

## Retirement Guide

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## Make “The Conversation” Multiple Small Conversations Instead

Are you planning the big day when you sit with your aging parents around the dining room table, making decisions with them about their future, which is followed up promptly with a will or a visit to a senior living community?

If so, you may be in for a big disappointment.

Seniors from the Silent Generation (born between 1925 and 1945) were brought up to think that asking for help is as a sign of weakness. Not only do they value their independence, but, understandably, most don't look forward to talking about topics that relate to their death or incapacitation.

“We hear all the time from families who have overwhelmed or alienated their parents by trying to discuss a slew of sensitive topics with them all at once,” says Jamison Gosselin, senior vice-president for Marketing, Communications and Resident Enrichment for Holiday Retirement. “What happens is that their parents refuse to talk about it anymore, and then something like a fall happens and the family has to figure everything out fast without much planning.”

### Plan, Plan, Plan

Unfortunately, when families react to a crisis “they are more likely to make a decision that in hindsight they wouldn't have made,” says senior advocate Scott Greenberg, who wrote the award-winning OMG, I'm Getting Older and So Is My Mom. “I'm a big advocate of plan, plan, plan.”

But, in too many cases, people don't have legal documents in place and some have not done any planning at all. According to AARP's **Perceptions of Long-Term Care and the Economic Recession** bulletin, one in four people age 45 and over would not be prepared financially if they suddenly needed long-term care. As well, a **survey** conducted by Harris Interactives showed that less than half of respondents did not have a will, while only about 40 per cent had a living will and power of attorney (POA) for healthcare. (Another **study**, shows that only one-quarter of respondents to a survey had created advance care directives, including a POA for healthcare.

### Commit to Small Conversations

Ideally, a family should commit to multiple conversations over the years, says Bruce Kravitz, a mediator with **ElderPeace Partners** in Austin, Texas, who has also been a long-distance caregiver for his elderly father. “Don't wait until Thanksgiving and in front of everybody ask whether they want to be cremated or buried,” he says. “That's like hitting them with a sledgehammer –it makes everybody uncomfortable and you won't get any answers.”

Instead, broach a conversation with your parents “on the sly,” he advises. After some time goes by, bring the topic up again with one more sibling present, eventually including as many other siblings as possible. “The more people who hear the conversation the better, as it makes for less confusion,” says Kravitz. Besides this, he advises following up with appropriate legal documents so that when something happens you will have a coordinated team.

### Look for Spur of the Moment Opportunities

Be on the lookout for times when you can naturally slide in a little conversation. For instance, if you notice your father struggling to get up the stairs, the time might be ripe to usher in a conversation about housing alternatives. Likewise, if you notice your mother having difficulty making a left turn it might be time to talk about driving (though please do wait until you're safely home.)

Another way in, is to talk about some of your goals and plans, then switch gears and ask your parents about their plans. Similarly, you might inform them that you have created a will or assigned power of attorneys (if that is, indeed, true), then ask whether they've done the same.

Continue to talk about these tough issues any time you see an opening – remember, even if your parents express a concern, it shows that they are at least thinking ahead. Also, make sure to do your research so that you can present concrete solutions. For example, if you think the house and yard work is becoming too much for your parents, get a referral for a cleaning lady or a grass cutter, call some home care services or visit a few senior living communities in the area.

If your parents don't give you an opening, bring up the issue again in a non-threatening way, just make sure that you give them time and space before following up. You may feel like you're doing nothing in this percolation stage, but you are actually allowing the conversation to seep into your parents' minds.

Although, it's preferable to start planning for the future while your parents are still in good shape, in some cases, it's too late for that. If you have begun to see “tell-tale signs” of increasing isolation, poor eating habits or other problems that could affect your parents' well-being, health and safety, “you need to start talking about these issues first,” advises Greenberg. “If you see something, say something.”

“While adult children often want to prompt this conversation, we find their aging parents have been thinking about the same things for some time,” says Gosselin. “Their parents just dread bringing up the topic because of how their children may feel about things such as selling the house or liquidating other investments so they can enjoy a simpler life at a senior living community. Our residents tell us they often feel relieved once they have a conversation with their family about their plans and everyone is on the same page.”

### More About Having Tough Conversations



There are many ways families can start and continue an ongoing conversation about plans for an aging loved one. Learn more about these conversations and how to put thinking about senior living in perspective by downloading a complimentary e-book, "**Tackling Tough Conversations: How to Navigate Five Steps in a Senior Living Move.**"

## Our Communities

### United States

Alabama	Hawaii	Maine	Nevada	Oregon	Washington
Arizona	Idaho	Massachusetts	New Hampshire	Pennsylvania	Wisconsin
Arkansas	Illinois	Michigan	New Jersey	South Carolina	Wyoming
California	Indiana	Minnesota	New Mexico	South Dakota	
Colorado	Iowa	Mississippi	New York	Tennessee	
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