

The Conversation: What Boomers Don't Want to Say to Their Aging Parents

I'm worried about my mother. I'm also a little intimidated by her. Anyone out there with me?

She's 81, fit as a fiddle, could run a marathon tomorrow if she had to, routinely beats my 6'3" son at badminton, and takes her daily constitutional at a pace that my 47-year-old husband struggles to match. She hangs her own wallpaper, cleans her own house, and turns her large vegetable garden by herself with a grub hoe. We don't call her every day because she doesn't need to be checked in on -- and she doesn't really appreciate the hovering, thank you very much.

So what's the problem? How about that she weighs 95 pounds, has mild osteoporosis, and is alone for the first time in her life? The next time she gets on a chair to change a lightbulb, if she loses her balance, she could break a hip and be on the floor for days -- which happened to a friend of hers. And then what? Crisis management for all of us who already have lives filled to capacity with obligations -- especially given that she lives in Massachusetts, and I'm in Washington, D.C.

But still I tap dance as long as I can to avoid having what I think of these days as "The Conversation": "Mom, I'm worried about you. We have to come up with a plan."

It's been a challenging couple of years for our family. My father went into decline two years ago and my mother had to become a caregiver in a way she'd never really contemplated. Six months later I was diagnosed with thyroid cancer. A few months after my recovery, my father had a fall that left him unaware that it was Thanksgiving, much less the year 2009. He died six weeks later, two days before Christmas.

On the day of my father's burial, my mother-in-law was diagnosed with stage four ovarian cancer, and my sister-in-law with the same thyroid cancer I'd had a year earlier. My sister-in-law is out of the woods; my mother-in-law is still fighting, and will till the end.

And did I mention that I sold one company, started another, and attempted to do a respectable job of raising three pre-teen kids at the same time?

And we're the lucky ones: in our lives, the young sick people have gotten better and the old people haven't suffered much.

But most Americans aren't so lucky.

The process of caring for aging parents who live far away threatens to cripple an already over-tasked boomer population. There are currently 40 million Americans over the age of 65 -- that's roughly 20 percent of our population. Of those, close to 10 million live alone

in single family homes, and more than a third report physical limitations preventing them from performing basic activities.

At the same time boomers are stretched thinner than ever before. According to a recent study by Compsych, 34 million Americans provide unpaid care to an elderly relative; 20 percent of American families provide more than 18 hours per week. 80 percent of boomers report high levels of stress in their lives due to caregiving, and half worry that it is affecting their job adversely. Nearly 70 percent missed work in the past year because of caregiving needs.

Aging Americans are running out of options; increasing numbers of them will have to age at home -- with assisted living facilities averaging \$200 per day, and home care aids running at \$30 per hour, few can afford to do otherwise. The risks and responsibilities associated with the innocuous-sounding "aging in place" are actually enormous. And we, their children, must figure out how to keep them safe.

Meanwhile, the 65-plus population will balloon to 55 million by 2020, while the population of caregivers will stay flat and the cost of assisted living will double. What's our plan, exactly?

Just hope our parents stay healthy, independent and clear-headed until they die by painless lightning strike?

The greatest risk to my mother and others in her age group living alone isn't that they'll die; it's that they'll survive with a crippling disability that robs them of the independence they're trying to maintain. A simple fall could cost them everything -- if they're too injured to return home, someone else will pack up their belongings, and find them a new place to live. A place they probably won't like very much. And if it's halfway decent, it's likely a place most of us can't afford.

So we're left with the choice of helping our parents stay at home as they age. It's what they want; it's what we want, and can afford. But first we have to figure out, with them, how they can do so safely. Here's where we get squeamish. "Actually talk to my dad about the fact that his body is weak, he's sort of forgetful? No way," a friend recently said.

To him, I say: Ours is the generation that acquiesced to wearing seatbelts, quitting smoking, and watching our cholesterol intake. Our kids climb into car seats and wear helmets to bike, ski and scooter. So why are we so wimpy about having a conversation with our parents about aging safely? Maybe it's because our parents are so tough, so flinty; after all, they're the same ones who mock strapping our kids into car seats, and turn up their noses at bike helmets.

But it's time to get over it. No one is immune from the effects of aging, whether it's in body or in mind. Not even (gulp) our parents.

In the spirit of new year's resolutions (and sanity preservation) I encourage all boomers with aging parents to have "The Conversation." It doesn't need to be gloom and doom, but it does need to be pragmatic. "Mom, I want you to have everything you want.... and I want you to be safe."

There. That wasn't so hard, was it?