Start The Senior Living Conversation

Dear Valued Clients & Friends:

It can be awkward, uncomfortable and even depressing to start a conversation with your parents or other elderly loved ones that centers on the fact that they may no longer be capable of living on their own. It's hard to admit that someone who once cared for you may now need care themselves, and often seniors are not ready to accept this hard fact. However, senior living is above all a health and safety issue, and it's important to prepare seniors for the next chapter in their lives, even if they're not yet ready. Up to 75 percent of seniors will need long-term care at some point in their lives, so it's likely that a senior in your life will need to know about his or her options. Consider your elderly loved one's feelings, but also keep in mind the best decision for the person's health. Start the senior living conversation early on to eliminate more serious problems down the road.

Open lines of communication early

Rather than waiting for a health crisis to force the senior living discussion, bring up the issue while your parents or loved ones are still healthy. It can be easier to discuss such a difficult issue when you don't have the additional stress of health problems hanging over your head. By starting the conversation before a move is imminent, it can help relieve some amount of stress for seniors. Once you broach the issue, be sure to revisit it from time to time and regularly evaluate the senior's advancing health.

Make it about you

If you frequently use statements like, "You should consider a nursing home" or "You're not going to be able to take care of yourself much longer," it can feel like you're placing blame simply for aging. If you turn those statements around to say, "It would help me be less worried if you would consider a nursing home" or "I'm concerned that you might not be able to take care of yourself for much longer," it can help the person see a different point of view. This also can help the senior feel as though he or she is doing you a favor by seeking out care, rather than burdening you with finding them a place to live.

Present a united front

If you have siblings or other family members that will be involved in caretaking decisions, make sure you're all on the same page. If you disagree, find a way to work it out before bringing up the topic with your parents or relatives. Showing that you all have similar concerns and agree on similar options for care is more likely to convince your loved one to consider those options than if you're bickering during an important family discussion.

Try, try again

Persistence is vital when it comes to talking about senior living. Although your parent or loved one may not respond favorably during the first conversation, it's important to get the ball rolling. With ongoing encouragement and repeated conversations, seniors will be more likely to come around, especially as the aging process makes it more difficult for them to live on their own.

Consider the source of their resistance

It's easy to write off seniors' reluctance to join senior housing as plain stubbornness. However, it's important to consider that for most seniors, joining senior housing can feel like signing away their independence. Show them that you are considering their feelings by directly addressing these issues. Talk about the freedoms that some senior living alternatives offer and make sure they realize that you, other family members and friends, and even their favorite activities, can still be a part of daily life.

Make it easy

Finding senior housing can be overwhelming, and many seniors put off searching simply because they don't want to deal with the hassle. If you present them with a few ideas for senior living or set up a tour or a trial stay at a senior living facility, they may be more likely to consider their options. Providing detailed information and the benefits of each option can make choosing more senior-friendly housing enjoyable rather than stressful.

Enlist help

Sometimes it's not the message-it's the messenger. Parents may not want to hear about senior living options from their children, but may be more receptive if the information comes from a doctor or a trusted friend. Friends can provide a perspective of personal experience, and doctors can use medical concerns to back up their findings. If your elderly loved one isn't taking your message seriously, consider asking someone whom he or she will take seriously to step in and help.

Encouraging your parents or elderly loved ones to explore senior housing options is likely to be difficult-but not impossible. By preparing for the conversation and considering his or her point of view, you can help to establish a senior living plan that's best for everyone.

Your Anxiety Removal Team®

Scott D. Grittinger, CFP®
Matthew T. Miler, CPA, CFP®
Jacqueline A. Schneider, CFP®
Amy L. Finley
Alicia A. Nordwig, AAMS®
Robert P. Kult, CPA
Maggie Mayer
John T. McCarthy Ambassador