



STARTING THE CONVERSATION

Planning for the Future ▶

Many families find it hard to have conversations about the future. Two out of five older Americans have not talked to their children about the possibility of moving into senior living. In fact, three out of 10 adult children don't even know if their parents have a will in place. This is according to a new survey conducted by OnePoll on behalf of Brookdale Senior Living that asked 2,000 Americans about their plans for the future.

New Survey Finds Most Americans Do Not Plan for Their Later Years.



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This survey confirms what we see every day when families visit our communities. **Most people wait until there's an emergency or crisis to talk about senior living with their parents,** but by then it's too late. Families are forced to make quick decisions for which they are simply not prepared. That's why it's better to have conversations about future plans while your family has time to think about next steps and weigh all options.

HOW TO PREPARE FOR CONVERSATIONS WITH YOUR AGING PARENTS

Approximately 58% of adult children polled said talking about senior living was uncomfortable and stressful.

But it doesn't have to be. Brookdale's Conversation Starter can help make these decisions more productive and may even strengthen your relationship. Use these tips as you prepare to start the senior living conversation with your parents, and then keep it going:



1 START WITH A SITUATION.

It could be hypothetical, but starting the conversation around a situation can help your family understand the seriousness of planning for the future. You may want to start with a question like, "I know you are not ready now, but what would happen if... you need help with every day activities?" Maybe there are things already happening, like a new diagnosis, a recent fall or the death of a close friend or family member. Centering the conversation around a situation is a great way to start.

2 FOCUS ON SETTING GOALS, NOT GETTING ANSWERS.

Try not to approach this important opportunity as "the conversation," but as an **ongoing series of conversations** with your parents. It will take time to explore all options and think through all the decisions. Your first decision may just be an introduction to the topic and an exploration of how your parents feel about getting older. Focus on understanding your parent's long-term goals and how you can address them. **Understanding your parent's feelings, wishes and needs will help you work as a team to achieve what is realistic and identify what isn't.** There's no need for high-pressure techniques, so you can get a "yes" on the most essential questions in the first conversation.





3 BE A GOOD PARTNER.

Be a partner, not an expert or an authority. As an authority figure, typically, you are in charge. You make the rules. You set the agenda. Negotiation is not an option. But as a partner, you have mutual interests and a common goal. It can feel like a role reversal with your parents, and while a shift in your relationship may happen as you guide these conversations, you should not act like you “know what’s best.” **To be a strong partner, you have to understand your parents’ long-term goals and wishes and work with them to achieve what is feasible.**

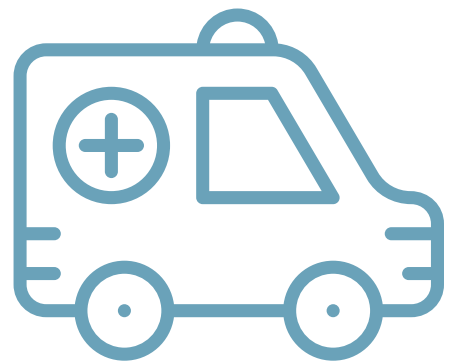
Caregiving Versus Care Partnering



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4 START NOW. DON'T WAIT FOR AN EMERGENCY.

It’s better to start the conversation while your aging parents are relatively healthy and there are no apparent concerns. That way you have time to build slowly and have conversations about every area of their lives without too much pressure. Consider putting together an outline to organize your thoughts before you begin a conversation. Keep the discussion casual, so you don’t overwhelm them. **Let them feel your love and concern.** And remember: helping your parents plan for the future is not only important for their well-being as they age, but it will have a positive impact on your emotional well-being, too.





5 **TIMING IS EVERYTHING. AND SO IS THE LOCATION.**

To have a respectful conversation requires an investment of time and patience. You'll want to time your discussions appropriately. Make sure your parents have time to talk, not when they are distracted by the need to get to an appointment or when their favorite TV show is about to start. And make sure you have time to listen. Don't start an important conversation if you need to walk out the door in the next five minutes. **It should be planned together.**

It's also essential to create a comfortable, safe space. In other words, the holiday dinner table is probably not the place to talk to senior parents about a sensitive issue. Maybe you need to be at a neutral site, like at a nice, quiet restaurant or a park. Perhaps it's helpful to include other family members, especially if it's someone with whom your parents are comfortable and trust.

6 **LISTEN UP.**

Listen more than you talk. Ask open-ended questions. Let them know you are listening by affirming or repeating what you hear. Be open to understanding the complete answer before offering an opinion or advice. Listening shows respect, which is a key ingredient for a successful partnership and a positive outcome.



Be sensitive and empathetic. Approach the conversation with a caring heart, and ask your parents how they are doing. Ask them if they're still able to do the things they want to do. Let them know you care about how they are, how they feel about their own aging and what they want for the rest of their lives.

[Get More Tips on Starting the Conversation](#)



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WHAT TO ASK

Many people avoid these tough conversations. Our survey found that two out of five older Americans have not discussed their future plans with their children at all. In fact, three out of 10 adult children don't know if their parents have a will in place.

So, remember, start slow. You need to understand your parents' goals, so you can help them make a long-term plan. Resist the temptation to jump ahead and put a plan together yourself. Your role is to guide the conversation with questions that allow your parents to express their thoughts, feelings and concerns. One of the most important questions you can ask is, **“What is most important to you?”**

What do you need to know to help your parents plan for their future? Here are a few topics and questions you should address:



1

LEGAL ISSUES

- Do they have a durable power of attorney for both legal and healthcare decisions?*
- Do they have a living will?*

You should know where these documents are located, and if your parents' physician has a copy of the documents relating to healthcare. Yes, your parents can draw up some of these documents, but it's a good idea to see an attorney specializing in elder law or a financial advisor who can advise your family on your particular situation.





2 MEDICAL EXPENSES

- How do your parents plan to pay for long-term care or senior living?*
- Do they have long-term care insurance?*

Medicare, a type of health insurance for people age 65 or older, does not cover the cost of most senior living expenses. While it usually covers short-term stays in skilled nursing or rehabilitation centers, it does not cover other types of senior housing. Independent living, assisted living and memory care are typically private pay. If applicable, long-term care insurance or some veterans' benefits may help with financing. Or are your parents near an income level that would qualify them for Medicaid benefits? If so, they may qualify for a state program that could provide some assistance, depending on location.

How to Pay for Senior Living



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3 MEDICAL CARE

- Who will coordinate care for your parents?*
- Do they keep a list of every medication they take?*



It's important to have someone who is the point-person to help them manage care, especially for chronic illnesses and conditions. Typically, this person is their primary care physician. Make sure you know who this is, and **ask your parents to list you as someone your doctor can share information with.** You should encourage them to take a written record of all medications, supplements, surgeries and diagnoses to every medical appointment and to share a list with you or another family member as a back-up. You or your parents are the best keepers of current medical information.

8 Simple Steps to Help Seniors, Caregivers Better Manage Medications



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4 HOUSING

- Where do your parents want to spend their later years?*
- Are they considering “downsizing” or moving to a senior living community?*
- Under what circumstances would they leave their current home?*

This can be a hard conversation to have, especially with a healthy parent. Find out where your parents would like to live if they had to leave their current home. Discuss what they would prefer if they were to experience a decline in health and need more assistance with their daily activities. Whatever their choices, help them find options. Which home care services are available? What options do they have for senior living?

Be careful not to make any promises you can't keep. While you might think it would be fine to have Mom live with you, situations change. Caring for someone who needs a lot of assistance can be more of a challenge than you might think.

5 HOME SAFETY AND MODIFICATIONS

- What changes or repairs could make your parents' home safer?*
- Do they need help with home maintenance?*



Many older adults are reluctant to discuss their risk or experiences with falls, but **falls management is an important part of planning for the future.** Identify areas of high risk in your parents' home, and make repairs and modifications to make it safer and more convenient. From non-slip stair coverings to walk-in shower stalls, find out what you can do to improve their current home, so they can safely age in place.

How to Prepare When Grandma Comes to Your House for the Holidays



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6 WELLNESS

- Do your parents have a plan to stay active?*
- Are they staying socially connected with friends and family?*

Movement is good medicine, and regular physical activity is an essential part of aging well. **It's also important for them to engage in activities that keep them thinking, learning and trying new things.** Research shows that close friendships and meaningful relationships play an integral role in aging well. Social isolation can lead to rapid declines in health.

Why Staying Socially Active as You Age Is Good for Your Health



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7 FINANCES

- What are your parents' current expenses?*
- Do they need help simplifying their finances with tools like direct deposit and automatic bill pay?*



Living in a house, even without a mortgage payment, can be expensive. Home upkeep, transportation, utilities and maintenance can add up quickly. Are there services that your parents are paying for but not using? Listing out all the expenses your parents have can help them get a complete picture of what it really costs to stay in their home compared with what it could cost to move into a senior living community. You'll need to know what they can afford.

