

Critical Conversations About Inheritance

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Everyone seems to agree that family members need to talk about potential changes in health, inheritance, and estate planning issues before there is a crisis or before someone is not able to communicate. But more often than not, spouses, aging parents/in-laws, siblings, and adult children, too, often fail to initiate these important conversations. Communicating and advance planning can reduce feelings of burden, guilt, and alleviate misunderstandings. Planning can also lessen the potential for conflict that family members often experience when they are put in the position of making decisions for others.

So why don't we talk? Denial of our own or other's mortality is often the reason conversations about inheritance can be so sensitive. Few family members want to give the impression that a family member might die or that they would want someone to die. Talking about human losses or changes in health can be emotional and filled with legal and financial complexities that

many find overwhelming. In some cases, a family history of conflict among parents, in-laws, and siblings will influence if, and how, family members can communicate about later life transitions of aging parents. Helping family members talk about issues that they normally do not want to address—or even acknowledge—is the focus of Dr. Marlene Stum, University of Minnesota, research on inheritance issues. This research has been utilized to develop tools to help family members begin thoughtful communication about the complex inheritance issue of personal possessions. (www.yellowpieplate.umn.edu)

Ten Tips for Talking About Inheritance

The focus needs to always be on the wishes of the older person.

Be clear about your own motives for raising the issue. What are your concerns, what do you want to have happen, and why?

Respect the fact that others may not be ready or able to face their own or another's death. For example, making decisions about personal property immediately after a funeral may be too difficult given feelings of grief and loss.

Remember that listening is the part of communication we too often forget.

Ask "what if" questions. For example, "Dad, what would you want to have happen with the things in the house if you and Mom were no longer able to live here?"

Look for natural opportunities to talk. For example when a friend or relative is dealing with transferring personal possessions when someone moves or dies, use the situation to introduce a discussion. Ask, "What would you have done if you were in that situation?"

Recognize that family members will have different feelings and opinions. Conversations should focus on discovering how all involved parties agree and disagree.

When another family member raises the issue, be willing to listen and talk.

Adult children are just as likely to refuse to talk as parents or in-laws. Not speaking up means that others will not know your opinions or feelings.

Consider engaging an Elder Care Counselor to assist with education and communication.

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