



# LET'S TALK

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*A guide to navigating difficult discussions about helping your loved one age comfortably*

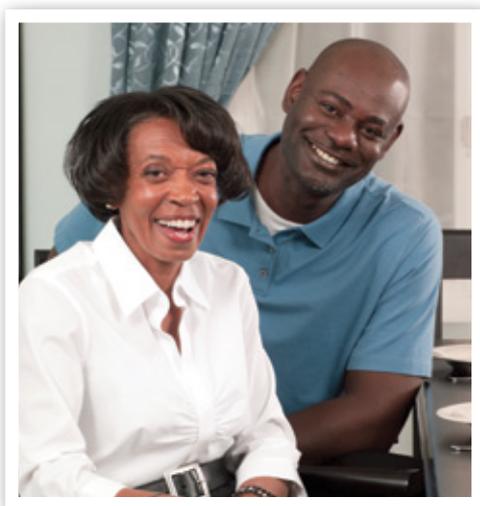
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## IS THIS GUIDE FOR YOU?

Talking to your loved one about what they want as they age can make you uneasy and them uncomfortable. That's why you'll find in this guide:

- coping tips to steer you through,
- signs to recognize that it's time to have a talk, and
- suggestions on simplifying and clarifying the issues at hand.



If you want to help someone live the way they want as they get older, this is your guide. From adult child to caring friend or guardian, no matter your role or identity, you will find tips relevant to your situation.

### Use this guide:

- To organize and make life easier for you and your loved one
- To talk to your loved one and others involved in their care
- To help everyone maneuver through changes in circumstances

The only agenda is honesty on all sides. You and other family and friends may be concerned about hurting feelings or ruffling feathers and your loved one may worry that disclosing needs might put them at risk of losing independence. This guide will help address these concerns to ensure peace of mind for all involved— and secure your loved one's ability to enjoy life fully.

## **WHAT YOUR LOVED ONE WANTS AS THEY AGE AND IF THEY NEED HELP**

It's important to remember that with age comes a refined ability to adapt to situations. But as we age, we tend to sacrifice everyday pleasures and compensate rather than admit new needs. That's sad because little adjustments can significantly enhance enjoyment of life.

To help your loved one enjoy the gift of their years, establish a baseline of their present situation. This brings the added benefit of helping you recognize any existing needs that can be met right away. To gauge current capabilities, pay attention to:

### **Interactions with other people**

- Have you noticed that your loved one has stopped attending religious services or visiting with friends or neighbors?
- Does your loved one try to keep you on the phone too long– or avoid phone calls from family and friends?
- Are they calling at odd hours, like the middle of the night?
- Do they seem “not themselves” lately?

### **Functional tasks**

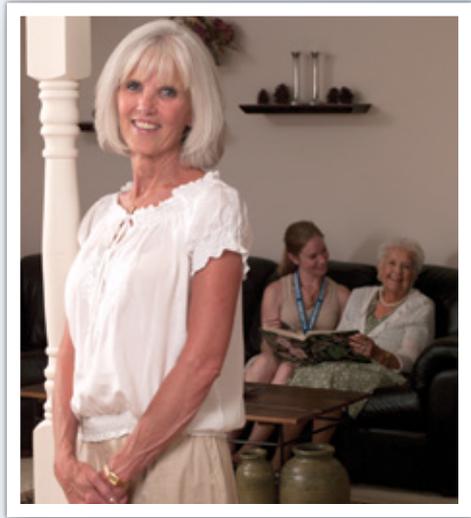
- Does your loved one frequently need help getting out of bed, out of a chair, or to and from the bathroom? Do you feel they're at a higher risk of falling on the stairs?
- Do they avoid cooking or opening food containers because it's too hard for them?
- Do they have unpaid bills, high credit card debt, or bounced checks?

### **Issues you associate with “age-related decline”**

- Does it seem that their hearing or vision affects their ability to function?
- Do you suspect they sometimes forget to take their medications?
- Are they no longer able to grocery shop and run errands as they'd like?

## Regular routines

- Has your loved one stopped their customary household cleaning?
- Are their clothes dirty or rumpled? Do they need a haircut?
- Do they seldom get dressed for the day and follow their normal agenda (have coffee, read the newspaper, watch the news, etc.)?
- Are they not showering as often?



## Issues you consider “accidents waiting to happen”

- Has memory loss made it difficult for your loved one to be alone?
- Have they been diagnosed with any chronic diseases: diabetes, high blood pressure, arthritis, early dementia, etc.?
- Do they seem uncharacteristically depressed, argumentative, or impulsive?

## Security and safety at home

- Has a recent injury or surgery temporarily impaired their ability to care for themselves?
- Does your loved one leave mail and newspapers outside?
- Do they leave dubious odors (natural gas leaks, burning food, etc.) unattended?
- How much food has expired in the refrigerator, freezer, or pantry?
- Do they leave the house unlocked?
- Has their home become cluttered?

**O**lder people are more likely to age well than to become frail and lose their independence. With planning, old age can live up to our best expectations.

## Be aware of *patterns of behavior, not single incidents.*

For instance, if Mom tells you she “hasn’t been up to shopping” when you comment on the cupboards looking low in stock, maybe she hasn’t felt like shopping. If after several visits, Mom’s cupboards are still bare, maybe you should step in and offer to go shopping with her. Keep track of these incidents so you know when they become a pattern.



If you see your loved one fairly often, signs can be elusive. Change can occur slowly and subtly, and may not register with you. For your own peace of mind, why not keep a chronicle of your concerns? Simply list the date and your observations in a notebook or binder. That way, you’ll have a record to reference if—later on— you believe your loved one’s needs have shifted. You’ll be able to encourage them when improvements occur and confirm areas with which your loved one could use assistance.

***These are all eventualities you should discuss as you and your loved one create a plan.***

## *A special note on loneliness in the aging population*

Is your loved one not feeling well physically or are they lonely? A few ways loneliness shows as we age:

### **Women, in particular...**

- tend to internalize feelings, revealed as eating or sleeping changes.
- can fall victim to alcohol abuse (to feel “social” when they’re alone).
- can begin calling very often for no real reason.
- may become judgmental or create drama, or talk too much about TV shows (a signal they’re not interacting with people).

### **Men, in particular...**

- tend to externalize feelings, revealed as grumpiness or irritability.
- can become angry at a loss of identity when no longer in the work world.
- will sometimes start talking as if they want to re-live their younger days.
- may want to walk or drive out of boredom.

## DISCUSSING FUTURE PRACTICALITIES WITH YOUR LOVED ONE

The ideal time to talk with your loved one about future possibilities is before they show signs of needing extra help. Discussion tends to flow more freely, because participants view it as hypothetical and are less likely to feel criticized. During “What if?” conversations, calm minds prevail.

“What now?” happens as a knee-jerk reaction and often involves short-sighted solutions or stop-gap measures. After a substantial need becomes apparent, for example, emotions run high and people feel defensive. The tenor of the discussion can feel formal and intimidating.

But take heart! Even if you’ve postponed talking– and now your loved one has begun showing signs they need help– the discussion doesn’t have to be uncomfortable or somber. With some planning on your part, your loved one can feel more at ease. Then they’ll be more apt to give you their honest feelings about what they want.

If you haven’t yet talked to your loved one about how they’d prefer to address future needs, the time is now!

### Approaching the subject

Practice wording that feels right to you. Do you have an “ice-breaking” phrase that feels natural and genuine? Roll it around on your tongue, say it out loud. Consider how to get your loved one engaged.

- “Mom, can we spend five minutes jotting down ideas about getting someone else to do some work in the house? I made us some tea.”
- “Mom and Dad, we wanted your input on a few things.”
- “Can I get your opinion on a couple of things, Mom?”
- “Hi, Dad. Can we talk for a sec? Here’s your coffee.”

**U***se the word “help” cautiously. Oftentimes, seniors don’t recognize their need for assistance or might be offended by the implication. Try saying, “I heard of a service that can send a lady to cook lunches for seniors. What do you think of that idea?”*

Realize that you won't have just one discussion to wrap up all the details. Start slowly. If your loved one appears startled that you've brought up the topic of their future, move on to another subject. Give them time to absorb the idea. No one likes to feel cornered into talking. Plus, they might not share their true feelings if they feel forced to cooperate.

### **Worried the discussion will make them defensive?**

If so, that's likely to show in your tone or actions, and they'll oblige with embattled precision. *To steer clear of any tug-of-war, try any of the following:*

- Prepare a script– not to use, but to get your thoughts clear and organized ahead of time, and to decide what to cover in a given chat.
- Write your loved one a letter– not to give to them, but to explore your emotions and thoughts.
- Try writing yourself a letter from your loved one's point of view and see if you can discover their underlying feelings, hopes, and fears.
- Narrow down your precise concerns. What do you feel anxious about? Does it just feel too awkward to talk about certain things? Decide what your apprehensions are so that you can prepare and approach the issues more confidently.
- If your suggestions have previously been met with stubbornness or blocked with silence, enlist the help of a friend who shares a similar story. Have your friend play the role of your loved one and see if the two of you can devise strategies for productive talks.

If your loved one becomes self-protective or cynical, don't concentrate on "winning the argument." Strive to conclude the conversation gracefully. Shift your expectation to that goal, and you'll be better off!

### **Their notion of the matter-of-fact and the sentimental**

To your loved one, which issues are straightforward and which are sensitive? One person may be prickly about the idea of "outside help" assisting with issues of day-to-day living, while another may not fret about it. One person may cringe at personal finances or potential medical scenarios. Another may be open to discussing monetary or health concerns. Follow your loved one's lead and respect their level of emotional attachment to issues you address. Try using phrases like "educated decision" and "your personal choices" to emphasize the overall objective.



Shh! Listen. Clear your head of your own expectations (“I know she’ll say this when I say that”). You might be surprised at how successful the dialogue can be when you make a point to actively listen. That means you’re not focusing on what your response will be when the other person stops speaking— rather, you’re distraction-free and fully present.



In your mind’s eye, switch places with your loved one for a moment as you listen to them. Keep in mind that your aim is not to prove who knows more, or who’s right or wrong. Instead, you are exchanging ideas and gathering options.

### **Stick to wording you find genuine and relaxed**

The subject matter might be uncomfortable, but you can put yourself and your loved one at ease with the right approach.

#### ***Find a quote about aging, and ask their opinion of it.***

Bette Davis famously said, “Getting old is not for sissies.” Ask your loved one about the determination and resolve they’ve called upon as they’ve gotten older. Let them know you acknowledge the courage the aging process demands of people.

#### ***Make a comment about aging.***

“All you see is how to get rid of wrinkles. Then they say we should all ‘age gracefully.’” Ask your loved one how they’d define “aging gracefully”; you might get a glimpse into their thoughts.

#### ***Bring up the facts.***

Use a magazine that targets seniors; look for information on statistics and realities about that population. Ask your loved one for their insights on the articles.

#### ***Ask their opinion of common terms.***

“Mom, I’ve heard you mention that ‘coping well’ as you get older is important to you. How do you envision that?”

“Dad, you told me a while ago that you think a ‘good outlook’ is necessary for old age. What do you mean by that?”



**G**ood to know and share with family: *The number of seniors reporting good to excellent health keeps increasing, the number of seniors going into institutions such as nursing homes keeps decreasing, and the number of people fully functional after age 85 continues to go up.*

### Defining the big picture

Your ultimate goal is to discover what your loved one absolutely wants and does not want in terms of living arrangements and care.

For instance, try to determine:

#### *What matters most to them about their housing situation.*

Does your loved one want to remain in a home that has become isolated over time as family and friends have moved away? Can they live safely in their current home, even if family and friends live close by? Discuss whether your loved one would benefit more from the comfort and familiarity of the home environment, or if they would be more enriched by the social interaction of facility living.

#### *Practical day-to-day living concerns.*

Does your loved one have any worries about getting in and out of the tub, shower or bed? What about keeping their balance on the stairs? Keeping up with bills? Preparing meals? Arranging and attending appointments? Doing laundry? Understanding and following doctor's orders? Managing increasingly complex medications? Attending social events? Reassure them that these common issues have easy fixes.

>> This may be a good time to bring up the issue of driving safety and alternate forms of transportation. Consider asking their primary care physician to step in as an authority to reinforce the message if your loved one should not be driving. AAA's portal [www.seniordrivers.org](http://www.seniordrivers.org) offers information on license policies as well as videos and driving tips.

### *Health care status.*

Especially if your loved one suffers from any minor or major medical issues, is there a coordinating doctor who manages care? Do they have supplemental insurance? Don't forget dental information and specialists, as well.

>> This is a good time to ask them about their fears concerning specific medical issues. For example, many of us worry unnecessarily that our memory is failing if we can't recall where we put our keys! Discuss permission for you to attend appointments and speak to the doctor- the doctor's office will need your loved one's consent.

### *Financial resources and plan.*

What kind of resources are available- savings, real estate, vehicles, etc.- and which ones could be used for care if needed? Money can be a touchy subject, of course, especially when your loved one is your parent! Their immediate response might be, "That's none of your business." Let them know that you're not prying; you simply want to abide by their wishes. You can suggest they talk to a trusted third party- attorney, geriatric care manager, or financial planner- and keep all but the basics private.

## **Important Documents**



**If your loved one requests help with the documents listed below, mark the items in your notebook and schedule a time to complete them.**

This is a good time to let your loved one know that they need, at minimum, the following three "official" documents:

1. A valid, updated will or trust (to ensure their assets are distributed the way they want them to be),
2. A durable power of attorney (for property)- they'll need to appoint someone authorized to pay bills and make decisions if they become unable,
3. Advance directive- they'll need to select a medical power of attorney (for personal care).



**T**he past decade has brought compassionate approaches to geriatric care. Doctors no longer blindly assign highly invasive surgical procedures without educating the patient on the ramifications

and adhering to patients' wishes. A living will is a type of advance directive that specifies what type of care you want and don't want in the event of a terminal illness or permanent unconsciousness. Thinking through scenarios and options ahead of time helps ensure peace of mind for your loved one and can help you and others should there be a medical crisis.

**Consider this:** Without a plan, you're leaving your loved one's well-being to chance. With a plan, your loved one's future remains protected and their wishes are safeguarded.



**Except for these three legal documents, the areas you're discussing are not set in stone. Remind your loved one— more than once— the discussion can mean “for now” and not “from now on.”**

This reminder becomes especially important if your loved one is experiencing a setback— when you address their need as being “temporary, until you get back on your feet,” it's much more comfortable for them to picture.

## FAMILY, FRIENDS, AND YOU

### HOW TO HELP YOUR LOVED ONE IF THEIR NEEDS DO CHANGE

#### Agreeing on who will help with what

Review your loved one's wants and needs and make a list of what is required. A basic plan helps account for contingencies. Ask each member of the family how they'd be willing to help. Who— family members, friends, neighbors— can handle various responsibilities? Depending on where family and others live, here are some tasks to consider:

- House cleaning and cooking
- Purchasing adaptive clothing (e.g. large buttons for arthritic hands)
- Managing finances or helping to pay monthly expenses (e.g. utilities)
- Errands and appointments— scheduling and/or accompanying
- Lawn mowing, gardening, raking leaves, snow shoveling
- Managing social schedules and transportation (church, clubs, committees, family visits)
- Helping with any unresolved legal issues
- Home repair and upkeep
- Modifications to home (see *Guide to In-Home Senior Safety* for a list of considerations)
- Checking in by phone, online, sending cards and letters, making personal visits



Agree to stay in touch regularly to keep everyone updated and to reevaluate needs and responsibilities.



Be aware that no matter how carefully and thoroughly you plan, you may need to react to a crisis situation at some point.



Each sibling has his or her own relationship with their loved one; don't manufacture "right" or "wrong" opinions and roles.

Most families will run into obstacles as they strive and strain to help. Sometimes the best of intentions can fizzle into sibling squabbles and criticisms among family members.

## WHAT TO DO?

- Don't allow yourself to get pulled into the power struggles.
- Don't bring up complaints and don't engage in a griping session someone else has instigated.
- Spare your loved one from witnessing any bickering or feelings of indignation.

***Remember: Relationships among siblings and family members have cemented over time. You're not going to change anyone. Instead:***

- Do your best to really listen to siblings' and family members' concerns. Incorporate them whenever possible.
- Avoid thinking you know how family members will respond and act. Their level of helpfulness can directly correlate to your willingness to keep an open mind.
- Prepare to be flexible as help comes and goes– your loved one's greatest needs may take place just when your brother's been diagnosed with cancer, when your sister loses her job, or when your nephew is suspended from school. Check out support groups, rely on friends for moral support, or look for resources online and locally to fill in the gaps.
- Develop your own mantra, "We're doing the best we can with the information we have."
- If you think it will help, arrange a family meeting with a social worker or religious leader to help define the roles of each family member. If a sibling lives far away, they may not be able to help with daily activities but may be able to research or pay for someone to cover certain duties to give the rest of the family a break.



***K*** *Keep everyone informed of changes and decisions, and let them know their cooperation is for the sake of their loved one.*

### **Reached an impasse?**

Trivial or significant, some point in planning will leave you hesitating. What to do if you or your loved one can't quite decide:

1. Put some time between you and the topic. You may have over-thought or over-analyzed.
2. Are you afraid you're overlooking something? Try to imagine both the *proposed decision* and *the consequences you anticipate*. Allow the logical and emotional parts of your brain to sort through the pieces.
3. If several family members and friends form the "team" talking to your loved one about their future, list ideas in categories for all to see and examine. A discussion about respecting your loved ones' choices can go a long way toward building trust and openness.
4. Chat with their neighbors who may have seen signs and have insights you don't. Maybe Mom is telling you what she thinks you want to hear for fear of upsetting you, instead of what's really going on. (While you're at it, supply neighbors with contact information- yours, siblings', family friends', etc.)
5. If everyone involved can agree on a single point of contact, doing so will help with emergency decisions. If all can take part in a Facebook page or a private web-based community ([www.lotsahelpinghands.com](http://www.lotsahelpinghands.com), for example), they can ask questions, update the others, upload photos, and relay anecdotes to keep everyone connected.

## Consider family history

Dealing with siblings and family members can draw you back into childhood insecurities and frustrating roles. Keep your composure and stay in the moment. If you disagree with family about how a matter is being discussed or handled, politely and firmly say so. Remind others that the goal is helping your loved one prepare for any changes so that they can live their life their way– not your brother’s way, not your sister’s way, not your way.



**Be willing to negotiate and try to understand others’ opinions. And don’t forget to take a break and to breathe!**

## Blended families...

Every family shares complicated relationships, and blended families can especially struggle to deal with opinions and perspectives. Practicalities– scheduling vacations and holidays to spend time with an aging loved one– can compound the tensions, magnifying issues of trust and jealousy. Take extra care to consider people’s concerns so that no one feels like an “outsider”; everyone wants to know they’re being heard.



**Sharing facts, rather than feelings, can often go farther to build consensus. “Based on what Mom said she wants and her doctor’s advice, I think this is the best plan. What do you think?”**

## All families...

Like it or not, for most of us the word ‘family’ carries implications of unconditional love and support. We presuppose the people we’ve known the longest (or who we’ve become attached to through marriages) will behave in a manner fundamentally congruent with our own beliefs, desires, and intuitions. We feel disappointed and alienated when they don’t.



**In the end, you can only control your own behavior; act with integrity no matter how others choose to conduct themselves. Each time you “take the high road” in a conflict, you reduce the possibility of regrets.**

## The last piece of the big picture

Whether your loved one remains at home or moves to a new location, eventually they may find they need help with their activities of daily living (ADLs). Does your loved one expect to receive that help from you, family and friends, or would they prefer the independence of hiring a trained professional?

- Your loved one might feel empowered by employing professionals for the help they need and feel freer to ask for what they want from outside helpers. When relying on family and friends, seniors tend to ask for the bare minimum to get by. Of course, you want your loved one to enjoy life, not merely survive.
- To your loved one, a network of helping family and friends can amount to a fragmented system where they have to wait until someone is available. They can resent delays or feel they're imposing. Might coordinated, consistent care ease their mind?
- Can you know with certainty that your loved one has a problem befriending someone new or that they'd want to have family do the helping? If you broke a leg and needed help showering, would you prefer your family, who may be uncomfortable with that kind of intimacy, or would you rather have a professional with practical training?
- Might your loved one welcome someone new to tell their stories to, a new acquaintance with whom they could empathize, advise, laugh? Older people may appreciate the opportunity to feel useful, to offer wisdom and expertise.



It's natural to be concerned about the quality of help available. Is this person bonded and insured, with a clean background check? How have they been trained and what is their standard communication process? It's important to ask these questions, and others, so you can participate in the decision.



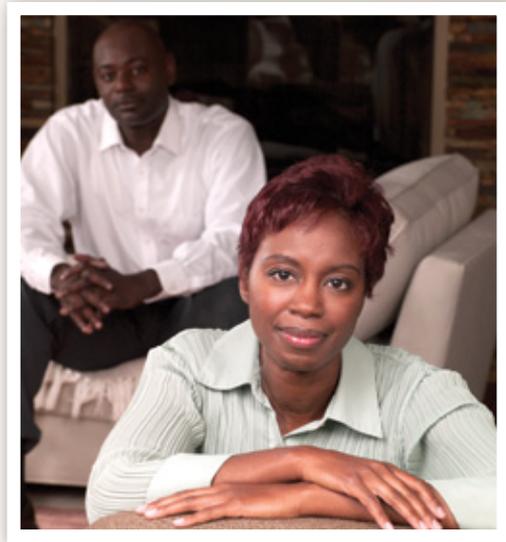
If you need to consider outside help, but Mom is uncomfortable with the idea, why not use them as a sounding board to work through Mom's potential objections? Sometimes a neutral third party can present the solution in a less threatening way, helping your loved one see how outside help can make things easier.

## An expert weighs in...

*Anne Togher, President and Founder of Caregiver Coach, offers advice on:*

### **>> Keeping confidences**

“Certainly respecting Mom’s privacy is important– but if you become the only one she will allow to help with a secret health issue, you might risk being the fall guy when something more serious happens that could have been prevented had things been handled proactively.”



### **>> When to intervene, when to stay out**

“I suggest weighing the issue against three areas: Is this creating a safety or health risk? Is it something that could become a safety or health risk in the future? Or is it just something that bothers me or some of the siblings?”

### **>> In-depth information for families with caregiving sibling dynamics**

“A great resource to help understand the sibling issues that resurface during times of caregiving is the book *They’re Your Parents Too* by Francine Russo.”

## LET'S TALK

### *A few notes just for you*

You understand why it's important for your aging loved one to delineate what they want and don't want if their needs change. Now let's take a minute and talk about why a plan is important for you.

- A plan lets you **avoid second-guessing yourself** later on. Human memory does not function as a straightforward recording of facts and events; the brain forms memories as a collection of perceptions and judgments. Having a written plan— formal or informal— serves as a way of documenting your efforts, should that nagging doubt, “Isn't there something more I should be doing for my loved one?” insinuate itself into your mind.
- A plan can **stop unsettling self-accusations** that hide in wait. For instance, you might think, “Stepping up to help Dad face the future means I'm pushing him toward a downward spiral,” or, “If only I had stopped by the house that day, Mom wouldn't have fallen.” The logic of a plan assures you that you can't control the future any more than you can step into it and prevent it from occurring.
- A plan helps you **establish emotional boundaries** for yourself. The family member who elects to remain aloof and uninvolved can be directed to the plan. You can encourage them by saying, “We're helping Dad strategize for any changes. Now is the time to weigh-in, before we decide.”
- Having a plan helps you **take a snapshot in time**, so you can keep track of everyone's involvement and understand how things are progressing. Often the primary caregiver grows into that role gradually, without realizing they're accepting more and more of the burden.

***Working on this plan together might create tearful moments— you acknowledge the passing of time or find yourself grieving for what never was. Embrace the opportunity to learn more about your loved one and deepen your relationship with one another.***



### **Further resources for your family**

Family caregivers give the following books high marks for useable instructions on communicating with aging loved ones and with family members. You can find these books, and others like them, at your local book store.

*How to Say It to Seniors: Closing the Communication Gap with Our Elders*  
by David Solie

*Coping With Your Difficult Older Parent: A Guide for Stressed-Out Children*  
by Grace Lebow and Barbara Kane

### **Why not start today?**

Join forces with your loved one and family to plan for medical, financial, and daily living. As needs change, you'll alleviate the stress of worrying that one day you or others will be forced to guess your loved ones' wishes regarding medical care or financial matters. Most importantly, everyone will benefit by understanding what their loved one wants and needs. Together, you can support each other through life's changes.

***Congratulate yourself for being willing and motivated to do the best for your loved one! We support you and cheer you on.***

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