

November 13, 2009 8:01 AM

## Long-term care can be a burden on family

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About 20 years ago, I read Ken Dychtwald's book, "Age Wave." It changed my life focus. Since then, I have reported almost exclusively on the awesome changes longevity offers us today.

As Dychtwald pointed out, there are opportunities as well as social changes as Boomers age. He envisioned much of the current upsides of aging. But he forgot to talk about the downsides of growing old.

"I've been 35 years on the aging beat," Dychtwald tells me. "I've written 16 books and seen the increasing new opportunities longevity provides. But there are challenges as well."

(Whenever experts talk about "challenges" you know there are problems ahead.)

His parents are forcing him to examine the downsides of aging, he says. As they grow older – his father is 89 and his mother 86 – he sees their need for care and he applauds their decision to talk about aging in their 70s and to sign up for long-term care insurance.

"The truth of it is, if not for the long-term care policy, it is likely my parents would live in institutions of some sort, not in their own home," he says. "It's possible they even could be separated because they have different conditions."

And so he is preaching a new gospel: Stop and think about your future. About 75 percent of those over 65 will need some type of extended care in our later years. Plan for that expense now.

Why the push? Dychtwald points to November being National Care giving Awareness Month, and he admits to having a major insurer as a client of his consulting firm, Age Wave.

But, he says, there is more.

For example: Most care is provided by women, either wives or adult children. But boomers had fewer children (only two each instead of four) than their parents. Plus more and more families live farther apart. And another factor, 80 percent of adult women are working today, compared with 38 percent in the 1950s.

"And you have to ask yourself if you can emotionally afford to care for your parents," he says. "I mean, are you prepared to bathe your father? To sit with a loved one for weeks and months and years? The emotional obligation and depletion of funds is enormous."

Of course, there's a huge problem in planning our own care future.

First, we have to acknowledge we're going to need care. And that's a bummer.

Then, we have to set aside time for that "family conversation." I tried it last week when I was visiting my son in New Hampshire. I wanted to talk over the money, the end-of-life decisions, all the messy stuff.

He couldn't hear me. "I'm really tired tonight," he said, ducking the conversation.

After the family talk, Dychtwald also advocates a conversation with a financial professional – an insurance broker, your financial planner, your tax accountant.

Put your plan in writing he says.

"No one wants to be a burden on their family but if there's no plan, they will be a burden," he says.

Don't know where to start? Try these Web sites: [www.longtermcare.gov](http://www.longtermcare.gov) or [www.caringtalk.com](http://www.caringtalk.com) or [www.researchltc.com](http://www.researchltc.com)

I don't think everyone needs or wants long-term care insurance. But everyone should talk over the "burden" with family. And if there's no family, it's critical to find a friend who will take on the task of making decisions for you.

At least have a plan. A plan is like having a coat when a storm comes up. You may not need it now, but it's good to have it hanging in the closet.

Original URL: <http://www.oeregister.com/articles/care-219210-talk-family.html>