

# Eldercare Planning: Five Tips for Starting the Conversation

By Kathleen Burns Kingsbury

As we walked out of the hospital, my sister turned to her kids and said, â??Please take care of me at home if I get as sick as your grandmother.â?• I turned to my husband and said, â??Just put me in a nursing home and go on with your life.â?•

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These two diverse perspectives might have fueled a fight over how to handle momâ??s care. But my parents had the foresight to give us the gift of not having to decide. By the time mom had Alzheimerâ??s and was dying of colon cancer, the family knew what she wanted. She wanted to stay at home as long as possible and forgo any drastic medical treatments that might prolong her life. This was comforting in a weird way. Knowing what my mother wanted, I didnâ??t have to wonder if we were doing the right thing. The course was set, and the familyâ??s job was to follow it.

By 2050, the number of people age 85 and older will triple, and 50 percent of them will experience some form of cognitive impairment.[1,2] Even those who donâ??t develop dementia are likely to need support as they slow down and lose mobility. Therefore, it makes sense to plan for and talk to your family about your care preferences as you age.

Discussing end-of-life issues is uncomfortable for most of us. But it is a necessary conversation for many reasons. The best time to engage in this dialogue with your family is when you are healthy and the days where you will need support seem far away. While your motivation may be lower now, when a crisis is not looming, the advantage is that you can be proactive, not reactive.

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**What is the best way to begin this process?**
Here are five tips to get you started.

**1. Do some soul searching.**

What is important to you as you age? Is it being cared for at homeâ??or being cared for in a way that preserves your dignity and safety? Is it important that your caregiver is a family member or simply someone trustworthy who becomes an important part of the family? What values do you want to honor in your elder years?

Take some time to reflect on these questions before communicating your wishes to your family. By doing so, you will be better able to articulate your wishes and your rationale for each one.

**2. Donâ??t procrastinate.**

Just ask Jennifer. Her family wanted to plan, but her father insisted that he â??would never need a nurse or help.â?• When he had complications during a surgical procedure, the family scrambled to make decisions and get him the care he needed. â??It would have been much better had his pride not interfered and he let us help ahead of time,â?• Jennifer says now.

Our mortality and inevitable physical decline are topics that we naturally want to avoid. It is tempting to think optimistically or ignore the reality of our humanness, but it often leaves the ones we care for most in a stressful position.

Fight the urge to procrastinate. Instead, open up the dialogue with your partner and your children. While uncomfortable at first, these money talks can make a family stronger.

**3. Know your options.**

Being knowledgeable about the options available to you and your family can ease anxiety. From a legal perspective, you should have a durable power of attorney, a healthcare proxy, and a living will at a minimum. When discussing your wishes with your family, review the purpose of each document and where these papers will be kept. They should be easily accessible during an emergency.

Also, discuss the medical and housing options available should you become mentally or physically impaired. Today, there are many choices, including home health care, assisted living facilities, rehabilitation units, day care programs, and nursing homes. Talking about these options and communicating your preferences will ease your loved onesâ?? minds if the time comes to implement the plan.

**4. Donâ??t ask for promises.**

It is easy to agree to keep a parent, partner, or sibling out of a nursing home when you are distant from the situation. But it may not be in anyoneâ??s best interest in the long run. Avoid asking family members to make promises of this type. Instead, talk about what is underneath your request. For example, consider your motivations if you want them to promise to keep you at home. Is it fear of

abandonment and a belief that you wonâ??t be abandoned if youâ??re at home? If so, communicate how you feel. â??I am concerned that, as I age, I will be forgotten about. While I would prefer to stay at home, I know that it may not make sense at the time. Just know that it is most important to me that people visit me as I age.â?•

**5. Expect and respect differences.**

The beauty of a family is that it consists of individuals with diverse personalities, viewpoints, and generations. While you share a history together, it is unrealistic to think you will agree on every decision when it comes to caring for an elderly parent or impaired family member. Expect and respect differences. Donâ??t waste time trying to convince others to agree with you. Instead, focus on trying to understand each other.

If the conversation gets heated, take a time-out and agree to reconvene at a later time and date. Some families find that working with a professional helps the process. This person can be an advisor, estate planning attorney, or family wealth consultant. As a neutral party, this professional facilitates the discussion, mediates differences, and keeps the dialogue moving forward.

As one client stated, â??Having Gary, the estate attorney, in the room with us, changed the tone and outcome of the conversation. I learned more about my parents and my siblings in 45 minutes than I had in 45 years. It really was a good decision.â?•

Eldercare planning is not a one-time conversation. It is an ongoing dialogue. While it may be challenging to begin the discussion, families who take the risk often find great comfort in having shared their thoughts and feelings with each other before it was too late.

Have questions? Need help? Call the CAPTRUST Advice Desk at 800.967.9948 or schedule an appointment with a retirement counselor today.

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