

## **How Women Can Talk with Issues Facing Aging Parents: A Primer.**

At least one in five American women aged 55 to 64 are caring for an older relative.

Whether it builds gradually or something happens to spark it – there's a moment in adulthood when you realize that you need to care for the people that cared for you. Frequently, women will be the ones who step into this role.

Getting a plan in place to care for your parents means balancing your respect and love for them with their autonomy and independence.

It's complicated. parent-child dynamic resists change from both sides, money will be involved, and every party to the conversation will be uncertain about how to approach it and what will come next.

All that can mean stressful, tearful, difficult conversations. Or avoiding the topic altogether.

We've created a short primer to help you get started and think through the issues.

### **Don't Put It Off, But Also – Don't Rush It**

The ideal time to begin planning is before anything has happened. You'll have the most options and choices if the events you plan for are still out on the horizon. There's a lot to do, and some things have longer lead times.

Approaching the conversation from the lens of “We know you don't need this now, but we want to get started on it so we can help you do whatever you want to do” can set the stage that you intend to respect their independence.

In the first conversation, don't immediately go to big issues or things that limit their autonomy or require lifestyle changes, like giving up driving or having part-time carers or aids.

Start by establishing that you want to help, and that your role is to implement what they decide on. Ask open-ended questions and provide reassurance that there are solutions.

Keep in mind: For many parents, the number one fear is that they will be a burden on their children. This is so well-known that it's a high-pressure sales tactic for scammers – they know that otherwise savvy people are vulnerable in this area.

Emphasize that effective planning can create a situation that reduces and eliminates burdens.

### **Tactics:**

- Set up a time that you won't be interrupted and you're together in person if possible. Put limits on the time – an hour is great. Even if it's going well, limit the time and set up another meeting to continue
- Take notes or write down your thoughts immediately after, including the next steps and timelines. Circulate the notes. It sounds like overkill, but it can be very helpful in keeping things clear and moving the plan forward

### **The Biggest Question: Where Will They Live?**

Once the lines of communication are open, you can start to get specific about options and begin to create comprehensive plans.

Many seniors initially desire to "age in place" and remain in their homes as long as possible. They may ultimately decide that a different living arrangement is preferable, so it's a good idea to at least discuss staying at home, an assisted living facility, and nursing home care. Depending on their health, it can be a progressive timeline.

Staying in their home is the most common option and can work very well. The key is to identify resources and use them to ensure their home is safe and all aspects of their living situation are covered.

### **Aging in Place**

**Address Changes to Their Home:** Does it need renovations? The goal is safety and accessibility. A Home Safety Evaluation can be performed by a licensed healthcare professional to identify areas that need upgrading. The professional will observe the home and their daily routine and make recommendations.

**Do They Need Help?** It can be difficult to accept having someone take over the tasks of daily living. Shopping, cleaning, laundry, and personal care are such a part of who we are that it amounts to a loss of identity. However, it can also help preserve a way of life and provide independence. Investing in an electronic monitoring system can provide peace of mind for you and them.

**Can They Handle Their Finances?** Setting up electronic accounts and autopay is a great way to simplify finances and get a comprehensive handle on their financial picture. Even if they are still the primary person, adding someone else to a bank account can help safeguard their assets.

### **Tactics: The Checklist**

- Money: It is critical to know the monthly bills, all income sources, and where banking, savings, and investment accounts are
- Long-term care insurance: What does it cover?
- Get the documentation in place: Powers of attorney for healthcare and finances are critical
- Know the passwords: Bank accounts, social media, wifi, cable, thermostat, etc.

- Create a medical file: All doctors, list of prescriptions, pharmacies, wellness resources
- Create a home file: Insurance, handyman, landscaper, etc.
- Know the local resources: Council on Aging, community groups, neighbors
- Who would you call for a wellness check? Know your emergency numbers

### **Don't Get Overwhelmed**

It seems like a lot to tackle, and it is. But it is also manageable. The most important thing to remember is that situations and circumstances are changeable and solutions can be identified and implemented.

Take time for yourself so that you can enjoy these years with them to their fullest. You'll have amazing conversations and find they still have so much to teach you. The aging process can be a time to heal, discover, and most of all, share joy and love.

### **The Bottom Line**

Women provide the majority of informal care to spouses, parents, parents-in-law, friends and neighbors, and they play many roles while caregiving—hands-on health provider, care manager, friend, companion, surrogate decision-maker and advocate. Caring for aging parents in particular can be both challenging and rewarding. Addressing it in stages, getting help where possible, and ensuring that you keep yourself mentally and physically balanced are critical to a successful approach.

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