

Bridging the Communication Gap: Difficult Conversations between Elders and their Children

CAUTION

READER DISCRETION IS ADVISED. THIS ARTICLE CONTAINS REFERENCES TO MONEY AND DEATH.

The generation gap of the 1960's has evolved to become the communication gap. Elders and their children are

not talking with each other about the financial and emotional components of legacy nor about personal end-of-life issues. This creates the potential for a negative legacy of conflict, pain, and family feuds that could have been eliminated with a tried-and-true method: communication.

It seems so simple - talking plus listening. If elders and their children communicate with each other they can negotiate the gap that exists between them. Are they willing to make the effort? Will they even realize the gap is there before it's too late?

When asked, elders* (71%) and the baby boom generation*, their children, (68%) said they are "very confident" discussing legacy and inheritance.

According to the same study, the reality is just the opposite. Less than one-third of each group (29% of boomers and 31% of elders) report actually having an in-depth discussion about any of the four aspects of legacy planning and a substantial number (21% of boomers and 7% of elders) reported that they had discussed none of these things.

Even more interesting, is the finding that that elders and boomers have different ideas about legacy. The potential for conflict is high. Boomers indicated that they preferred to preserve their parents' memories than receive a financial inheritance. Elders believe their boomer children are more interested in money.

For example, 39% of elders believed that it is very important to pass along their financial assets or real estate to their children. Ten percent of boomers see that as a priority.

In the elders group, 35% said it is their obligation to leave an inheritance to their children. Four percent of boomers said they are counting on an inheritance and 17% of elders feel their children are. Three percent of boomers feel that their parents owe them an inheritance and 22% of the elders feel they owe this to their children.

This information is from the Allianz American Legacies Study conducted in the United States in 2005. In my experience a study in Canada would reveal similar results. These two generations in Canada find it just as challenging to communicate with each other about the perennially difficult topics of money and death.

What is your legacy? *The Allianz study used a definition of legacy that includes 4 key elements: (1) values and life lessons, (2) instructions and wishes to be fulfilled, (3) personal possessions of emotional value and (4) financial assets or real estate. They distinguished legacy, including the four elements, from inheritance being purely financial.*

Successful legacy planning includes deep and meaningful discussion about all four elements. Even though the elders and their boomer children reported having discussions about legacy and inheritance, they also reported that they are not having the productive communication that is helping each group understand the other's perspective on the legacy that they wish to give or receive.

What the Allianz study results did not mention was another difficult part of the communication gap between the generations. Death. There is no easy way to talk about the topic of death. Some of us find it hard to even think about. Personal end-of-life issues, funeral and burial arrangements are all part of the necessary communication.

Often it takes a crisis to remind us about the importance of this communication. In her book

Sister Outsider, in an essay written shortly after she learned she had breast cancer, American poet Audre Lorde wrote,

"In becoming forcibly and essentially aware of my mortality, and of what I wished and wanted for my life, however short it might be, priorities and omissions became strongly etched in a merciless light and what I most regretted were my silences... I was going to die, if not sooner then later, whether or not I had ever spoken myself. My silences had not protected me. Your silence will not protect you..."

As an elder, one consideration in planning your legacy is whether there are unresolved issues in your family - and if there are, what you can do to resolve them. Are you angry with one or more of your children? Are there old feuds with family members?

We probably all know of families where part of the legacy after a death was fighting between siblings or other relatives, even court actions which could never redress the hurt experienced by the family members. None of us want to leave that as a legacy for our own children.

If you find that you are getting stuck with settling those unresolved issues, you don't have to do it all on your own. Get help from a professional mediator, preferably a mediator who is experienced in dealing with these issues. A professional mediator can also help you to have the important conversations with your family members if you find that is where you are struggling.

It is much better if we can have the difficult conversations when there is no crisis, no health or grief issues that hinder our ability to communicate. Delaying the money and death conversations doesn't make them easier.

For elders and their children here are some suggestions for building the bridge across the generational communication gap.

1. Before a difficult conversation the first step is to **decide what you want to say**. Think about what matters most for you, what this conversation really needs to be about and what you feel about it.
2. **Start with what matters most**. Don't make them guess by coming to the topic indirectly, joking or making off-hand comments.

Some of us like to "ease in" when we are trying to talk about difficult subjects. The "easing in" is a series of hints and leading questions. "So do you think you can really get along with your sister well enough to both use the cottage when I'm not around?" The other person may be imagining a worse message than the real one.

A better approach is to state your thoughts directly and honestly. This helps to make it discussable. You can invite them to tell you if they see the situation differently and if so what the difference is. "It seems to me that you and your sister haven't gotten along for a few years. I think this may be a problem if you owned the cottage together. You know more about what happened between the two of you. How do you see it?"

3. **Don't oversimplify**. If there are a lot of thoughts racing in your head and some of them seem contradictory, accept this. Link the two aspects of what you think or feel with "and". For example you could say, "I feel badly about how rough things were for you and I am disappointed in you." "I feel happy that I decided to get the divorce and sometimes I miss her".

4. **Explain carefully and clearly so that they can understand you**. Tell your story separating facts from beliefs and opinions. Include your conclusions and opinions as just that, your conclusions and opinions. You are the expert on what you think and feel. No one can know this better than you. You invite an argument when you try to make your opinions into The Truth on subjects outside your own experience like who is right, or what they intended,

Tell them your experiences or observations that form the basis for your conclusions. Rather than just saying, "I'm going to sell the cottage now," you could tell them about your own experiences that influence you to reach this conclusion. Maybe you had an experience with your own sibling involving sharing the ownership of property and you remember vividly how difficult it was to get decisions made between you about repairs and use of the property.

5. **Help them understand you**. Paraphrasing the other person helps you check that you have understood and gives them a chance to clarify if you have not got it right. You can ask them to do the same for you. "I've thought a lot about this and I'd like to know if I'm being clear. What have you heard me say so far?"
6. **Listen to them. Ask how they see it and why**. Telling your story is a first step. The other person does not always understand instantly. It may take some back and forth discussion to get real understanding between you. If the other person seems puzzled, rather than going back through your story again or trying to tell it in a different way, ask how they see it.

Don't fall into the trap of asking only for agreement by saying "Don't you agree?" or "Doesn't that make sense?" They may say "Yes" but be thinking "It sort of makes sense but only if you ignore what's really important with this." In order to have them understand you and you to understand them, you need to know what they really think. If you ask how they see it and explicitly ask how they see it differently, you can have that genuine conversation you need.

**In the Allianz American Legacies Study, baby boomers were U.S. adults aged 40 to 59. Elders were U.S. adults aged 65 and over.*

Munn-thly Memo

Q. When I try to talk to my daughter about my will, funeral arrangements and what I want done with my possessions she says "Mom we don't need to talk about that," and changes the subject. I'm 80 years old, living on my own but slowing down a bit. My husband has been gone for 14 years. My son lives on the other side of the country and I see him every few months. I'd like to talk about how to arrange things but my daughter won't listen. Any suggestions?

A. This is one of the most difficult conversations for families to have. Your daughter's reluctance may stem from many possible reasons.

One approach is to talk to your daughter or son about how to talk about it. State your assumption about them, expressed neutrally without blaming anyone. Then state what is important for you about speaking with them and, if appropriate, how you feel about that. Then ask them for their thoughts on how to have the conversation in a way that makes sense for both of you.

For example you could say, "In the past when I've brought up the subject of my funeral arrangements or my estate, I got the impression that you felt uncomfortable. For me, it's important to talk about these issues. I'm worried that you and your brother will feel unsure about what my wishes are. I wonder if there is a better way for us to talk about this?"

There's still a chance that your daughter or son will tell you that they do not want to talk about this subject. There's also a good chance that this approach will be enough to get them to engage with you in the conversation.

If they are willing to engage in the conversation that just gets you to the bottom of the mountain you want to climb. The next step is having the conversation you want. Suggestions for that are set out elsewhere in this issue of Common Ground.

Mark Your Calendar Upcoming Training Events Presented by Kathryn Munn

Difficult Conversations

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