



# Resources

## Topics to Discuss with Your Parents about their Aging

Why is it so hard to talk to our aging parent about difficult subjects, such as getting older, needing help, or planning for being dependent? Sometimes, we just don't want to face the fact that they are getting older. Or, maybe they don't want to face the fact themselves and are in denial about their own aging process. Who can blame them? No one wants to picture one's self needing help with walking, bathing, toileting or eating.

But, it must be done. If crisis hits, and no one has addressed the subject of what your parent wants, it can be enormously stressful on the adult children. Some of the stress can be avoided. Parents are living longer, but that often means living with impairments of advanced age. Everyone with an aging parent needs to have conversations about the future, and the possibility of needing help.

### **Getting Started in a Positive Way**

But what do you need to talk about and how do you approach the conversation? Bringing up these sensitive topics as a shared conversation about planning for the future, or as seeking input on their wishes for how they want to live the rest of their life, is less confrontational than presenting mom or dad with a ready-made plan. Besides, if you don't know what your parents are thinking, how can you help them plan? Let your parents know the conversation is about them and their wishes for the future.

Resist any temptation to jump ahead and put a plan together yourself. Simply guide the conversation with questions that allow your parents to express their thoughts, feelings, concerns and plans. You figure out how to collaborate for a common purpose. As a partner you share what's important to you, but you also listen to understand the values, goals and needs of your parents. This shift of perspective is essential.

Understand your role in the discussion. Your parents have heard the dreaded phrase of "parenting your parent" so there may well be a natural suspicion of your attempts to broach subjects they deem personal or private. It's your job to reassure them that you want to be on the same team. You want to be a partner in their best future. That your goal is to collaborate with them to make sure that their needs, beliefs, and values are upheld. Reassure them, that as children of aging parents, you are never attempting to switch roles.

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**Topic Areas for Discussion**

What is most important to your parents? Remember, when you think about how to have your conversation, to frame it around the most important considerations for aging older adults: security, independence, freedom, peace of mind, family and friends and choices. How can your parent maintain all of these things? But be sure to ask, “What is most important to you?” Ask the question so you can find out whether or not your concerns are the same as your parents. Let them know what you have identified and ask if they ever think of those same concerns or if they have identified others. Have they considered the same things you have, or are they thinking in a different direction?

Here are few topic areas that are important to discuss with your parent:

**1. Legal Issues:** At the very least your parent should have an up-to-date will, a durable power of attorney for both legal and healthcare decisions, and a living will. You should know where these documents are, and that your parent’s physician has a copy of documents relating to healthcare. While most documents can be drawn up on one’s own, it’s a good idea to see an attorney specializing in elder law who can advise you on your particular situation.

**2. Estate Plan:** If their plan is to pass property to family members, have they talked to a financial advisor about the best way to do that? How can their assets help provide for their care in case of a decline in health or incapacity? It is important to speak with a professional, and ensure that it is reviewed regularly.

**3. Medical Expenses:** Medicare doesn’t pay for long-term care, and an annual nursing home bill can easily reach over \$100,000. What is your plan for paying for long-term care, should the need arise? Does your parent have long-term care insurance? Is he or she near the level for Medicaid benefits? Simplify your parent’s finances as much as possible through direct deposit and automatic bill pay.

**4. Medical Care:** Does your parent have one doctor who can coordinate care? It’s important to have someone who is the “captain of the ship.” Do your parents keep a list of every medication they take? Take a written list of all medications and supplements to every medical appointment.

**5. Housing:** This can be a tough conversation to have, especially with a healthy parent. Find out where your parent would like to live if she had to leave her current home. Do your parents want to stay in their current home as long as possible? Or are they considering “downsizing” or moving to a senior living community? Discuss what they would prefer if they were to experience a decline in health and need greater assistance with their daily activities. Whatever their choices, help them find options. What home care services are available? What options do they have for personal care? Be careful not to make any promises you can’t keep. While you think it might be fine to have mom live with you, situations change. Caring for someone who needs a lot of medical help can be difficult at best, and at times impossible.

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**6. Home Modifications:** Is your parents' home keeping up with their needs? What repairs and modifications could make their house, apartment or condominium safer and more convenient? From non-slip stair coverings to walk-in shower stalls, find out how to improve their home so they can safely age in place.

**7. Wellness:** Do your parents have a plan to stay active? Study after study shows that regular physical activity is the most important contributor to healthy aging. No matter what a person's condition, adding exercise is of benefit. Meaningful social interaction is vital to overall health for people of every age. Recent studies show that older adults who socialize, not only with family members, but also with other groups, have better emotional, intellectual and physical health.

**8. Home Safety:** Many older adults are reluctant to discuss their risk or experiences with falls. But did you know that fall protection is actually an important part of planning for the future? Falls are one of the leading causes of incapacity and one risk factor that we can take proactive steps to avoid. Conduct regular home safety inspections to identify areas of high risk in the home, and make changes where necessary.

**9. End-of-Life Care:** This is a conversation no one wants to have, but it's so important. If your parent says he would want you to "pull the plug," make sure you know what that means and in what situations it applies. While talking about end-of-life care is hard, it's also rewarding. It can bring a new level of trust and intimacy into your relationship.

These topics are intended to provide a framework for people who would like to speak to their aging parents about planning for the future. If the "teamwork" aspect isn't working as well as you'd like, consider adding outside members to the team. Perhaps a known healthcare provider, physician, financial planner or even a trusted family friend can provide valuable help and guidance.

#### **Start the Conversation**

The best advice is to plan carefully and think through such conversations so that they are as positive and productive as possible. Write down what you think needs to be discussed so you don't forget anything. Try not to approach this important opportunity as "The Conversation," but as an ongoing series of conversations. Address one issue at a time rather than trying to resolve everything at once. It is less intimidating that way. If you start small, you are more likely to start. And your parent will be more likely to participate.

If you still feel nervous or anxious about starting this type of discussion with your parents, run your ideas past other family members or a professional. You may want to consider getting a neutral party involved. Professionals such as physicians, case managers, social workers, lawyers or financial advisers can help navigate the many issues related to aging. You might also consider a social worker, geriatric care manager or representative from a local senior center or retirement community. Their expertise and experience can be invaluable in helping support you and your parents find solutions to your challenges and provide a positive path to all the places life can go.