



The 70-40 Rule

A Guide to Conversation Starters for
Seniors and Their Boomer Children

Ten Tips to Help Seniors Communicate with Their Boomer Children

- 1. Be assertive...** There will be situations where people talk to you in ways that are inappropriate. You may be patronized, put down or abused, even by family members. Assertiveness involves figuring out what you need in a specific situation, stating that clearly and definitively so that the other person can't fail to understand. Then don't allow the conversation to be sidetracked onto other issues.
- 2. ...Not aggressive.** Aggressive communication includes negative personal attacks on the other person as well as insults. Even if they make you feel good, these attacks are unlikely to be helpful and will probably just reinforce someone else's negative perception of you. When the focus becomes the other person, you've lost the ability to talk about what you want to talk about.
- 3. Be selective.** Pick your battles. In some circumstances it may be easier to walk away or go along with something. You can't fight every battle or you'll exhaust yourself and alienate those around you. Save the assertive behavior for the situations where it is most important; that will also make it more effective.
- 4. Optimize your energy.** Look for the places and times in which you are most effective in getting what you need out of conversations; plan to have important conversations at those places and times. If you're more on your toes in the mornings, then arrange for meetings at that time so that you're likely to get the most out of them.
- 5. Compensate for weaknesses.** If you are having trouble hearing, or if it seems like people around you are not speaking clearly, get a hearing test and don't feel embarrassed if you need a hearing aid. Some hearing loss is a normal part of aging, and can be very effectively dealt with. The same applies to other things: if you forget important facts that you wanted to talk about with someone (whether a family member or your physician), get into the habit of keeping lists or notes to remind you.
- 6. Seek independence, avoid dependence.** Seek social contact where people encourage you to do things yourself and where they challenge you mentally or physically. Avoid spending lots of time in situations where everything is done for you. Even if people are doing this out of love or respect, spending too much time in situations where you are passive is bad for you. It can literally be bad for your health to be waited on all the time. If you need some assistance to remain independent, seek out resources such as the Home Instead Senior Care® network.
- 7. Raise the issue.** Often there are issues that everyone knows are out there. Consider what your child might want to know, and if you have the opportunity to raise the issue, do it. A child may find it difficult to talk about a will. It's relatively straightforward, though, for you to mention to your child that you have one and it's all in order. If the topic is a difficult one, it is often helpful to "set the stage" by prefacing a conversation with "I want to talk to you about something..."

8. Defend without defensiveness. Your child may come to you with what seems to be an accusation – perhaps it seems like your child is saying that you’re not safe to drive anymore. Think about how to defend against this without defensiveness. Conflict and anger rarely change minds, but frank and constructive discussions can. Offer to take a driving test or a defensive driving course to demonstrate your competence. If a child is suggesting taking away your car keys, consider offering a compromise (you won’t drive at night; you’ll reduce your driving). Looking for places where you are comfortable meeting someone halfway will increase your chances of getting your own way on the issues most important to you.

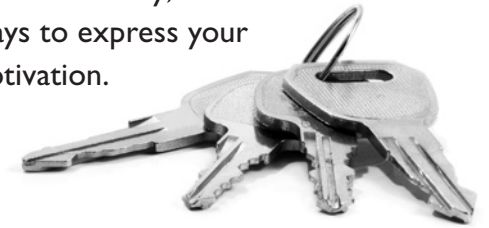
9. Look for points of agreement. Even if you disagree with 90 percent of what someone is saying, don’t forget to point out where you do agree: common ground is a good starting point for resolving problems. Talking about where you agree also demonstrates that you’ve listened carefully to what the other person is saying.

10. Listen and put yourself in the other person’s shoes. When children come to you with an issue, it’s normally because they’re concerned and because they care. Even if you don’t like what they have to say, appreciate why they are saying it. Remember feelings you had for your parents when you were younger, and think about the trouble you

might have had in raising difficult issues with them. Your child is feeling that same anxiety, so even if you disagree, look for ways to express your appreciation for their motivation.

“I know you’re saying this because you care about me.”

Expressing gratitude, caring, love and appreciation demonstrates your desire to maintain a positive relationship, no matter what the outcome of the current conversation.



Conversation Starters

Your 40-year-old daughter is hinting that it's time for you to move from the family home. You know, without a doubt, that you want to stay put. How do you gather information to support your case and begin this discussion with your children?

The key question here is why your daughter thinks that it's time for you to move. Are there legitimate safety issues? Are you leaving pots cooking on the stove? Do you have serious vision problems that impact driving? If the answer is yes, then your daughter may have a legitimate concern that needs to be addressed. So the first thing to do is to ask your daughter clearly and non-defensively for the reasons that she's concerned. "I get the impression that you think I should move out of this house. I'd really like to talk openly about this situation, and ask you to explain the reasons why you think that."

If the reasons are vague, don't be afraid to press. For instance, "You can't live here forever" isn't a reason to move now. On the other hand "I don't think your driving is safe" is a clear area in which you can begin to work together to understand whether your driving is safe. If you and your daughter decide you don't think it is, investigate resources to help you get around while still living at home. The Home Instead Senior Care network, for instance, hires CAREGiversSM who can run errands or take you places. Try to make it a situation in which you and your daughter are working together to find a solution that keeps you both happy: "I think there are some ways I can keep living here that will make you comfortable with the situation. Let's work on that, OK?"

Two months ago your daughter and her family bought the house next door. While you're thrilled to have family close by, they have a key and drop by any time they want. How do you tell them to respect your privacy?

This is difficult because you don't want to alienate your family or make them feel unwelcome. Try beginning as gently as you can. Something like: "Jennifer, you know I love having you guys close by, and I enjoy your company at home. But, there have been a couple of times when a little more warning would be nice. Do you think we can arrange for you to call before you come over? That way I can make sure I'm ready."

You may get a response along the lines of "Oh Mom, you don't need to do anything to get ready for us!" If so, you'll have to stay strong and be firm. "I know that. But I would like to just have a little warning that you're coming over in case I'm napping or in the middle of something. I'd prefer it to you coming over unexpectedly. Can you give me a call before you come over?" This should do the trick. If they continue dropping by unexpectedly, repeat the conversation.

Now that you're 70, you've begun thinking about the type of legacy that you'd like to leave your family. But you need more assistance to identify what you would want to pass on to your loved ones, both materially and historically. What can you say to enlist their help?

When it comes to material items, this may depend on how well your family gets along, how good they are at compromising, and how much you know up front that particular items are going to cause problems. If you aren't expecting huge conflict, it might be possible to avoid awkwardness by making this a party situation.



Hold a silent auction where everyone gets together and “bids” on certain items. You’ll get a good idea of who might be particularly attached to what, but it will be done in a fun atmosphere.

However, it’s probably worth doing some informal inquiries up front; if one item seems particularly desirable to everyone, then the party might not get off the ground. If so, just have some individual conversations with people about their desires and reasons for those, and make the best decision you can. A good way to start such a conversation might be: “John, I’m not planning on dying soon, but I am working on my will. I’d really like to make sure that everyone gets something special and unique to remember me by. Is there anything from the house that you’d particularly like to inherit when I die?”

If you’d like to pull together history items for your loved ones, why not make this a family project as well. Or, tape memories and other family history on an audio cassette and leave it in a safety deposit box. A grandchild or other relative may someday value this hidden treasure, even if no one seems interested now.

At age 85, you're happy to be healthy and living longer than you ever expected. But money is running out. Not only will you be unable to leave your children the inheritance they're expecting, but funds are getting tight for you as well. What do you say to your kids?

The first step is to establish a budget and know exactly how bad the situation is. You may be able to do this on your own, or you may want to find non-profit credit counseling services that could help. Your children can assist if you are comfortable with that. It’s very likely that their first question when you start talking about this will be along the lines of “How bad is it?” You will either need to have an answer, or be ready for them to start asking more detailed questions. So if you don’t want them involved in the details of your finances, make sure you can answer them clearly about the bottom line: How much more money do you need each month to continue getting by?

A good way to start this conversation might be something like “Barbara. I’m a little embarrassed to tell you this, but I’m afraid I’m running short on money. I had planned everything just fine, but I was expecting to be dead by now! Can we talk a little about this?”

Or can you help me figure out what I should do?” Many children will be more than happy to get involved and figure out solutions. Before the conversation starts, make sure that you know what it is you want from your child. Do you want them to financially help you, help you plan or help you find a professional financial advisor? You will always be more effective in this sort of conversation if you know what you want from it.

You’ve just returned from the doctor’s office where you were diagnosed with early stage prostate cancer. Your three adult children live elsewhere. How do you start this discussion without sending your children into a panic?

As with many such situations, you should first make sure that you understand what the situation is. Get all the information you need from your doctor about the likely outcome of your situation. You may have to set up a follow-up visit and take a series of questions written down. Also take written notes at the appointment. When you’re comfortable you know what’s happening, figure out if there’s anything you want or need from your kids at this time: Does one of them have expertise that they could offer, money or contacts that you could benefit from? Do you need someone to take care of you or some of your personal affairs for a period of time? Or are you just calling to let them know the information?

Write down what you want to get out of the conversation.



OK, time to call the kids. Have the information you’ve gathered in front of you and be ready to tell them details. You should break the news gently. “Cancer” is a word that scares a lot of people, so if there’s another way to frame the situation, then great (e.g., “something unusual is going on with my prostate”). At the same time, don’t trivialize the situation, particularly if the doctor has said it’s serious and you are going to be going through some difficult treatments. If your child seems to be in denial about the seriousness of the situation, don’t be surprised. It may take a couple of conversations and you giving them more information. On the other hand, if your child seems to be panicking, have some comforting information from the doctor ready to try to calm them down “Hey, Mary, 90 percent of people who have what I have come through it just fine.”

Since your wife died, you've been very lonely. A few months ago you began a friendship with a widow from church and you've become very fond of one another. How do you tell your children?

First, relax: Chances are that your children will be very happy with this. Most of the time, adult kids are pleased when a widowed parent gets a new romantic partner. But they DO want to know what's going on. So let them know. There are easy ways to gently break the kids into the idea. Just mention activities you've done with the person ("I went to see a movie yesterday with my friend Irene.")

Your kids may not get the idea the first time, but once they've heard Irene's name three or four times, they'll figure it out. When you think they get the idea, let them know more clearly: "Irene and I have been seeing quite a bit of each other. I guess you might say we're dating." Try not to wait too long to make it clear; the kids won't appreciate having a sense that something is going on, but thinking that you're hiding it from them. And don't spring the relationship on them as a grand surprise, particularly in a social situation that would be awkward for them, you and, perhaps, Irene. This is definitely something to share before a dinner party, not during it.

At age 70, you know you need to start thinking about end-of-life issues. Your children say you're young yet and keep putting off the subject. How do you begin a serious discussion that your kids can't ignore?

Remember, when it comes to end-of-life issues, you're the key person. These are primarily your decisions and so you can go ahead and think about them without input from anybody. There are many resources that could help you put together something like a living will or advance directive. You can produce it and give it to the children. (See the section in this guide on advance directives.) That will force the discussion. If they disagree with what's in the document, it's up to THEM to initiate a discussion.

Appointing a power of attorney can also be a way to focus the discussion. If you want to do this, start with: "Judy. I know that stuff about dying is hard to talk about, but I am at an age when I really need to make some plans. I'd like *you* to have power of attorney if I ever get into a situation where I can't make decisions for myself. Would you be willing to help me by doing this?"

For the second time in six months, you've neglected to pay the electric bill. At age 83, you're starting to forget a few things around the house, and feel like you need a little extra help. You're afraid to tell your family, though, for fear you'll lose your independence. What do you say?

The first step here is to figure out what you can deal with yourself. It's essential to consider the tools you need to compensate for minor memory lapses and the like. If you're forgetting to pay bills, consider setting up automatic payment systems. If you're forgetting to take medication, purchase a device that will automatically remind you. If the issues you're having are limited to a few minor ones, you may be able to deal with them easily. If you are having problems with a broader range of issues, then you may need to bite the bullet and talk to the family. Before you do so, prepare.



Figure out what you think the key problems are, and the kind of help you need. If you go to the family with a generic “I can’t cope!” then you may well find yourself in a nursing home. But if you go to them with a clear list of the areas in which you’re having problems (paying bills, driving, heavy housework), then you are more likely to work out specific solutions with them. Try starting with “Susan, I like living here and it’s very important to me to stay living independently like I am. But I’ve been having problems with these two things. I’m hoping you can help me figure out how to keep things straight with my money and my medications.”

Your adult daughter has been feuding with your grown son for several years. This situation is upsetting you more and more. How do you tell them what this is doing to you?

Typically, people in this type of feud are unaware of how much it affects people other than themselves. This is a situation where you need to get the person to see your side of things. First, think about exactly which aspects of the feud disturb you. Is it when they fight in front of you, or when they criticize the other when she/he isn’t around? Address the specific issue with each of them separately. For instance, “Joe, when you fight with Debbie in front of me, it really makes me sad. I know the two of you don’t get along, and that probably isn’t going to change, but I don’t think I can be around the conflict anymore. When you’re around me, just try to be nice to each other, OK?” If this doesn’t work, then the best strategy will probably be to avoid situations when the two people are together. Tell each of them individually that you won’t be attending gatherings where they are both present.

If the issue is them talking about each other when the other isn’t present, then just gently redirect the conversation every time it happens.

You've just attended the third funeral of a close friend within a year's time. The toll of all these losses is starting to wear on you emotionally. You'd like more support from your family, but how do you ask?

If you are losing a lot of friends and are feeling sad or hopeless, then you may need some more substantial assistance: Depression is not something to take lightly, and it can be treated effectively. Don't be embarrassed to talk to your doctor about these kinds of issues. Being sad all the time is not a "normal" part of aging. So don't necessarily think that family members are going to solve this problem. However, support and companionship from your family can definitely help.

If family members live nearby, try to set up a regular time for getting together. "Hi Son, how are you doing? Listen, I've been feeling like I just need someone to talk to a little more. Is there one evening each week when I could buy you dinner and we could just chat?" If family is far away – physically or emotionally – consider contacting the Home Instead Senior Care network. The company has many compassionate CAREGivers who would be willing to provide you companionship and support.



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