Don’t treat your aging parents like kids. If you need to become involved in their affairs, start slowly and make them part of the decision process.

Watching your parents age isn’t easy. Trying to help them can be even tougher.

Your parents may be having trouble doing the things they used to handle effortlessly—paying bills, driving, even taking care of their own health. But that doesn’t mean they’re willing to acknowledge the problem or listen to your advice. You may be similarly reluctant to raise these touchy issues and risk being shot down.

Failing to act, though, can have serious consequences. Financial problems could deplete your parents’ savings and trash their credit. Health problems can snowball. And the devastation wrought in June of 2003, when an 86-year-old driver killed 10 people at a crowded California farmers market, made clear how dangerous declining driving skills can be.

You don’t have to stand by helplessly while your parents endanger themselves or others. Elder care experts say there are many ways to broach these difficult subjects, and the sooner your discussion starts, the better.

It can help to understand the psychology involved:

- **It’s about independence and control.** The older generation puts a premium on self-reliance and deeply fears losing control—fears that were imbedded during the chaos of the Great Depression and World War II, said Marty Richards, a Seattle geriatric care manager with three decades of experience.
- **You’ll always be their child.** Your parents may have trouble seeing you as an adult who can offer meaningful help or solutions. As elder law attorney Geraldine Champion put it, they remember changing your diapers—what could you possibly know?
- **Authority figures matter.** What they do tend to respect, geriatric experts say, is authority. The word of a doctor or other professional usually carries considerable clout. So you may need to enlist the help of your parents’ physician, accountant, attorney or financial advisor to help make your points.
- This amazing organ is made up of more than ten billion nerve cells and over fifty billion other cells, and it weighs less than three pounds. It’s a marvelous machine that checks, controls and regulates unconscious physical processes like breathing and heart rate, and regulates most voluntary movement. It’s the site of consciousness, thought and creativity. Why wouldn’t we work to keep our brains functioning in a healthy manner?

Once your understand where they’re coming from, you can better decide how to start the discussion.

Conversations about these delicate issues work best, Champion said, if you focus on preserving your parents’ dignity, quality of life and ability to make decisions, rather than on what may need to be taken away.

You can try the following three-step approach:

1. **Start With A Softball**
   One of the easiest ways to tackle all of these difficult subjects could be discussing what kinds of treatment your parents want if they become incapacitated.

   It may seem grim to talk about whether they would want to be maintained on a life support system and under what conditions they would want you to “pull the plug.” But this is actually a chance to focus on how they want to live their lives, not what you want them to do.
“You can say, ‘We wouldn’t want to be in a position where we didn’t know what your desires were,’ ” said estate-planning expert Michael McCarthy, a managing director of Deutsche Bank Private Banking.

You can get the conversation started with a free brochure called Your Way, provided by H.E.L.P., a Torrance, California-based nonprofit for seniors. This guide talks about the different medical decisions that might need to be made and how seniors can stay in charge of their care by making these decisions in advance.

Ideally, your parents would spell out their wishes in a health-care directive. They should also have a health-care power of attorney designating you or some other trusted person to make medical decisions for them if they’re incapacitated.

Even if they’re unwilling to take those steps, just raising the subject can help you know what you want and open the door for further discussion.

If your concern is their current health, you can talk about that next. Your local area agency on aging, listed in the phone book or through the Eldercare Locator at U.S. Administration on Aging, can help you find resources if your parents need care.

2. Follow Up With Finances
Once the topic of incapacity has been broached, it’s easier to segue into a talk about how their bills would get paid if they were in the hospital or a nursing home, said McCarthy, an attorney who specializes in estates and trusts. Some possibilities:

- Another power of attorney—this one for finances—could allow someone else to take over money management. Sometimes banks balk at accepting these, so you may need a lawyer’s help in drafting the document and in convincing financial institutions to accept it.
- If your parents have a living trust, you could be named as successor trustee, allowing you to step in as financial manager if needed. Again, it’s usually best to get a lawyer’s input so the trust is properly created.
- Alternately, you could be given check-writing authority on their bank accounts. Or more simply, you can sign them up for online bill payment, which allows you to sign in as them to pay bills if that becomes necessary. This is a less formal situation that works best when your parents trust you and are willing to give up some of their financial privacy. (That’s no small sacrifice, by the way. The older generation may be even more private about their money than they are about sex!)

If your parent is already having trouble keeping up with the bills, you can offer ways to ease the burden, McCarthy said. You can help set up automatic payments, so that the mortgage, utilities and other bills are paid directly from your parents’ checking account without their having to remember to write checks. (Make sure the checking account has overdraft protection, in case they forget to keep enough money in the account.) Online access to their bank accounts and credit cards, if they assent, also can help you monitor their finances.

Again, the key is to emphasize how you can help make their life easier while avoiding the embarrassment and expense of late payments.

Remember, though, that your parents have the ultimate say about their money. You might not agree with their decisions to play the ponies, send checks to televangelists, or finance a ne’er-do-well nephew’s business schemes, but unless they’re mentally incompetent, your influence is probably limited. To wrest control of their finances, you would need to convince a judge to make you their conservator, something that’s not likely to happen unless they’re clearly mentally incapacitated.

3. Tackle The Issue Of Driving Safety
It can be tempting to rail about the carnage in Santa Monica, which left among the dead a 7-month-old boy and a 3-year-old girl. But condemning elderly drivers will just put your folks on the defensive.

A better approach might be to discuss with your parents ways that they can drive more safely, as well as what could trigger their decision to hang up their keys:

- You can point out that everyone’s hearing, vision and reaction times decline with age, and suggest that they consider taking one of the $10 safety courses for mature drivers offered by the AARP.
- The National Highway Traffic Safety Administration has a booklet, Driving Safely While Aging Gracefully, that can help older drivers assess and improve their skills. (You can read the booklet online as well).
- You can discuss alternatives to cars, such as the shuttles many communities run for the elderly. Your local area agency on aging can provide ideas. (Or you could consider hiring a Home Instead Senior Care CAREGiver to provide this non-medical service for your parents.)
- Some older people put voluntary restrictions on themselves, such as not driving at night and avoiding freeways.

If those aren’t enough, or if your parent is clearly dangerous behind the wheel, you may need to talk to his or her physician. Or contact the Department of Motor Vehicles (or similar agency) if the parent is unwilling to give up the keys.

States differ, but some have policies that can help rein in dangerous drivers. In California, for example, older drivers must pass behind-the-wheel driving tests if their doctors, a police officer or an immediate family member notify the DMV about their concerns.

Still having trouble? You may need to bring in reinforcements.

**Unite & Conquer**
Remember when you and your siblings tried to play one parent against another? If your folks were smart, they didn’t fall for those games. They knew a united front was the best way to ensure family harmony.

You can take a lesson from that approach if you meet resistance to your overtures. Champion recommends adult children get together as a group to discuss strategy before confronting obstreperous parents. The younger generation can decide which issues should be tackled and how to approach them.

If you’re an only child, or the only one who cares, you may need to join forces with someone your parents trust—the advisors noted above, a clergyperson or a family friend. Having more than one voice expressing the same concern can have a powerful effect on even the most stubborn or parents.

It’s possible, after trying every other approach to ensure your parents’ safety and security, that you’ll have to resort to drastic measures: confiscating the keys, sending them to a nursing home, having a court find them incompetent. If your parents can’t take care of themselves, in other words, you may be forced to take over.

“At some point,” McCarthy said, “the roles may have to reverse.”

**References**
Liz Pulliam Weston’s column appears every Monday and Thursday, exclusively on MSM Money. She also answers reader questions in the Your Money message board.

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