize their years of wisdom and experience to maximize your parent's future situation. The conversations, forms and information are all relatively easy to use.

We have created a new professional designation and training: The Parent Care Specialist. The Parent Care Specialist is someone from a professional background such as law, accounting, health services, social work, or financial services who has been trained in the methodology of The Six Conversations as well as The Parent Care Solution unique process. You may find out more about Parent Care Specialists by going to our website Parent Care Solution to review a current list of PCS Professionals.

REASON #12

Even if I could talk to my Parents, how do I know whom to trust with all the decisions that have to be made?

In the financial area of life, the issue of trust really comes down to a fear of losing money. The fear of losing money is usually turned into a reality of losing money by working with or purchasing things through people who will be paid whether their solution works or not.

A Parent Care Specialist has been specifically trained in not only the Six Conversations but in the ability to gather and coordinate with the help of other professionals all the financial, legal, estate, insurance, and investment information about your parents lives.

Because a Parent Care Specialist has been trained to offer this service on a fee basis, it becomes easier to make assumptions about their motives and intent in making accommodations.

REASON #13

I feel like I've already done a lot of the things you talk about. Why do I need a 'Solution' designed, much less pay for it?

Well, you may have it all done and you may not. I don't know your specific situation and can't comment on whether what you've done will work for you or not.

What I do know is that The Parent Care Solution process has been designed to provide a comprehensive, integrated strategy capable of being implemented by you and your advisors with the help of a Parent Care Specialist.

REASON #14

My parents are already in a care facility. How can the Parent Care Solution help them now?

It may not be able to at all. It may be that your parents made many of the important decisions prior to entering the facility and everything is well taken care of.

Our experience has been that even though parents are in a facility, many of the day to day decisions do not create the best experience for your parents. In addition, many parents have not made the necessary financial or legal decisions to fully protect themselves and preserve their property, privacy, and person from the complicated consequences associated with aging.

REASON #15

I don't have the training or the background to discuss all these things with my parents.

The Parent Care Solution process has been designed to work in partnership with a Parent Care Specialist who does have the training, background, and experience to discuss the more integrated issues of parent care.

The background you have that is most important is the one of years of being in relationship with your parents. Presumably you are interested in The Parent Care Solution because you have a genuine concern for the long-term care and well being of your parents. A past history of caring is a huge advantage in beginning the conversations about your future relationship.

REASON #16

I don't see how I can afford to pay for a plan about my parent (s) care when I can't even pay for the care that they will need.

The Parent Care Solution has been designed to require a small fraction of the total long term care costs your parents may incur anyway, with or without a plan. Our experience over the years has been that folks without a plan very often make ill advised and very expensive decisions when under the pressure of an immediate care decision.

A Parent Care Specialist will work with you to design a plan that is within your budget. The benefits of having versus not having a plan are really too numerous to mention. Fate, time and circumstance have a way of creating demands on us when our energies and resources are less than at maximum capacity.

By having a plan you can anticipate all but the most esoteric and unforeseen circumstances. While it is clear that all plans change once the thing you planned for begins; it is also clear that without a plan every unplanned beginning brings about unpredictable results and consequences.

REASON #17

I have already organized all my parent's assets, reviewed their estate plan, updated their insurance, and everything else from a financial planning standpoint. What else is there left to do?

Maybe nothing ... but then again ... maybe lots of things. The technicalities of Medicaid Planning, facility assessment, and caregiver selection, just to name a few, all have traps for the unwary. Even though the number of technological resources to accomplish your own financial planning have multiplied over the years the number of people who avail themselves of those resources have not increased proportionately.

Even if you believe you have done a complete and thorough job in this area it would still be a good idea to have a licensed professional reaffirm your conclusions.

REASON #18

I just don't see a way to get all my siblings together to reach a consensus on what to do. Our family dynamics are not exactly normal.

The longer that I work in the area of families and aging parents the more I realize that not-the-norm is the norm. No one said getting any group together much past high school graduation would be easy much less when the group is comprised of siblings.

Here are some things to try:

1. Send an email, fax, FEDX, smoke signal or barefoot runner to ask any of your siblings if they are interested in getting together to discuss the aging and long term care situation of your parents. Work with the ones who have responded using the **C.A.R.E.** conversation structure to find out the common things that you see together about your parents.
2. Once you have this done approach your parents with the idea that you have met to help them have a better future around this idea.

Will everyone want to participate? Probably not. Will everyone have an opinion? Probably yes. Will the **C.A.R.E.** conversation work in every family situation? Probably not because some families just aren't geared to talking no matter what the structure. Groups of people exhibit strange behaviors. One year they elect a king ... the next year they vote to hang him. Families are no different. Just have the conversations.

REASON #19

In your parent care cost recovery system you advocate insuring the lives of parents with the children as beneficiaries. Isn't that kind of morbid; like profiting from your parent's death?

At first yes. After some contemplation ... maybe. It's a lot like eating snails. Once you get comfortable with the idea swallowing is easier.

A couple of things to consider here:

1. Unless you have the hardest of hearts of the meagerest of resources, you are going to choose to help your parents in some way.
2. Purchasing life insurance on your parents' life doesn't make them die any sooner or any later.
3. If you have expended resources that you'll need in the future to take care of your parents now, how do you plan to rebuild them? If you have an answer that trumps the life insurance idea then you should use it.

My experience is that the life insurance arrives UNTAXED, UNTOUCHED, and ON TIME. As a final thought: I have seen many checks delivered to survivors over the years and while I have heard them ask if there were more proceeds coming I have never hear them say to take some back. Think of the life insurance proceeds not as THE GREAT WINDFALL, but as the seed capital for family financial independence for generations to come. What a fantastic legacy for parents to leave: intergenerational financial independence.

REASON #20

My parents don't want to talk about their health with me but I see things that need attention.

There are a number of reasons to talk with your parents about their health but the primary one has nothing to do with health at all. It has everything to do with regulation.

The combination of Privacy Law and the health act, HIPAA have made it virtually impossible to give or receive information about another's health without the appropriate documentation. The combination of laws and regulations have made even the trusted family physician nervous about discussing health affairs. Minimally you need to have your parents execute a Health Care Power of Attorney or other type of Health Care Directive that gives you access to their medical information and influence and authority over their affairs.

REASON #21

How do I know whether I can trust someone who claims to be a Parent Care Specialist to act in my best interest? Aren't they just interested in selling me something like a long term care policy or an annuity?

Those are two great questions and I have two great answers.

A Parent Care Specialist has been trained to take a family and/or parents through the **C.A.R.E.** conversations and to charge a fee for that or agree on compensation in some form that is not fraught with inherent conflicts of interest.

The recommendations that a Parent Care Specialist makes should meet the following tests:

1. The recommendations should be made a arms' length from any other service or product the specialist may be associated with.
2. The recommendations should be able to withstand outside scrutiny as to compliance and integrity.
3. The recommendations should allow other advisors to implement them even if the specialist is offering the same services.

The various regulatory agencies for life insurance, long-term care and asset management all have very specific rules for professionals who receive compensation for these activities as well as disclosure forms that make compensation transparent and adequately disclose conflicts of interest.

The Parent Care Solution process has been designed to remove obligations by you to deal with any professional who sells these products even if it is the Parent Care Specialist.

REASON #22

How do I know who to trust with the management of my parent's assets once I complete the Parent Care Solution Planning?

The key here is what we call the **3 C's: Character, Competence, and Capability.**

Let's take a look at these.

Character: Fundamentally, the person and business reputation of the advisor. A quick way is to ask for a client reference, an attorney or accountant who has done business with them and someone who has first-hand knowledge of the advisor's business and personal dealings.

Competence: Basically, (1) How long have they been involved in their profession (2) Who have they done work for that you might know and (3) What are their professional credentials and accomplishments that would allow you to believe they have made a career habit of professional growth and development.

Capability: Capability is really about resources both intellectual and professional that allow the advisor to deliver what they represent they can deliver.

In our "Advisor Essential Questions" Tool, we have created a unique set of questions for you to begin your due diligence on the prospective advisor.

REASON #23

How do I know if I am receiving value in The Parent Care Solution for the money I am paying?

Value, like beauty, is often delegated functionally to the eyes of the beholder. We think there is a less ambiguous way to discern whether value is being provided.

1. Value creation comes from whether the person providing the service is creating a structure for you that helps you plan your parent's affairs and minimize the potential losses from not planning.

2. Whether they help to create relationship in such a way that many of your fears about this situation are transformed into a form of confidence where your thinking, actions, and conversations about this situation with your parents help to create progress for all of you.

3. Finally, whether the process they've created for you is capable of evolving and changing in a flexible way to accommodate the revolving and changing situation of your parents.

REASON #24

My parents say that they can't make all these decisions now because they aren't sure what they want to do and even if they did, they may want to change their mind.

Well, maybe they can and then again, maybe they can't. Maybe they will and maybe they won't. The Parent Care Solution process and The Parent Care Conversations have been designed to allow you and your parents to create the future by focusing on the challenges, alternatives, resources and experience in six fundamental areas.

The Parent Care Solution is a flexible process that IS capable of evolving and changing as the situation of your parent's revolve and change. The important thing here is to get them to focus on their future. Until you know what their future looks like from their eyes and until you are in a relationship with them where they are willing to share that, you have no real basis to go forward.

REASON #25

I have heard horror stories of children who have taken care of aging parents and who eventually regretted it because of the tremendous energy drain it created. Shouldn't we just leave this up to professionals?

First of all, resentment is a choice, not a predetermined outcome. It usually comes because of a lack of communication in a particular area not because of an abundance of it. Unless you completely separate yourself emotionally from your parents as well as physically refuse to be with them, you will minimally have to be involved with considerations about their care.

Make no mistake. Resentment over taking care of aging parents with the demands of emotional energy and financial resources can creep insidiously over time. This is exacerbated when you find yourself thrown into the middle of a parent care situation.

The **C.A.R.E.** Conversations have been designed to let you acknowledge the challenges of a situation but not indulge them to the point where you are incapacitated by them. The conversations also provide a structure where most of the fears and concerns in a particular area are really dealt with from an arm's length position by beginning to consider the resources available to meet those challenges and the experience you want to create for yourself once the challenges are met.

REASON #26

A psychologist friend of mine told me that the Parent Care Solution sounds like a dangerous thing in the hands of an amateur and should be done only by trained or certified counselors in these areas.

The psychological profession in the United States has invented nearly 212 syndromes, psychoses and addictions since its creation. While undoubtedly doing good work in certain

situations, they would have you believe that everything involves an addiction, dependency, disorder, dysfunction or inner child of some dimension.

The Parent Care Conversations create a structure that assists the person participating to anticipate the **C**hallenges in a particular area of their life, to consider the **A**lternatives or actions or options available to meet those challenges, to marshal **R**esources available to deal with the challenges, and finally, to anticipate and describe the **E**xperience they would like to create for themselves and others if the challenges could be met.

Human beings are designed to meet challenges, overcome obstacles, take advantage of resources, and create pleasing experiences for themselves without the aid of the American Psychological Association. We as creatures come sort of hardwired to do those things.

Rise to the challenge, take action, consider all resources, and actively move toward the experience you want to have. If all that fails, then spend some time on the couch talking about why your brother always got more than you did. Remember: all the energy in a situation comes from focusing on the future, not analyzing the past.

REASON #27

I don't know how to begin a conversation with my parents, much less continue it in order to find out all this stuff.

I read something once that childhood was what we spent most of our life trying to forget and it was our parents who make that impossible. So, it's only natural that going from a "What time will you be home?" environment to a "What home will you be going to" is a bit awkward.

The Parent Care Conversations have been designed to let your parents do most of the talking and you do most of the listening. The Six Conversations create a structure where 80% of the essential issues are discussed.

Start with The Big Picture Conversation and move around to the Legacy. During the course of these conversations you will discover more about your parents and more of what is possible with your parents than you ever imagined.

REASON #28

Where and how do I begin?

Great question! Here's what to do: Visit www.parentcaresolution.com, watch the PCS Movie, download the PCS Story, order the book, and listen to the audio interview.

Then, contact a Parent Care Specialist from our Professionals section. The rest is easy.

RESOURCES

Visit the website www.parentcaresolution.com

The Parent Care Solution website contains links and contact information for a wide variety of parent care specialists and resources across the nation.

Buy the book

'The Parent Care Conversation,' written by Dan Taylor, is available directly from the Parent Care Solution web site or by visiting www.seniorapproved-northcarolina.com. It can also be purchased through Amazon.com.

