



# The 40-70 Rule

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A Guide to Conversation Starters for  
Boomers and Their Senior Loved Ones

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# Introduction to the 40-70 Rule

This guide is designed to help adult children and their aging parents deal with those sensitive life topics that often make conversations difficult. How do you talk with your mom and dad about driving, dating and independence? And when do you start?

Based on research and experience, the international caregiving company Home Instead Senior Care® recommends that the earlier these conversations begin the better. The “40-70 Rule” means that if you are 40, or your parents are 70, it’s time to start talking – at least about certain senior topics.

This guide features a series of situations followed by possible responses for some of the most awkward senior subjects. Sooner is better, before a crisis occurs. But it’s never too late to start. These examples cover situations that can be addressed early, as well as those that have reached a crisis level.

The scenarios and responses were developed by Home Instead Senior Care, based on real-life experiences, and with input from communication expert and author Jake Harwood, Ph.D., from the University of Arizona.

Home Instead Senior Care research forms the foundation for this guide. The company interviewed 1,500 U.S. and Canadian adult children of aging parents, asking them about their relationships with their parents, and how they handle discussing sensitive topics with these older adults.\*

A startling piece of research revealed that nearly one-third of adults in the U.S. have a major communication obstacle with their parents that stems from continuation of the parent-child role. The fact that many of these families still operate according to a parent-child model rather than a peer-to-peer one makes these conversations particularly difficult.

A list of communication tips provided in this guide is intended to help adult children of aging parents surmount this obstacle and pave the way for better communication and a more fulfilling relationship.

\*Survey Methodology: 1,000 telephone interviews were completed in the U.S. (sampling error of +/-3.1 percent at a 95 percent confidence level) and 500 interviews were completed in Canada, excluding Quebec (sampling error of +/-4.4 percent at a 95 percent confidence level). Data analysis was performed by the Boomer Project of Richmond, VA: [www.boomerproject.com](http://www.boomerproject.com).

## Seven Tips to Help Boomer Children Communicate With Their Aging Parents

Many adult children of aging adults know how difficult it can be to talk with their parents about certain topics. Following, from Home Instead Senior Care and communication expert Jake Harwood, Ph.D., from the University of Arizona, are tips to help family caregivers communicate with their aging parents on sensitive subjects.

- 1. Get started.** If you're 40 or your parents are 70, it's time to start observing and gathering information carefully and thoughtfully. Don't reach a conclusion from a single observation and decide on the best solution until you have gathered information with an open mind and talked with your parents.
- 2. Talk it out.** Approach your parents with a conversation. Discuss what you've observed and ask your parents what they think is going on. If your parents acknowledge the situation, ask what they think would be good solutions. If your parents don't recognize a problem, use concrete examples to support your case.
- 3. Sooner is best.** Talk sooner rather than later when a crisis has occurred. If you know your loved one has poor eyesight or has trouble driving at night, begin to address those issues before a problem arises.

**4. Forget the baby talk.** Remember you are talking to an adult, not a child. Patronizing speech or baby talk will put older adults on the defensive and convey a lack of respect for them. Put yourself in your parents' shoes and think of how you would want to be addressed in the situation.

**5. Maximize independence.** Always try to move toward solutions that provide the maximum amount of independence for the older person. Look for answers that optimize strengths and compensate for problems. For instance, if your loved ones need help at home, look for tools that can help them maintain their strengths. Professional caregiving services, such as those offered by Home Instead Senior Care, provide assistance in a number of areas including meal preparation, light housekeeping or medication reminders. Or find friends who can help.

**6. Be aware of the whole situation.** If your dad dies and soon afterward your mom's house seems to be in disarray, it's probably not because she suddenly became ill. It's much more likely to stem from a lack of social support and the loss of a life-long relationship. Make sure that your mom has friends and a social life.

**7. Ask for help.** Many of the issues of aging can be solved by providing parents with the support they need to continue to maintain their independence. Resources such as Home Instead Senior Care, Area Agencies on Aging and local senior centers can help provide those solutions.

## Conversation Starters . . . For Sensitive Senior Subjects

To help adult children of older adults know what to say, following are various scenarios of common senior topics. Each is backed by Home Instead Senior Care research conducted in the U.S. Responses were developed in cooperation with Jake Harwood, Ph.D., communication professor and author from the University of Arizona.

### ■ When Health Changes Lifestyles

*Your 70-year-old widowed mother has just been diagnosed with macular degeneration, a disease that causes deterioration of eyesight. How do you begin a conversation with her about the possible ramifications of this disease on her life?*



Many seniors in this situation might begin the conversation with family themselves. If not, then it would be good to think about her personal circumstances and important areas to address. For example, if your mother lives in a remote area, transportation is probably the most immediate issue. Approach the conversation with the goal of trying to resolve this one issue, rather than multiple issues.

**Research:** Nearly one-third (31 percent) of Baby Boomers said their biggest communication obstacle with aging parents is continuation of the parent-child roles that emerged in childhood, making discussion of sensitive issues even more difficult.

Timing is the key. There are rarely urgent deadlines that have to be met immediately – give yourself and your parent time to think about issues. Your mom would likely be receptive to a conversation that begins: “Let’s figure out a plan for how you can get around town if you no longer feel safe driving.”

### ■ Did Dad Hit a Light Pole?

*A neighbor of your 83-year-old dad has called to tell you he saw your father back his car into a light pole. What do you say?*

If the damage is visible, you could ask, “Hey Dad, what happened to the car?” Or you could bring up the phone call from his neighbor. “Fred from next door called and said he saw you run your car into the light pole.” This is an example of a situation that calls for more general observation. Take the opportunity to drive with your parent. Even a short drive would help you gauge your dad’s skills and deficits.



For instance, an older adult who consciously reduces driving at night because of vision issues or who drives a little slower to account for reaction time is probably safe. On the other hand, an 83-year-old who insists on driving icy highways at night while doing 75 mph is probably in need of immediate intervention. Then gear your comments accordingly. If you’re concerned that your dad is unsafe on the roads, make his safety and that of others your focus. “Dad, I’m worried that you’re no longer safe on the roads and that others could be at risk as well.”

### ■ You’re Going to Wear That?

*You’re planning a birthday party for your 85-year-old mother and she insists on wearing her favorite blue dress. Because her eyesight is poor, she can’t see that the dress is stained and worn. What do you do?*



It’s important to determine whether this really is an issue – that the stains are worth addressing with your mother. If so, be direct: “Mom, did you know that your party dress is stained?” Then offer to have it cleaned or, better yet, suggest a shopping trip: “Mom, this is a really special occasion. I’d love to buy you a new outfit. Let’s go shopping.”

If she still wants to wear the dress, then a family council or a fight with your mom is simply not worth it. You may need to figure out a way to overcome any embarrassment that you feel at your mom's appearance, but ultimately what she wears should be her choice. The embarrassment that you feel is your problem, not hers. Chances are, though, if she knows you are apprehensive about the dress and willing to help her find a new one, she will agree.

### ■ When the House Is a Mess

*You find that your 77-year-old mother's house is often in disarray when you visit. You believe it's time for her to make a change in her living arrangement. What do you say?*



Observation and careful attention to the problem should be your first course of action. Avoid diagnosing a problem and deciding on a solution

quickly. Approach your mother with a sense of working together to find a solution rather than telling her what to do.

The specific circumstances – such as financial constraints – may be relevant. Is the problem simply that your mother is physically challenged by strenuous housework or is she deteriorating mentally? Does she just need help tidying up around the house or are other aspects of her personal care, such as bathing, going downhill?

**Research:** The most difficult topic for adult children to discuss with their aging parents was that they have to leave their home. That conversation was a problem for more than half (53 percent) of those who were still in the parent-child role, as well as more than one-third (35 percent) who didn't have that communication obstacle.

Assuming that the problem is physical – where activities such as vacuuming or bending are becoming issues – then begin the conversation with an offer: “Mom, I have some extra cash. What do you say we find someone to help you with the heavy stuff, like vacuuming? It will be my treat.” Seniors are often very willing to accept help around the house. And most communities have ample resources such as cleaning services and companies like Home Instead Senior Care that can help.

### ■ A Senior Moment or Something More?

*You've just stopped by your parents' house and for the second time in a month, noticed that your 70-year-old mother has forgotten the name of a close friend. Is it Alzheimer's disease or dementia, a senior moment or just a passing phase? More importantly, how do you find out?*



**Research:** A parent's cognitive condition was a topic that 50 percent of Baby Boomers wanted to know more about.

Make sure you consider your mom's history and personality so that you can determine if this is a change. Some people have always been bad with names, but if your mom is forgetting a close friend's name and you notice signs

of disorientation, you might say: “Gee Mom, perhaps you should see a doctor and get checked out. I'm sure it's nothing, but it would really put my mind at ease if you'd let a doctor make sure your memory is O.K.” Such a conversation starter focuses on the positive not the negative.

## ■ The Medication Quagmire

*When visiting your 85-year-old dad, you see bottles of medication on the kitchen counter, on the bathroom counter and on his nightstand. You wonder how he is keeping all of his medications straight. What do you ask?*



It's good to use humor and, in a situation like this, to assume that he is keeping them straight (innocent until proven guilty). There may be good reasons why some of his medications are in the kitchen (he's taking them with food), while others are on the nightstand (he's taking them before bed).

**Research:** Forty-nine percent of adult children said they were interested in learning more about their parents' medication management.

Pointing to a bottle and asking, "How the heck do you keep all these pills straight, Dad?" would be a good conversation starter. If the response includes the reasons you suspected above, then it sounds like things are under control.

If, however, he says, "I don't know.

I do my best. I'm not even sure what some of them are," then the situation probably needs more attention.

If he's having a problem, talk to him about a pill organizer, which could help him keep his medications better organized: "Dad, I've heard about organizers that can help you keep all your pills in one place and make it easier for you to keep them straight. Why don't I check into it?" In addition, one service that Home Instead CAREGivers<sup>SM</sup> provide seniors is medication reminders to assist them in managing their daily medications.

## ■ Sibling Communication

*After finding many of the light bulbs burned out in your 86-year-old parents' house, you believe that they're beginning to need more assistance. As the oldest of five children in the family, how do you approach your siblings? What other resources can you tap into?*

Siblings can be a good reality check. You might say to a brother or sister, "I think that Mom and Dad may be having problems changing their light bulbs. Have you noticed anything?" But it's important not to get involved in a group-think cycle where the siblings all start seeing problems and building grand disaster scenarios.



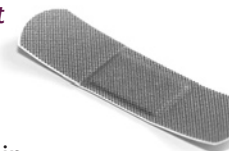
**Research:** Nearly three-fourths (71 percent) of respondents said it would be helpful to involve siblings in talking with parents, while nearly half (49 percent) said seeking counsel from a senior-care professional would be useful.

If a parent needs a little more help around the house, that shouldn't result in siblings picking out a nursing home and putting their parents' house on the market. Perhaps all the parents need is a little extra assistance. Go to your Home Instead Senior Care office or Area Agency on Aging for resources that can help. A geriatric care manager also can be of benefit.

## ■ Mom's Not Safe at Home

*Lately when you've been visiting your widowed 83-year-old mother, you notice bruises on her arms and legs. She said she's just clumsy, but you suspect she's been falling. You know she's too independent to ask for help. How do you find out?*

Bruising is a complicated issue. On one hand, bruising occurs more easily in older people; sometimes (especially with certain medications) bruising can occur without any injury, fall or impact of any kind.



So depending on your relationship with your mom you may be able to believe her if she says that she's not falling. On the other hand – and at the other extreme – repeated bruising might indicate either falling or some other form of physical trauma (e.g., physical abuse of some kind, perhaps). Of course, these two considerations lead to completely different solutions.

**Research:** Health (28 percent) was among other difficult topics for Baby Boomers to broach with their senior loved ones.

In the first case, there's no cause for concern. However, if the bruising is significant she might want to consider medication adjustments. Ask her to consult her doctor. In the second case, intervention is clearly needed.

It's another case where considering the entire context is important. Has the increase in bruising occurred at the same time as some other change in her life? For instance, noticing significant bruising soon after your mom started working with a new home health care assistant, or after she moved into an assisted living environment, would be a red flag. Similarly, seeing bruising after she's started on some new medication also might be a reason to attend carefully to the issue (e.g., certain medications might cause disorientation that leads to falls).

Why not start the conversation like this: "Mom, that's a nasty-looking bruise! Where did you get that?" And then probe with another question if she gives a generic response such as "I'm just clumsy." For instance: "Sure Mom, this whole family is clumsy, but we aren't all walking around with big bruises on our arms and legs. So how did it happen?"

## ■ The Money Talk

*Your parents have always been very independent and private about handling their finances. Lately you've seen that they've been cutting back on food and other necessary products. You're concerned that their staples are in short supply. How do you broach this subject?*



This is a tough one and probably a situation where you need to "bite the bullet" and talk about it, no matter how uncomfortable. Some reasonable conversation starters might be, "Boy, there's not much food around the place – what are you guys eating?" Pay attention to the tone you use. This sentence could be said in an accusatory or a humorous fashion. Obviously the latter is more likely to get a positive response.

**Research:** Money (21 percent) also was near the top of the list of challenging subjects for adult children to broach with older adults.

If this is too informal, try a more straightforward approach: "Mom, I'm a bit concerned about whether you and Dad are eating enough." Malnourishment can be a significant problem with older adults, and can be a sign of

other issues that might need attention over and above finances – such as poor-fitting dentures or even depression.

If the other evidence points to a financial issue, ask about that directly or simply make an offer: "I know you're pretty private about money, but you know that if you ever ran into problems I'd do what I could to help, right?"

And don't forget about different communication channels. Sometimes, it's easier to at least start the discussion of emotional or private issues in a less personal communication medium, even if it's only to say that you want to talk to them about the issue. For some people, raising this kind of issue can be easier on the phone, or even

in an e-mail. Once you've said what you want to talk to them about in an e-mail, it'll be a lot easier to raise the topic in person. You may even find them doing it for you. For example, "What's with this e-mail you sent us, eh?"

## ■ When Dad Starts to Date

*Since your mother died a year ago, your 77-year-old father has started dating a widowed family friend. You'd like to know more about what's going on, but how do you begin the conversation?*



If you want to introduce the topic, a gentle inquiry like the following would be fine: "So it seems that you've been seeing quite a bit of 'Fran' recently." After this, you should probably see whether your dad wants to share additional information. If he doesn't, that's his prerogative.

One exception would be if you have some information that there is abuse or exploitation in the scenario. For instance, if you sense that your dad's love interest may be taking advantage of him financially, some additional probing might be justified, depending on the specifics.

**Research:** Nearly half (47 percent) of adult children are "not very" or "not at all" comfortable speaking to their moms or dads about their parents' romantic lives.

If your dad has money and this friend doesn't, and suddenly the friend shows up driving a new luxury car, you might ask your dad, "Do you know who bought her that car?" If the friend moves in with your dad and a lot of new things appear around the house, which don't fit your dad's

style, you might ask, "This doesn't look like your kind of thing, Dad. Did you buy this?" Otherwise, be happy that your dad has a girlfriend and don't force him to disclose more than he's comfortable telling you.

## About the Expert



Jake Harwood (Ph.D., University of California, Santa Barbara) is professor of communication and former director of the Graduate Program in Gerontology at the University of Arizona. His research focuses on communication and aging. Harwood's research draws on theories of social identity, intergroup behavior and communication accommodation.

He is the author of *Understanding Communication and Aging* (2007, Sage Publications) and co-editor of *Intergroup Communication: Multiple Perspectives* (Peter Lang, 2005), and has published in professional journals more than 50 articles on intergenerational communication, grandparenting and media portrayals of aging. His recent publications have appeared in *Personality and Social Psychology Bulletin*, *Journal of Communication*, *Communication Monographs* and *Human Communication Research*. He currently serves as the editor of *Human Communication Research* and is book review editor for the *Journal of Language and Social Psychology*.

In 2004, Harwood was the recipient of the National Communication Association's Giles/Nussbaum Distinguished Scholar Award for outstanding teaching, scholarship and service to the field of communication and aging.

## Resources

For more information about the 40-70 Rule campaign, visit the Web site [4070talk.com](http://4070talk.com).

To learn more about Home Instead Senior Care, visit [homeinstead.com](http://homeinstead.com).

Contact Jake Harwood at [jharwood@u.arizona.edu](mailto:jharwood@u.arizona.edu). To order his book, *Understanding Communication and Aging*, visit [www.amazon.com](http://www.amazon.com).



# ADVANCED DIRECTIVES

## Life Legacies

*Your 80-year-old widowed father is starting to have health problems. You know your parents have a will but, beyond that, you have no idea what else needs to be in place. What more does your dad need and how do you begin the conversation with your parents about these issues?*

**Research:** Nearly half (46.4%) of U.S. Boomers said they would like to know more about their parents' end-of-life wishes including medical directives

### Vital Designations

Aside from a will (and finding it), there is much information needed to prepare for leaving a lasting legacy. First, has your father considered advance care planning and has he named a Personal Representative and powers of attorney? A web search

of “advance directives” will provide state-by-state details about legal documents required to ensure trusted people will be able to make decisions for your father if he is not able to do so for himself.

A durable power of attorney for health care, also called a health-care proxy, can protect your parents' desire to carry out their end-of-life wishes. It will be important for your family to educate yourselves about various medical treatment options then put those wishes in writing. A living will is a document that specifies your wishes about important health-care decisions.

## Getting Started

Second, your dad needs a personal, pre-planning checklist. This is a list that will help his family know the friends and professionals he would like notified if something happens to him, what accounts to close, what announcements to post, which wishes to carry out and the non-titled property to be disbursed. Brainstorm a list of information that would possibly be needed. Include names along with contact and account numbers for: retirement pay, insurance policies, investments, bank accounts and safe-deposit boxes, properties, preferred law and accountant firms, pre-paid arrangements for death—anything that comes to mind.

## Important Details

Don't forget to make note of phone service, newspaper delivery, real estate agent, veterinarian, association memberships, family, friends and neighbors who should be called. Detail wishes for final arrangements. Has your parent written an obituary? In what newspaper or newsletter would he like an obituary to appear? Is there a place where donations should be made in your parent's name? If there will be a memorial service, who will deliver the eulogy and how should the funeral be conducted?

Perhaps a credit card could be made available for your father's Personal Representative to use when carrying out official duties after his death. (Suggestion: Carefully stipulate how the card is to be used and that it is to be destroyed once the duties are carried out.) Property disbursement—specific items that go to specific people—might also be discussed and written down. Let your checklist evolve as you learn and talk with others. If all this information is signed, dated and kept together (with the will) in a safe location known by his adult children, then Dad will be truly good to go.

## What to Say

So how do you begin the discussion with your dad about such a sensitive subject? How about designing a pre-planning checklist for yourself? (After all, you'll need one someday, too.) You might begin by engaging your dad in conversation: "Dad, I'm preparing a checklist in the event something happens to me . . . and for the inevitable. Would you look this over and see if this makes sense to you?" If possible, involve all siblings in the process. If you make copies of this checklist for Dad and your siblings, he would be more likely to pull one together for himself. This could even turn into a family project, whereby the adult children help suggest and gather the information, so that everyone stays in the loop. And, if everyone is working on their own checklist, Dad won't feel so "singled out."

## Five Ways to Talk with Your Loved One

### About End-of-Life Issues

- **Keep it light.** Have this talk at a time that is not serious. Try to make it a fun experience; reserve a private dining room in a restaurant or videotape it, film a family movie.
- **Immediate family only.** Limiting this type of meeting to immediate family members is often more efficient. The group is smaller; your parent will likely be delighted to spend time with just his or her children and be more open to the discussion.
- **Don't make it an intervention.** Think about how you would like to be approached with such matters. Maybe start by sharing a story of another family in a similar situation or produce your pre-planning checklist and talk about how you are "getting your affairs in order."

- **Make good use of a holiday gathering.** This may be when all family members are present and, therefore, a good opportunity to devote some of the time to discussing these details. Perhaps the oldest sibling could initiate the conversation, but no sibling should be left out.
- **Limit initial expectations.** Even though a talk about end-of-life issues may have been on your mind for a while, it might not be top-of-mind for your parent. Allow your parent to process the proposals and maintain as much dignity and independence as possible. It might be easier than you imagine.



Expert advice from Jo Myers, author of *Good to Go — The ABCs of Death and Dying*, *The Ultimate Planning Guide for Baby Boomers and Their Parents*. For more information: [www.GoodToGoTheBook.com](http://www.GoodToGoTheBook.com). For her book, Jo interviewed 30 professionals and Baby Boomers about end-of-life issues. *Good to Go* is her personal story with appropriate humor and professional advice about pre-planning for death. *Good to Go* contains an at-a-glance, personal, pre-planning checklist that can help anyone address the inevitable without intimidation.

## Life Legacies Pre-Planning Checklist

Following is a pre-planning checklist from Home Instead Senior Care and author Jo Myers that can help your senior loved one ensure their affairs are in order:

Life Legacies Pre-Planning Checklist	
✓	Designate a power of attorney to ensure that proper information can be accessed in the event of your illness or death. Make sure a durable power of attorney for health care and a living will are in place so that your wishes are carried out if you are unable to do so.
✓	Prepare a contact list of individuals who should be notified in a medical emergency or death.
✓	Make sure your representative has a list of important account information or telephone numbers for retirement plans, insurance policies, investments, bank accounts, safe-deposit boxes, properties, preferred law and accountant firms and mortuaries. Remind your personal representative that the Social Security Administration will need to be called and, if you're receiving benefits such as those from the Veteran's Administration, they should be contacted as well.
✓	Make arrangements for telephone and utilities services, and newspaper and magazine deliveries, to be canceled.

Life Legacies Pre-Planning Checklist	
✓	Make arrangements for pets to find a new home.
✓	Write an obituary or jot down information you would like included in an obituary.
✓	Decide where obituary and memorial information should appear.
✓	Specify the type of service you would like including the burial you prefer and make those arrangements.
✓	Decide the type of service including speakers and eulogies that you would like.
✓	Decide what organizations or church will benefit from memorial donations in your name.
For more information, contact an attorney.	

## Five Wishes

The *Five Wishes* document helps you express how you want to be treated if you are seriously ill and unable to speak for yourself. It is unique among all other living will and health agent forms because it looks to all of a person's needs: medical, personal, emotional and spiritual. *Five Wishes* also encourages discussing your wishes with your family and physician.

### ***Five Wishes* lets your family and doctors know:**

- 1. Which person you want to make health care decisions for you when you can't make them.**
- 2. The kind of medical treatment you want or don't want.**
- 3. How comfortable you want to be.**
- 4. How you want people to treat you.**
- 5. What you want your loved ones to know.**

There are a few states in which *Five Wishes* does not yet meet the legal requirements. These states either require a specific state form or that the person completing an advance directive be read a mandatory notice or "warning." Residents of these states can still use *Five Wishes* to put their wishes in writing and communicate their wishes with their family and physician. Most health care professionals understand they have a duty to listen to the wishes of their patients no matter how they are expressed.

*Five Wishes* was created by the national non-profit organization Aging with Dignity, and originally distributed with support from a grant by The Robert Wood Johnson Foundation, the nation's largest philanthropy devoted exclusively to health and health care. Over 11 million copies of *Five Wishes* have been distributed worldwide through a network of more than 15,000 organizations. With support from the United Health Foundation, Aging with Dignity recently introduced *Five Wishes* translated into 20 new languages.

For more information, or to obtain copies of the 11-page *Five Wishes* booklet and other resources, contact Aging with Dignity at 888-5 WISHES (594-7437) or online at [www.agingwithdignity.org](http://www.agingwithdignity.org). Individual copies are \$5, bulk orders of 25 or more are only \$1 per copy.

## About Home Instead Senior Care

Home Instead Senior Care is the world's largest provider of non-medical home care and companionship services for seniors, with more than 800 independently owned and operated offices.

Non-medical services include companionship, meal preparation, medication reminders, light housekeeping and escort for errands and shopping. More than 40,000 CAREGivers<sup>SM</sup> are screened, trained, bonded, insured and have successfully passed thorough criminal background checks.

Services are available at home or in care facilities for a few hours per week, or as many as 24 hours a day, seven days a week, including holidays. Family members can't always be there for senior parents and relatives, so Home Instead CAREGivers are the next best thing.

Home Instead CAREGivers complete a multi-phased safety and caregiving education program. This features case studies, senior illness information, stimulating activities, nutritional recipes, and tips for coping with stress. In addition, Home Instead Senior Care offers its CAREGivers an industry-leading Alzheimer's training program.

To find a franchise office near you, visit [homeinstead.com](http://homeinstead.com).



Each Home Instead Senior Care franchise office is independently owned and operated.