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## Addressing Sensitive Issues: A Helpful Guide to Talking with Your Aging Parents



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*“The hardest part of growing up is realizing your parents are growing old.”*

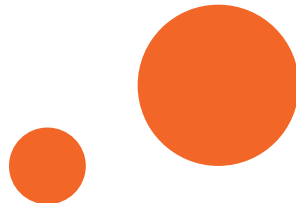


# Introduction

**No one likes to think about losing their independence or having to leave their beloved home, but these are the realities that often come with aging.**

To help a senior loved one manage issues like these, the first step requires candid conversations about their health, safety, and the various challenges they may be facing.

It's best to start these discussions well in advance to provide ample time to consider and plan all aspects that may be required, and to involve your parent in the decision-making process. This ensures that their wishes are carried out regarding medical treatment, long-term care, and financial decisions.



**These topics tend to be personal and emotional, so the way the conversation is approached is vitally important.**

In this guide, we will address common issues that emerge with [aging parents](#) and provide helpful guidance on how to frame these sensitive issues in a respectful way that will create the best outcomes for your loved one and greater peace of mind for everyone involved.



# Chapter 1:

## *Common Topics to Address*

### **Talking about aging with an elderly loved one can feel intense and overwhelming.**

Understandably, you might be anxious about initiating these discussions. From their ability to continue driving to the challenges of estate planning and end-of-life preferences, there are many different issues you may need to address. To assist you in tackling these subjects, we have outlined some common topics below.

#### **Is your loved one still fit to drive?**

Changes that come with aging often make it difficult for older people to drive safely. Vision impairments can make it difficult to see traffic lights, street signs, pedestrians, and other vehicles. Some seniors also experience [cognitive decline](#), impeding their ability to make instantaneous decisions when faced with hazardous driving conditions. In addition, older adults tend to have slower reaction times and medical conditions that make it difficult to respond quickly to dangerous situations. Required medications may cause drowsiness or confusion, making it even more hazardous to operate a vehicle. Look for any signs of unsafe driving habits, such as sudden lane changes, speeding, driving too slowly, tailgating other cars, and near-misses on the road. Regularly check your parent's vehicle for dents, scratches, and further damage that could have been caused by a recent accident.



#### **Do they have estate planning documents in place?**

Estate planning is an essential aspect of aging, but most seniors in the U.S. have not executed a will or trust. People often hesitate to engage in estate planning because they don't like to think about their demise, or they mistakenly believe they don't have enough assets to necessitate it. However, if your loved one passes without a plan in place their assets will be distributed by the court. Estate planning ensures that one's assets are distributed according to their wishes rather than by the decision of a judge or appointed executor.

A will is a legal document that specifies who will receive property in the event of a person's death, while a trust can be used to distribute assets before passing. If your loved one does not have a current, updated will or trust, or to learn more about which estate planning instrument would be most appropriate for your situation, schedule a consultation with an experienced [estate planning attorney](#).

In addition to wills and trusts, a healthcare power of attorney (also called a medical power of attorney or durable power of attorney for healthcare) authorizes a designated agent to make medical decisions for your



loved one if they become incapacitated. Typically, this power encompasses choosing doctors, treatments, and care facilities and adhering to any directions outlined in the living will. Having this legal document in place can give your family tremendous comfort, even if it's never needed.

### **Are their finances in order?**

It is essential to know where your loved one's money is kept, how much is there, and who has access to it. Make a list of all account numbers and contact information. Deeds, automobile titles, insurance records, and other assets should also be kept in one secure location.

In addition, a trustworthy individual should be legally designated as having "durable power of attorney" if your parent becomes incapacitated and decisions regarding their finances are required. This person is responsible for acting in your loved one's best interest, and family members should be made aware of the arrangement. If you have power of attorney over your senior loved one's finances, you have a fiduciary responsibility and are legally obligated to put their financial interests first. Therefore, it is vital to keep detailed records of any transactions made on their behalf. Seek advice from an attorney specializing in elder law and estate matters and consult with a [qualified financial professional](#) as well. Their guidance can be vital in assessing issues, making critical decisions, avoiding potential conflicts, and adequately completing necessary legal documents.

### **Are they eligible to receive financial support?**

There may come a time when your parent requires help handling their finances, and they may also need monetary support. Your loved one may be eligible for one or more types of support, depending upon their income, monetary resources, and affiliations. Some examples of these programs include Social Security, Medicare, Medicaid, Veterans assistance, and AARP. Don't forget about local services such as state elder

affairs divisions, local council on aging, local utility companies, and others.



### **What is the plan should your parent become unable to care for themselves?**

According to the U.S. Department of Health and Human Services, 70% of Americans over the age of 65 will require long-term care at some point in their lives. Despite this high likelihood, many adults don't plan for their future needs, perhaps because they don't like to think about losing their independence or developing health problems as they age. You may assume that your parent will live with you in the future. However, some older adults develop medical or psychological issues that make it unsafe to live in a family home without health professionals on hand to assist.

[Start planning early](#) if you expect your parent to move to assisted living or a nursing home. Most insurance, including Medicare, only pays for long-term care for a set number of days, after which the expense is out-of-pocket. The costs can be high, and they vary greatly depending upon the facility and the length of time required. According to Genworth's Cost of Care Survey for 2020, the national average cost of assisted living is \$4,300 per month. For skilled nursing care, it's \$7,756 a month for a semi-private room and



\$8,821 for a private room. It's easy to see how these costs can add up quickly. Having this conversation now will provide you time to research and possibly purchase long-term care coverage, determine financial coverage options, and/or find a suitable facility before your parent requires long-term care.

### **Have their ADLs and IADLs been evaluated by a professional?**

Getting dressed, paying bills, and answering the telephone are things we do without much thought or effort. But for many older adults, daily tasks like these can be challenging. Health care professionals and [certified caregivers](#) can assess if a person can perform the basic tasks associated with adult independence, known as Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs). ADLs address the basic activities that allow a person to care for themselves, such as bathing and using the bathroom, while the tasks of IADLs are more complex. It's important to understand ADLs and IADLs and get a professional assessment so that you know how much help your parent might require as they age.

*Examples of ADLs include:*


- Dressing
- Eating
- Toileting
- Bathing
- Grooming
- Mobility

*IADLs include:*

- Managing basic finances
- Cooking and meal preparation
- Medical management
- Transportation

### **What are your loved one's overall wishes?**

Remember, the ultimate goal with these conversations is to ensure that your parent is living out their final years in a way that makes them feel fulfilled. Beyond meeting their basic needs, it requires consideration of their quality of life, including issues such as social connectedness, purpose, autonomy, and dignity. It is essential to learn what matters most to your loved one and what they consider less critical for their overall happiness and wellbeing.



Our [Life Care management services](#) help guide our clients through their many options. Many of the decisions that they make can have retirement, tax, legal, and financial consequences. We go above and beyond to vet all possibilities and present clients with their options.



## Chapter 2:

# Addressing Sensitive Physical and Cognitive Issues

### Many people experience a decline in their physical and/or mental function as they age.

Cognitive and memory impairments can change how one thinks, feels, and behaves, presenting unique challenges for families and caregivers. For example, an ordinary conversation can be pretty frustrating when your loved one has difficulty remembering what was just said moments ago. Individuals with moderate to severe dementia or other cognitive impairments often need special care. They may require additional supervision, management of challenging behaviors, and/or assistance with activities of daily living.

The physical issues that tend to come with aging can present challenges, too. According to the Centers for Disease Control and Prevention, the most common medical conditions affecting adults aged 65 and older include heart disease, cancer, respiratory disease, diabetes, Alzheimer's, and pneumonia. These illnesses result in various physical and mental impairments, such as fatigue, confusion, incontinence, difficulty breathing, and limited mobility. It can be challenging to think about what will happen when a condition worsens, but it's essential to be prepared for these significant changes.

Below are some helpful pointers to assist you in addressing the physical and cognitive difficulties your elderly loved one may encounter.

#### Get educated on their conditions.

Many seniors ignore the signs and symptoms of age-related health issues. They might not want to acknowledge that they're getting older, or they may be apprehensive about the changes they're experiencing. It is essential not to overlook potential problems so that you can arrange treatment or assistance promptly. Learn as much as you can about their condition, including symptoms, treatment options, and prognosis. Ensure that your loved one and other immediate family members are informed as well. Knowing what to expect makes these conditions less intimidating and helps you be more effective in communicating with healthcare professionals and other caregivers.

#### Dementia is a common progressive cognitive syndrome among the elderly.

It is a major cause of disability and dependency among older people worldwide. [Dementia](#) causes deterioration in cognitive function beyond what might be expected during normal aging. It affects memory, thinking, orientation, comprehension, calculation, learning capacity, language, and

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### Dementia Specialty Services

Our services are uniquely focused on caregivers who have taken on the responsibility of caring for a loved one with dementia.

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- ✓ Approved Training
- ✓ Caregiver Support Sessions
- ✓ Caregiver Education Sessions
- ✓ Virtual Dementia Tour
- ✓ Transition Coaching
- ✓ Memory Café
- ✓ Engagement Activities Program

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judgment and causes emotional control and social behavior deterioration. Dementia results from a variety of diseases and injuries that primarily or secondarily affect the brain, such as Alzheimer's disease or a stroke. There is often a lack of awareness and understanding of dementia, resulting in stigmatization and barriers to care. If your loved one is diagnosed with dementia, it is crucial to learn about the different stages and what to anticipate at each juncture. It is important to maintain communication with your loved one as the condition progresses.

### **Incontinence is prevalent in the senior population.**

Present the topic of incontinence and potential solutions if this is an issue of concern. Due to its highly personal and sensitive nature, consider your language carefully to avoid embarrassment for your loved one. For example, you might mention that you've seen absorbent underwear that can prevent leaks and ask if you should get some the next time you go shopping. Be careful not to use the word "diaper" or suggest that incontinence issues require moving to a nursing home.

### **Learn about required medications.**

Create a plan for your loved one's medication management and administration, and make sure you, your parent, and other immediate family members fully understand it. Include details regarding

dosages, possible side effects, and interactions. It's not uncommon for the elderly to unintentionally overdose on prescription medication or miss doses, resulting in medical emergencies. When in doubt, be sure to check with a qualified health professional, such as your loved one's healthcare provider or pharmacist.

### **Schedule and coordinate necessary care.**

Your loved one is likely to require numerous doctor appointments for diagnosis, follow-up, treatments, tests, and additional services at home.

If you have not addressed complicated health issues like these before, the process can seem daunting and confusing at first. However, do not feel that you must handle these decisions alone; there are many resources available to assist you through the challenges of arranging care for your elderly loved one. If you find that you are struggling to understand which options are best for your loved one, utilize the knowledge of compassionate [care managers](#) to help you navigate and coordinate the many components of care. Care managers are there to assist you in assessing your needs and identifying the best solutions for your specific situation.



Our managed care services are performed by our compassionate and experienced team members. We invite you to get to know us. Watch our video bios or give us a call!



"We welcome the opportunity to create a care plan so your loved one can live as independently as possible."

MEET ELLEN





## Chapter 3:

# *Tips for Having Difficult Discussions*

**If you have an aging parent or other loved one, you will likely need to have at least some of these discussions.**

While the conversations may be uncomfortable, they're necessary to plan for the future and give your family peace of mind. Here are some recommendations for broaching these sensitive subjects in a respectful, productive manner that ensures your loved one's wellbeing.

### **Lead with empathy.**

The right frame of mind can help you stay on track during complicated discussions and remain patient when things become challenging. Remember, your aging loved one is also facing new difficulties and issues that they may not fully understand. So, do your best to adopt a loving, helpful attitude and practice compassion.



### **Is a direct or indirect approach better?**

Some people are more receptive to straightforward discussions, while others respond better to subtlety.

Think about your parent and their personality. Do they tend to be blunt and outspoken? Are they more sensitive and discreet? It is usually best to initiate delicate conversations in a manner which they are most comfortable.

### **Recognize that your parent may not be receptive.**

It's not unusual for people to be resistant to discussing senior care issues. For example, there may be grief associated with the loss of independence or the feeling that they no longer serve a purpose, especially if they have trouble performing activities of daily living. As you begin these conversations, try to understand how receptive your loved one is by "testing the waters" and carefully gauging their responses. If you encounter significant resistance, table the initial conversation for now and consider other individuals who might be better equipped to handle it, such as a doctor or [professional care manager](#).

### **Strive to have an engaging two-way discussion.**

During uncomfortable conversations, it can be easy to do all the talking. However, you must refrain from dominating the conversation and strive to get your loved one's feedback. The goal is to encourage them to



open up and not exclude them from the decision-making process (although this may not be feasible when dealing with dementia). Avoid inserting your opinion at the outset. **Older adults** may feel a loss of control or that their options are being taken away, which only fuels feelings of anxiety and frustration. Keep in mind that several factors can have an impact on your loved one's responses, including age-related depression, dementia, and general frustrations.

### **Really listen.**

Be sure you are taking the time to hear what your parent is telling you. If they bring up something that seems unrelated to the matter at hand, it can be tempting to interrupt them and try to steer them back on track. But if you pay attention, you may find that a seemingly irrelevant point indicates a concern you weren't aware of.

### **Conduct research ahead of time.**

Be prepared with relevant information before you initiate the discussion. For example, if you plan to discuss a possible move to assisted living, find out what options are available in your area. Also determine the associated costs and offer to arrange a tour with your loved one. In this situation, consult with a care manager about their recommendations for assisted living and the admission process.

### **Monitor your loved one around the home.**

This is easier to do if your parent lives with you, but even if they don't, spend time observing them as they go about their daily activities. Please take note of any specific difficulties they're having or

routine tasks with which they now require assistance. This information is valuable to share at medical appointments and conversations regarding possible home care needs.

### **Find safer alternatives for current practices, as necessary.**

For example, if your loved one is still driving but shouldn't be behind the wheel anymore, research senior transportation options in your area. If you

encounter resistance when you present the subject, try to determine if they have an underlying concern, such as financial issues, the loss of autonomy, not wanting to be a burden to others, etc.

### **Take steps to keep things positive.**

If your loved one is focused on negatives, such as their failing health or waning autonomy, for example, let them vent for a short while but then take steps to redirect the

conversation. Dwelling on negatives for too long is unhealthy and can seriously impact their mental and emotional state.

Remember that this is a process, not a one-and-done deal. Each of these conversations is just one of many that are still to come. You may have to ask a question several times before you get an answer, or your loved one may not respond right away. If you find you're not communicating effectively, say, "This was a good start. Let's take a break and try some other time." Above all, take the time you need to work through your feelings. It will allow you to remain grounded and focused even when the dialogue gets challenging.



# Chapter 4:

## *What Not to Do*

**Conversations like these can be daunting and exasperating, but you must do your best to maintain your composure.**

Below are eight common missteps to avoid, that will help ensure the most productive dialogue and the best results for your loved one.

### **1. Don't force the issue.**

There's a time and place for everything. Don't be insistent about topics your parent isn't ready to discuss or that you are not fully prepared to have. Strong-arming and coercion are never in anyone's best interest.

### **2. Keep critical comments out of the conversation.**

Please do your best to not criticize your parent's decisions or reprimand them for behaviors that you may not approve but are not necessarily unsafe. It sets a negative tone that will likely derail the rest of the discussion.

### **3. Value their input.**

Don't shut your loved ones out of conversations regarding their future or make them feel their opinions aren't important. Everyone needs to feel that they are heard and have some control over their lives and how it unfolds.

### **4. Don't assume they have cognitive issues.**

When questioning your parent's decision-making or behaving stubbornly, don't assume they have dementia or can no longer make good choices. Many other factors may be responsible for their behavior, such as not wanting to face the reality of growing older.

### **5. Try to maintain a balance of power.**

The nature of these conversations can make it seem as though you are making all the decisions, and your parent must comply. Instead, take a gentle, collaborative approach and make critical decisions together.

### **6. Avoid negative, or demeaning statements.**

Comments such as "You shouldn't live alone anymore" or "You're too old to drive" are likely to elicit a negative response and cause your loved one to become combative. Instead, express your concern for their welfare and discuss viable options that will enable them to maintain as much dignity and independence as possible. For example, you could mention that distracted and impatient drivers are more prevalent these days and that you are concerned about them being in that dangerous mix.

### **7. Don't press a conversation that is going nowhere.**

Rather than continuing a discussion that's not being resolved, table it for another time. This also allows you to take a step back and consider a different approach that might be more successful. You may need to consider if there is someone better suited to having the conversation. For example, your loved one's physician may be the authoritative voice they need to convince them to hang up the car keys.

### **8. In situations of significant conflict, bring in a third party.**

When critical issues cannot be resolved, it's often best to have a third party intervene. For example, if your parent makes unsafe choices and refuses to stop these behaviors, a key influencer might be required to defuse the situation. A trusted doctor, pastor, or [geriatric care manager](#) can help lead or mediate the conversation in dire circumstances.



# Chapter 5:

## *Additional Supportive Resources*

**When you're caring for an aging loved one, additional support is often needed.**

Below are some helpful resources that can assist you as you develop and execute your caregiving plans.



### **The Option Group**

Our compassionate team of Geriatric/Aging Life Care Managers (GCM) serves family caregivers, medical professionals, and professional family advisors in Maryland, Delaware, and Pennsylvania.

Caring for an individual who needs assistance due to aging, dementia, disability or serious illness can be challenging. Don't go it alone.

The Option Group has over 100 years of experience navigating the healthcare maze and has access to hundreds of resources to assist you.

**MD:** 410-667-0266

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<https://theoptiongroup.net>

### **Ellen Platt, Founder & Owner**

Ellen Platt is a Certified Rehabilitation Counselor, Certified Care Manager, and a Certified Aging Life Care Manager. She has over 30 years of experience providing care management, advocacy, placement, and care coordination services to those with catastrophic injuries, chronic diseases, disabilities, and those that are aging and navigating longevity.

Under her leadership, The Option Group has been a trailblazer in the senior industry. The Option Group has worked tirelessly to collaborate with other leaders to provide high-quality services that help families navigate complex and emotional situations.

Ms. Platt remains dedicated to serving the senior community and providing services to meet their needs.



# Afterword

## Most of us will become a caregiver—or require one—at some point in our lives.

When our aging loved ones begin to depend on us, difficult moments that need patience, compassion, and strength often emerge. There is much to address and attend to, but you can successfully sort through it with some patience and persistence. And along the way, don't forget to take care of yourself.

Caregiving is taxing, making it easy to neglect your own needs and wellbeing, which can jeopardize your health and ultimately affect your ability to care for your senior loved one. While helping an older parent can be an undeniably complicated endeavor, it can also be a gratifying experience and a source of great comfort. We hope you find this guide helpful in your journey.

**At The Option Group**, our compassionate [team of certified Geriatric/Aging Life Care Managers](#) is dedicated to providing the best options for each of our clients. If you or someone you know could benefit from our support or if you would like to learn more about [our services](#), please contact us today:

**E:** [info@theoptiongroup.net](mailto:info@theoptiongroup.net)

**W:** [theoptiongroup.net](http://theoptiongroup.net)

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*“My family contacted Ellen Platt when my parents were in need of guidance for my mother, who was recovering from a hospital stay due to spinal stenosis and Alzheimer’s. She actively investigated their situation, including personally meeting with both of them, and following up with the nursing staff caring for my mother. Her recommendations were very helpful in locating a permanent facility for Mom, and helping facilitate the processes of evaluation and application. I have recommended her to a coworker since then and would do so again. Her services are excellent.”*

**Phil W.**  
Son of Client

