

Critical Conversations About Inheritance: Can We Talk?

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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 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 misunderstandings and 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 at the why 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 both emotional and filled with legal and financial complexities 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 sometimes even acknowledge—is the focus of my research on inheritance issues. This research has helped develop tools to help family members begin thoughtful communication about the complex inheritance issue of personal possessions.

Ten Tips for Talking About Inheritance

1. Be clear about your own motives for raising the issue. What are your concerns, what do you want to have happen, and why?
2. 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.
3. Remember that listening is the part of communication we too often forget.
4. 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?"

5. 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 have you done if you were in that situation?"
6. Recognize that family members will have different feelings and opinions. Conversations should focus on discovering where those involved agree and disagree.
7. Be willing to listen and talk when another family member raises the issue. Adult children are just as likely to refuse to talk as parents or in-laws.
8. Not speaking up means others will not know your opinions or feelings.
9. Use the *Who Gets Grandma's Yellow Pie Plate?*TM Video as a conversation starter. It helps everyone involved hear the same messages.
10. Share worksheets from the *Who Gets Grandma's Yellow Pie Plate?*TM Workbook. Begin communicating with family members about what is most important to accomplish, what fair means, and identifying what items have special meaning.

Here's Help

To jump-start your critical conversations, order *Who Gets Grandma's Yellow Pie Plate?*TM resources from the University of Minnesota Extension Service. Call 1-800-876-8636 or place an order on www.yellowpieplate.umn.edu. A video (\$30) and workbook filled with worksheets, proven strategies, and real-life stories (\$12.50) are available to guide families through the planning process.

For more information visit www.yellowpieplate.umn.edu. or call 1-800-876-8636. The University of Minnesota Extension Service is an equal opportunity educator and employer.