Having THE TALK With Your Parents



5 Tips for Adult Children with Aging Parents

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Hey Mom, we need to talk...

Having a conversation with your parents or loved ones about their changing needs and plans for aging can be overwhelming and emotional. It's a talk that's often pushed off and ignored for as long as possible, and unfortunately can be delayed until it's too late to be productive. Use these tips as a guide for how to start that talk now and be as prepared as possible for the future.

5 Tips for Adult Children with Aging Parents:

Start Early

Start having casual "what if" conversations with your parents or loved ones as early as possible. Don't wait for a perfect scenario to present itself for a long conversation where you sit down and calmly figure everything out because that's unlikely to happen. There are so many things to talk about that it's best to have as many smaller talks as possible. Use real-life situations to bring up topics and get conversation going:

- *"Did you know that Sue's parents are thinking of moving into that new Senior Community? Have you ever thought about living somewhere like that?"*
- *"I feel so bad for Jim right now--with his dad having to go to the hospital so suddenly, he really has no idea how to answer medical questions or know what to do with their house. What would you want me to do if that happened to you?"*

Be careful about making sure the conversations are not pushy or demanding, and that they come from a place of care and curiosity. And be prepared to have to bring up some topics again and again before seniors may be ready to commit to decisions. Rushing a decision or trying to force a plan can stall any progress and close doors early.

Involve the Family

This one can be tricky--especially in families where siblings or family members have different ideas about how to approach parents or have different plans for what they 'think' should happen. However, if possible, delegating different duties to family members can help ease the burden on a sole caregiver. Tap into strengths--if your brother is great with finances but lives across the country, he might not be the best option to check in on your parents often, but he could help with estate planning documents. Having everyone on the same page (as much as possible) before a crisis or real need occurs can save a lot of stress and drama.

Areas to Cover - Safety at Home, Downsizing, Estate Planning

- **Safety at Home** - Our priority is always making sure that our loved ones are safe, healthy, and happy at home. Whether that's at their own home, living with family, or at a senior community. Routinely checking their living environment for safety issues, or needs for extra care/security, and identifying solutions is crucial. There are a variety of senior home health options available as well as technology to provide additional support and security at home. Ask your senior real estate specialist for a list of resources and organizations that can help.
- **Downsizing** - It's a tough topic, but the truth is that most seniors need to start streamlining their estates. Getting them involved in the process is the optimal goal. Less clutter can reduce home accidents and falls, and if they have a say in what stays/goes (rather than you having to decide during a crisis), they may feel more in control of the process and not like they're being taken advantage of.
- **Estate Planning** - If your loved ones don't have the major estate planning documents in place (wills, trusts, healthcare power of attorney, living will, and financial power of attorney), encourage them to do this NOW. These documents are crucial so that their decisions regarding their health and estates can be respected during times of a medical emergency or sudden loss.

Do Your Research

While you don't necessarily want to approach your parents or loved ones with a rigid plan in place, doing some preliminary research on available senior resources, communities, and options can help those first few conversations go more smoothly. Having a few answers (or knowing where to find them) allows you to be a source of information and even correct misinformation that they may have gathered themselves.

Stay Focused

Being a caregiver for an aging family member is a marathon, not a sprint. Keep your main goals in mind, even as they may change due to an accident or failing health. Don't expect to solve all the challenges at once--start with health and safety and go from there. It may take multiple attempts at the same conversation to make any real progress. But you'll make more progress a little at a time than you'll make if you don't get started at all. Be an advocate, be a partner, and be aware of your own needs as a caregiver also. Bring in outside help when needed and make sure that you're taken care of as well.

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- Is It Time to Rightsize Booklet
- Preparing for your Senior Move
- Seniors Guide to Estate Planning
- Aging In Place Safety Guide
- And More!



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