



# When It's Time for The Talk

## How to Discuss Senior Living with Mom and Dad

*There will never be a perfect time to talk to your parents about transitioning to a senior living community, but there is a perfect way. Here's how to broach the subject with compassion and common sense.*



**CLAIBORNE  
SENIOR LIVING**

# Sailing Into Senior Living

IT'S TIME TO "CAPTAIN" THE SENIOR LIVING CONVERSATION.

In consultations with clients young and old, financial advisors often liken retirement to sailing. It's easy to see why. There's a destination—financial security—not to mention countless storms along the way, including everything from market volatility to wallet-rattling events like death, divorce and illness. Getting through them safely and securely takes a little bit of luck and a lot of skill, just like sailing.

In most advisors' sailing metaphors, navigators are the star. Because when it comes to money, navigation is paramount. When it comes to the emotional aspects of aging, however, the most important person on the boat is usually the captain. After all, navigators help with coordinates, but only the captain can steer the ship.

Every senior would like to be their own skipper. And yet, there often are occasions where adult children must don the captain's hat on their parents' behalf. One of those occasions is when it's time to talk about transitioning to a senior living community.

Ideally, older adults will recognize for themselves when they've aged out of their current home and lifestyle. But self-awareness is a tricky thing. It can be difficult to see the reality of one's circumstances when you're in the middle of it. When that's the case, the trusted voice of a close family member can shine the light that's needed to see things not as they used to be, but as they currently are.

To be sure, it's a difficult discussion. And yet, it's also a necessary discussion. Because underneath the stress and discomfort of candid conversation are real and urgent issues that threaten seniors' physical and fiscal wellness—not to mention that of their grown children, on whose shoulders eventually can fall the responsibility for their parents' health and happiness. Sooner or later, you have to have The Talk. Not only for Mom and Dad's sake, but also for your own.

Challenging though it may be, talking about senior housing can be made infinitely easier with a little preparation and forethought. Use this guide to form a plan that makes the conversation comfortable and productive, ensuring smooth sailing through rough waters for you, your parents and your entire family.



**The trusted voice of a close family member can shine the light that's needed to see things not as they used to be, but as they currently are.**



## Before You Talk

**THE BEST WEAPON AGAINST UNCERTAINTY IS INFORMATION.**

Before you attempt to have a talk with your parents, you must have a talk with yourself—about what senior living communities are, what they offer and why your parents should consider moving to one. The more homework you do ahead of time, the better prepared you'll be to make a compelling case to your parents when you speak with them.

To lay good groundwork, take the following preparatory steps:



## Before You Talk #①:

### SEPARATE FACT FROM FICTION

Thanks to television shows and movies that are based on old stereotypes and outdated models of care, you and your parents probably have preconceived notions about what a senior living community is. Before you broach the subject, therefore, it's important to understand what senior housing is all about.

First and foremost, you should know that a senior living community is not a nursing home, and that senior housing is not a one-size-fits-all solution. In fact, senior housing today is all about flexibility and choice—giving seniors and their families a wide variety of options to suit their unique needs, circumstances and objectives.

## Before You Talk #1 *(continued)*

### COMMUNITIES TO CONSIDER INCLUDE:

#### Independent Living Communities

Comprising age-restricted neighborhoods or campuses of apartments, condominiums or even single-family homes, independent living communities are designed for self-sufficient seniors who want to be part of a community while also maintaining their independence and privacy. Amenities like dining services, housekeeping, home maintenance and organized activities can ease the burdens of senior living without threatening seniors' autonomy.

#### Skilled Nursing Facilities

Skilled nursing facilities offer 24-hour supervised care for seniors who have severe physical or cognitive illnesses that make them dependent on others for even the most basic aspects of daily living.

#### Memory Care Communities

Memory care communities offer assisted living for seniors with cognitive illnesses like Alzheimer's disease and dementia. Because Alzheimer's and dementia care can present unique challenges, they feature staff, services and social activities that are tailored to residents' special needs.

#### Assisted Living Communities

Like independent living communities, assisted living communities offer residences and amenities that make life easier and safer for the seniors who live in them. For the older adult who needs it, however, they offer baked-in assistance with daily activities like medication management, bathing, dressing and transportation.

#### Life Plan Communities

Also known as continuing care retirement communities, or CCRCs, life plan communities are designed to be dynamic and flexible by offering independent living, assisted living, memory care and skilled nursing all in the same place. In so doing, they allow seniors to live out their retirement in the same community—safe, secure and stable—no matter how their needs might change as they age.

## Before You Talk #2: KNOW YOUR “WHY”

As important as it is to know what senior living communities are, it's even more important to know why they're attractive to residents and their families, many of whom might embrace the idea of aging in place were it not for some very legitimate concerns. The following are some of common reasons that parents and their adult children turn to senior living communities; before you sit down with your parents, ask yourself which ones resonate with you, and which ones might resonate with Mom and Dad.

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### Safety

Although your parents may wish to age in place, doing so can come with significant risks—including falls, which are the leading cause of injury among adults 65 and older thanks to their limited mobility, decreased eyesight and increased fragility. For older adults, even minor falls sustained doing routine household chores can have major implications, including broken bones and fractures, head injuries, permanent disability and even death.



### Why Senior Living

*Senior living communities often have accessible residences that are designed for seniors' safety, as well as amenities like meal service and housekeeping that preclude seniors from attempting dangerous household chores.*

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### Health and Wellness

Even if your parents manage to avoid falling, they'll still be prone to medical emergencies. What happens if they have a heart attack, for instance, or a stroke? What if they mix up their medications, or have an allergic reaction? And what about diet and fitness? Malnourishment and muscle loss can be common in seniors, many of who stop shopping, eating and exercising when it becomes more difficult for them to drive and walk.



### Why Senior Living

*Certain types of senior housing, like assisted living communities, may have medical personnel onsite who can assist in the event of a medical emergency. Many have meal services that ensure proper nutrition, and most offer amenities and activities to help residents stay active and fit.*

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### Financial Security

Money is a common concern for seniors, many of whom live on a fixed income. If a financial emergency were to befall them, would they be OK? A medical event, for example, could be just as hurtful to their wealth as it is to their health. A home disaster, such as a broken furnace or flooded basement, could be equally disruptive. And then there are financial fraudsters, for whom seniors are often easy prey. Even something as routine as paying bills can become problematic for older adults, whose failing eyesight and discomfort with the latest technologies could lead to missed or mispaid bills, which in turn can lead to cancellation or interruption of critical services.



### Why Senior Living

*Senior living communities make for stable and predictable expenses, which makes financial planning and management simple for seniors and their families. Plus, many communities offer tiered services that can flex to fit any budget.*

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## Before You Talk #2 *(continued)*

### Socialization

As they age, seniors often see less of friends and peers. Some of them retire in faraway places. Some of them become ill or disabled. Some become isolated due to lack of mobility. Still others pass away. Meanwhile, grown children who used to consume so much of their time become busy with careers and families of their own. The cumulative effect for many older adults is a smaller social circle that can lead to feelings of isolation and loneliness.



### Why Senior Living

*Senior living communities are designed with socialization in mind, offering ample opportunity to participate in organized activities as well as impromptu social engagements.*

### Support

When friends and family are absent, it's not just seniors' social lives that suffer. It's also their support system. Suddenly, they have no one to check in on them to make sure they're OK. That can have consequences not only for their mental health, but also for their physical well-being. For example, imagine a natural disaster; in the event of a major tornado, blizzard, earthquake or hurricane, who would make sure your parents had food, water and heat, or help them evacuate if it was no longer safe to shelter in place?



### Why Senior Living

*Senior living communities have built-in support in the form of neighbors and friends, as well as professional staff.*

### Mental Acuity

Aging doesn't just impact the body. It also impacts the mind. In particular, memory loss from Alzheimer's disease and dementia can create its own kinds of safety concerns. Seniors with cognitive illness, for example, may be prone to wandering and might endanger themselves with simple acts of absentmindedness, like leaving a hot stove unattended.



### Why Senior Living

*Many senior living communities offer memory care services that are designed especially for seniors with Alzheimer's and dementia.*



While you're contemplating how a senior living community can benefit your parents, consider how it can benefit you, as well. If Mom and Dad choose to age in place, at some point they'll likely need increased support and supervision from you. Think about your own responsibilities at work and at home. Do you have the time to be a full- or even part-time caregiver? To help on a routine basis with groceries and household chores? What about the social and emotional bandwidth that caregiving requires? A senior living community can bridge the gap between the help your parents need and the help you're able to offer.



## Before You Talk #③: HUDDLE WITH SIBLINGS

Your parents aren't the only ones you might have to persuade on the merits of a senior living community. If you have siblings, you'll need to bring them into the conversation as well. Schedule a dedicated time to speak with them in person, over the phone or via video call. Then, have the same conversation with them that you've been having with yourself. That means discussing your parents' current and future needs, as well as our own ability—or inability—to contribute to their care. You and your siblings should consider how close each of you lives to your parents, what each of you wants Mom and Dad's life as older adults to look like, what kind of help and support your parents might expect from you, and what role each of you will play in the larger caregiving picture.

If there are disagreements about Mom and Dad's future, you should speak about them openly and honestly, and listen sincerely to your siblings' concerns. If necessary, it might be helpful to seek the help of a neutral third-party professional who can facilitate a level-headed discussion in pursuit of consensus.

**Ultimately, you should elect one of you to initiate and lead the senior living conversation**—for example, the sibling who is emotionally closest to Mom and Dad, the sibling who lives nearest to them or the sibling who has always been the most rational and organized.



## Before You Talk #4:

### WRITE IT DOWN.

Whoever is in charge of the conversation should go into it with a written agenda—things they want to say, points they want to make and questions they want to ask. Because talks about senior housing can be extremely emotional and stressful, it can be easy to forget in the moment what you planned to say. You only have one chance to start the conversation off on the right foot, and having a loose script, outline or checklist to work from can help you hit the right notes. And yet, you shouldn't rely too heavily on your written materials, as the best conversations typically come from the heart and not from the page.



## Time to Talk

TO SUCCEED, BE STEADFAST AND SENSITIVE IN EQUAL MEASURE.

You've done your homework. All that's left to do now is the talking. It won't be easy. But if you embrace the following roadmap, it can be a productive start to a successful child-parent dialogue.

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### **Make your parents comfortable.**

When, where and how you have the talk can be just as important as what you say. The first thing you should do, therefore, is arrange to have the conversation at a time that's convenient for your parents and in a place that's comfortable for them. If your parents hate talking on the phone, for example, it might be best to have the talk in person—even if that means waiting a few months until your next visit if you live out of state. Likewise, blindsiding them over dinner in a public restaurant might not be the best approach. Instead, tell them ahead of time that you'd like to have a serious conversation, and let them decide where they'd like to have it. That gives them time to prepare themselves, and makes them feel like they have agency in the discussion they're about to have with you.

### Break the ice.

Starting the discussion often is the most difficult part of it. To get things off on the right foot, consider different ways to break the ice with anecdotes. For instance, you could:

- **APPEAL TO THEIR DESIRES** Have your parents been dreaming about traveling? Does Mom regularly muse about how nice it would be to have more neighbors her age, or how she misses her Bunco group? Seize on those desires and use them as a jumping-off point.  
*For example, “I know you guys have been wanting to travel more. Wouldn’t it be nice if you could put some of the money you’re spending on the house into traveling? Or if you didn’t have to worry about the house while you were away? If you lived in a senior living community, you might have more freedom to do the things you’ve been wanting to do.”*
- **ACKNOWLEDGE THEIR FEARS** Has Dad had health scares? Has Mom been having memory problems? Did they have a hard time putting up their holiday decorations this year, or stocking up for a big winter storm? Offering solutions to things they’re already worried about can be an effective approach.  
*For example, “Remember last summer when you tripped in your garden? Thank goodness you were OK, but what if something like that happens again? If you lived in a senior living community, you wouldn’t have to worry about that.”*
- **EMPHASIZE SUCCESS STORIES** The grass is always greener on the other side. Sharing positive anecdotes from friends and family members who have already made the transition to senior living can help you make the grass look even greener.  
*For example, “Didn’t your cousin Mary recently move into a senior living community? I hear that she’s really loving it. Have you thought about doing something similar?”*
- **SET AN EXAMPLE** If your parents are procrastinators, it might help if you lead the way. And leading by example can be especially effective.  
*For example, “I finally sat down with an attorney last month to do my estate planning. I feel so much better having that done. Have you guys done yours yet?”*
- **PLEAD TO THEIR INNER PARENT** Your parents have always wanted the best for you, and the last thing they want to be is a burden. Appealing to their inner nurturers can therefore be a good way to grab their attention.  
*For example, “I’ve been feeling really anxious lately about how I’m going to possibly manage everything in the future—maintaining my job, caring for the kids and watching over you guys. Knowing you were safe in a senior living community would sure make me feel better.”*

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### **Embrace empathy.**

Next to practical information about what senior living communities are and what benefits they confer, probably the most important thing you can bring to your conversation with Mom and Dad is empathy. Because even if you approach the discussion from the right place and make all the right points, your parents might still have a negative reaction initially. And that's understandable. Change is hard to process, and aging is emotional. Before you become defensive or combative, try to put yourself in your parents' shoes. Remain calm, honest and rational, even if they cannot. If you can be continually cognizant of their concerns and unflinchingly respectful of their feelings, cooler heads eventually will prevail.

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### **Practice active listening.**

Remember, this is supposed to be a conversation. That means not just talking, but also listening. Often, older adults who are confronting a new chapter in their life simply want to be heard as they work through the new choices and challenges before them. You can do your part to help them through it by being silent and attentive, by not interrupting, by withholding judgment, by asking insightful questions and by repeating their points back to them so they know you understood them.

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### **Be persistent, not pushy.**

Your parents are still your parents. Just because they've reached a certain age doesn't mean they've lost their powers of reason or relinquished their sovereignty. Even when they disagree with you, they're still autonomous adults who are allowed to make their own decisions. With that in mind, it's helpful to remember that your role is not that of a decider—someone who makes unilateral decisions on behalf of your entire family—but rather that of an advisor: someone who suggests, informs, encourages and inspires. If you don't get the accord you were seeking right away, that's OK. If you continue to make and repeat your points, your parents eventually will hear you out.



## You've Talked ... Now What?

TO MOVE THE NEEDLE, KEEP THE CONVERSATION ALIVE.

Coming to a decision requires a slow and steady approach that's based on compromise and collaboration.

Rome wasn't built in a day, and neither will your parents' future be. Progress takes persistence. No matter how things go, it's important to keep communicating. After all, The Talk is rarely a single conversation. More often than not, it's the opening salvo in a series of conversations that gradually, eventually produces the best outcome for parents and children alike. That outcome might be a senior living community. But also, it might not be. Either way, coming to a decision requires a slow and steady approach that's based on compromise and collaboration. Like sailing, you've got to constantly assess the wind and adjust your sails in order to reach your destination—whether you're captain of the boat or just another crew member.



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