Talking with Family Members About Healthcare Choices and Finances

Talking with elderly parents about their living situations and the possible need for change is not always easy. A successful conversation depends to an extent upon the relationship the son or daughter has with the parent, as well, of course, as on the parent’s mental, emotional, and physical condition. While many people put off serious conversations to avoid conflict or awkwardness, both parent and adult child may lose an opportunity for closeness, understanding, access to information that may affect the decision, and optimum peace of mind.

To the best extent possible, talk with your elderly parents gently and honestly about their wishes, their abilities and their options. Far more often than not, these conversations are helpful and put the adult child in a better position to make decisions later when the parent may not be able to do so. The following are suggestions for conversations with your elderly parent:

- **Share your own feelings**, and reassure the parent that you will support them and can be depended upon to help them solve their problems.

- **Help the parent to retain whatever control is possible** in making his or her own decisions. Respect and try to honor their wishes wherever feasible.

- **Encourage the smallest change possible** at each step, so that the parent is better able to adjust to the change.

- **Educate yourself on legal, financial, and medical matters** that pertain to your parent as background for your conversations, including current knowledge of the aging process.

- **Respect your own needs** by being honest with your parents about your time and energy limits.

If this kind of conversation seems impossible, or the situation and relationship with the elderly parent becomes overwhelming, professional counseling may be very helpful. You may also consider using the Department of State’s resources to approach this delicate issue somewhat indirectly. Filling out five wishes for yourself and sharing your decisions with your parents may encourage them to open up on the subject. You may also wish to raise the subject of long-term care insurance as a practical matter.