

Conquer the Blended Family Long-Term Care Tensions

■ In any family, long-term care planning has the potential to bring long-suppressed issues to the forefront and create new tensions. For blended families, in which people have all kinds of different relationships, these challenges are often exacerbated. Here's how to help clients and their families find resolution. **BY JIM MCCABE, PH.D.**

The definition of “family” has been evolving for some time. In 1950, two-parent families with children accounted for 78 percent of the nation’s households (Williams et al., 2005). The United States was primarily a “Father Knows Best” nation. Since then, however, the cultural landscape has shifted. As a result of increases in divorce, separation, and live-in partners, today’s norm is a “blended” family, defined as a family in which one or both of the adults in the household were previously married and have children from that marriage. In the 21st century, “The Brady Bunch” family has replaced the “Father Knows Best” standard. In fact, 1,300 new blended families are formed each day (Lehman, 1994).

Some byproducts of this new norm present special challenges for professionals who serve seniors. In particular, three variables that have a significant influence on family behaviors are especially complex in blended families: allegiances, family values, and achieving consensus. As a Certified Senior Advisor (CSA)[®], these factors may have a major effect on your ability to serve certain senior clients. Understanding the potential issues they can present can help you better assist blended families as they address the challenges of senior caregiving.

Blended families contain blended allegiances

Family loyalties and allegiances are more complex in a blended family than in a nuclear family. In a nuclear family, planning issues can cause conflict. For example, family members may disagree on questions such as: Should financial resources and other family treasures pass to the spouse or go directly to the children? How involved will children be in the long-term care needs of their parents? Who will make decisions if an aging parent becomes incompetent to decide for herself?

In blended families, these same issues arise, but differences in loyalties can make the decision-making process much more complicated. Biological parents commonly have greater loyalty to their own children than to their spouse’s children, even though they may not want to admit it. And conflicts between stepparents and stepchildren may lead one spouse to worry that after his death his biological children will feel abandoned or neglected by his wife. He may wonder, “If anything happens to me, will my spouse treat my biological children in the same way she treats her own? Will she care for my children as well as I would?” At the same time, seniors may wonder whether their stepchildren will be as committed to their well-being as their own children are.

Typically, blended families also consist of more individuals than does a nuclear family. They may include current spouses and ex-spouses, plus grandparents, aunts, and uncles, some related by blood and others related by marriage. Blended families may include both adult children and young children. There may be biological siblings, half-siblings, and step-brothers and step-sisters, often called “yours, mine, and ours.” All of these additional roles can make consensus difficult in blended families. Each person engenders differing degrees of allegiance to other family members. I have facilitated many family sessions in which couples strongly disagreed on where relatives were in the “loyalty chain.”

I worked with one family in which the first wife (Mary) of the eldest son (Mark) was very unpopular with the rest of the family. However, over the course of several years, Mary developed a close relationship with her mother-in-law. When Mark and Mary divorced after 15 years of marriage, Mark’s mother maintained her relationship with Mary, while Mark’s father chose to disassociate with Mary, despite the fact that she had provided a significant amount of care to him over the years. When Mark’s parents began discussing the distribution of the estate, Mary was a major source of conflict. They eventually agreed to give certain pieces of furniture to Mary; the items had emotional value to Mary and Mark’s mother but had little value to Mark or his father. However, before they could reach this agreement, Mary’s former in-laws had to articulate the differences in their allegiance to Mary and discuss why they felt as they did.

Working through conflicting family values

Many of our values are driven by the experiences we have over the course of our lives. Our world view is strongly influenced by the era in which we grew up and the values we were exposed to in our youth. Part of

» How to Conduct a Family Meeting

- **Create** a sample agenda. It will be useful to have some agreement about the goal of the meeting.
- **Establish** ground rules. Is the approach like a focus group, where all ideas are good ones? Is there an expectation that all of the participants will help with the next steps?
- **Identify** the problems. Agreeing on the issues or priorities will increase the potential that the meeting will result in development of a good plan.
- **Define** contributions and commitments of the participants. Acknowledge the benefits and resources that different people bring to the table, and define the role each person will play in the next steps.
- **Allow** time for some self-reflection. Provide an opportunity for people to reflect on what the meeting accomplished and to feel good about the progress they have made.
- **Develop** a list of priorities and plans. By debriefing or summarizing the results and process of the meeting, you will help ensure that everyone is clear about what happened and what the plan is.

the challenge in achieving consensus within blended families is that they combine the disparate rules, expectations, priorities, and values that come out of the different history of each branch of the family.

As CSAs, we are often called upon to translate or mediate not only generational differences, but also family-of-origin differences. Differing methods for managing money present one of the most interesting challenges. Consider, for example, the situation of Bill, a 75-year-old financial planning client,

and his second wife, Joan. They approach a financial planner, asking for help performing a needs assessment and a cost analysis for long-term care. However, the request unearths family tensions the financial planner could not have foreseen.

The couple has five children between them, and they've informally discussed the role that each of those children should play in helping them manage their health-care challenges as they age. But whenever the conversation turns to specifics about who will be available to help in the event of an emergency and what shape that assistance will take, they disagree about who should be in charge of "the plan." Three of the children resist taking on the role of decision-maker, while two of the children are adamant that they should have a pivotal role in any decision-making. The situation is exacerbated by the fact that Bill blames Joan and her first husband for not teaching *their* children to be more loyal to the family unit. The disagreement that arises between Bill and Joan during this process creates hard feelings that ripple throughout the entire family.

However, this situation can be resolved. When Bill and Joan have come to agreement about which children should take what roles, the financial planner can suggest that they hold a family meeting to ease tensions within the rest of the family. (See *How to Conduct a Family Meeting* on page 30.) An alternative would be to suggest that the family participate in professionally facilitated elder mediation; see also *Add a New "Must" Professional to Your Network*. Either way, our goal as CSAs should be to help our senior clients find the resources they need so that they can have open discussions with their family members to achieve a balanced perspective when making planning decisions.

How to achieve consensus

Ideally, a family meeting focused on the long-term care and end-of-life needs of the

» Tips for Managing a Difficult Conversation

- Carefully plan where and when to have the conversation.

Where: Consider an environment that will be conducive to getting things accomplished. A public site, such as an office or restaurant, can be difficult if the participants need to discuss concerns that they want to keep private. A family member's home would be more comfortable, but be aware that if there is family conflict, the meeting site needs to be considered "neutral ground."

When: You need to consider a number of issues when thinking about the timing of the meeting. Scheduling it at a time when the most family members can attend is important. Is there enough information to act on when the family gets together? Avoid choosing a time that will heighten emotions about the process, which will turn the meeting into a negative experience.

- Make sure all participants are clear about the topic of discussion.
- Encourage each participant to respect the rights of others to agree or disagree.
- Give everyone time to process information before moving on.
- Make sure participants understand that some disagreements won't get resolved.
- Prepare to participate in more than one meeting.

family's seniors will involve the entire family. When it does, it informs other relatives about the motives behind the seniors' wishes, and it can help move the family toward broad consensus about the best way to honor those wishes. Unfortunately, many families wait



to start the conversation until a crisis hits—whether it’s a stroke, a broken hip, or another medical emergency.

In a crisis circumstance, several factors will determine whether the family can achieve consensus: How invested is the family in the well-being of its senior members? Does the family have a history of having “difficult conversations”? And, finally, is there any independent third party whom the family sees as a resource in difficult situations? If so, the family should engage this person to help them make informed decisions.

An individual’s degree of investment in helping the family achieve consensus is driven by a combination of practical (financial) and emotional (approval, guilt) factors. Family history and family values typically create expectations for how individuals should behave in the dispute resolution process. The factors that define “good” or “bad” behaviors are usually assigned without attention to fairness or consistency. Often, other family members label a person as either a contributor to or detractor from the dispute resolution process without thinking at all about the criteria they’re using to make that judgment. This issue occurs across most families, but it is exacerbated in blended families because the different sides of the family use different factors to determine which behaviors represent

good or bad behavior.

Likewise, different families use a variety of characteristics to determine how much input each individual has into the decision-making process. Some factors make sense, while others appear patently illogical. An individual’s ranking in the family hierarchy may also determine how much influence that person has. As qualified professionals with no direct interest in a client’s family conflicts, CSAs can provide an invaluable, objective view of the roles of different family members and the expectations for the planning process.

When a family is able to bravely undertake difficult conversations, it is much more likely to achieve consensus about how to proceed. Some families have fostered a tradition of openly and honestly talking things out. Others are not so fortunate. If a blended family does not have a context for communication, problems may arise. As a CSA, you can help family members from different perspectives negotiate the ground rules for the conversation. (See *Tips for Managing a Difficult Conversation* on page 31.)

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Red flags and the role of the CSA

There a number of red flags to look for when working with blended families. One sign of trouble is when conversations focus more on negative emotional needs—such as anger, guilt, or revenge—than on the best interests of the seniors the family is supposedly trying to help. Another red flag is the absence of certain family members, who are not included in meetings and discussions. You should be concerned anytime you’re given specific

instructions not to involve a particular family member in the process. Likewise, if non-relatives such as employees, neighbors, or friends are more involved in the process than family members, that can signal trouble.

A number of techniques can help qualified professionals overcome the obstacles that blended families present. First, try to gain a historical perspective on the blended family and the nature of the conflict. As a CSA, you need to understand who's who in the family, how individuals relate to one another, and where there may be potential loyalty conflicts. Do certain family members have an inaccurate perspective on the events that obstruct communication and consensus? Misunderstandings between family members can easily create distance that is exacerbated by disparate values and attitudes.

When you're working with a senior client whose well-being may be compromised by a seething family conflict, try to move your client away from the emotional and personal issues that are creating conflict. To move beyond the tensions, your client and the family need to focus on clarity about the goals and needs of the senior, along with the values and roles that affect the process. In some cases, your senior client may not be willing to set aside emotional issues in the decision-making process. With some older couples, the traditional roles of husband as decision-maker and wife as dutiful spouse preclude the wife or other family members from providing much input into major decisions.

For some clients, a CSA's most valuable contribution may be in providing insight into the issues that are causing problems in the decision-making process. Our role is to

assist our clients in making decisions based on logic and sound reasoning. Providing these insights for clients who are members of blended families does not guarantee that the decisions will always be fair, easy, or acceptable to everyone. However, we can increase the chances that our clients become more aware of the factors that influence their planning decisions so that they can act in their own best interests. ■



Jim McCabe, Ph.D., is the president of Eldercare Resources, a geriatric care planning firm that helps seniors and their families manage health and long-term care issues.

He has offices in Scottsdale, Ariz., and Los Altos, Calif. You can reach him at 800-588-6088 or jmeldercare@yahoo.com.

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