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BOSTON (AP) -- Thanksgiving could be an opportune time to talk turkey about family finances, rather than merely eat the bird and prepare for the next big holiday. A detailed discussion could prove to be worthwhile, given the strong likelihood that older parents and their adult children have conflicting expectations about issues such as elder care, retirement security and inheritance.

Survey results released Wednesday by Fidelity Investments found family members frequently disagree when asked privately about these hard-to-discuss topics.

Key findings from the Boston-based financial services company include:

- Twenty-four percent of the adult children surveyed expected they will have to help their parents financially at some point, yet 97 percent of the parents don't expect to need help.

- Nearly all of the older parents and their grown children - 97 percent - disagreed on whether a child will take care of the parents if they become ill. One reason for the nearly universal disagreement is the small number of families who discuss their expectations in a comprehensive way. Just 10 percent of the adult children believed the conversations they had were very detailed, and 63 percent of the children and parents disagreed on the level of detail they had covered to date.

- Adult children typically underestimate the value of their parents' estate by more than $100,000 on average, in part because few families have a detailed discussion about how much might be passed down through inheritance. Older parents were more likely to believe a conversation had been detailed.

- Expectations differ as to how financially well-off older parents will be in retirement. Thirty-eight percent of children thought their parents will have a very comfortable lifestyle, while just 20 percent of the parents said that about their retirements.

Kathleen Murphy, Fidelity's president of personal investing, said the need for families to discuss these issues is likely to grow as more baby boomers reach retirement age, and as life expectancies continue to increase.

"Getting more comfortable with these conversations is going to be really important," Murphy said. "The burden only gets bigger."

The so-called "fiscal cliff" that's dominating the post-election national political dialogue could serve as a jumping-off point for many families to shift holiday conversations to their own finances, Murphy says. The fiscal cliff denotes the potential tax increases and government spending cuts that begin to take effect Jan. 1 unless Congress and President Barack Obama can work out a deficit-reduction compromise.

"It's a more comfortable way to start these conversations - a conversation about the national economy can lead into a conversation about your personal economy," she says.

Avoiding the conversation means decisions are put off until there's a family crisis, often resulting in sharp disagreements.

Lack of communication was a key theme in the survey findings. Sixty-eight percent of older parents said they were more comfortable talking about these matters to a third-party financial professional than they were with family members. That was the case for 60 percent of the adult children.

The lack of discussion contributed to differing views about how often older parents worry about their long-term financial security. Forty-six percent of adult children think their parents worry at least once a month, while just 32 percent of parents reported they worry that often.

Adult children may be more concerned about these issues than their parents because many are part of what's known as the "Sandwich Generation," middle-aged people trying to care for their elderly parents while also supporting their own children.

Such parents "may be grappling with planning for their own retirement, helping to fund a child's college education and dealing with eldercare and retirement challenges with their parents as well," Murphy says.

The survey was conducted from July 24 to Aug. 29 by the firm GfK, with Fidelity not being identified to survey participants as the sponsor. GfK used its KnowledgePanel sample, which first chose participants for the nationwide study using randomly generated telephone numbers and home addresses. Once people were selected to participate, they were interviewed online. Participants without Internet access were provided it for free.

The total sample recruited for the study included 975 parents who were 55 years or older, had an adult child and investable assets of at least $100,000. Out of that sample group, results were generated from 152 parents who were compared to one of their adult children. Those children had to be at least 30 years old, with at least $10,000 saved in an investment account such as an IRA or 401(k).