



The need for continual, clear communication among family members, care providers, and loved ones needing assistance is key when long-term care. (UBS)

How to start the long-term care conversation

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No one wants to think about a time when their loved ones will no longer be able to care for themselves, but it is a reality that many families will face. Communication is the best way to ensure that parents' wishes are honored and that children are as prepared as they can be, says caregiving expert Lee Woodruff, who shared tips for starting the long-term care conversation.

The potential need for long-term care, typically in the form of home health aides, assisted living, or nursing homes, is on the rise. As Baby Boomers enter their later years, the senior population is projected to double by the year 2060, according to [Population Reference Bureau](#). This means that family discussions around aging and long-term care are becoming increasingly important.

Speaker and author Woodruff was the caregiver for her husband, journalist Bob Woodruff, after he was wounded by a roadside bomb while on assignment in Iraq. She also shared caregiving responsibilities with her sisters towards the end of her mother's life. She says these experiences taught her the importance of preparing younger generations for when the time comes.

The need for continual, clear communication among family members, care providers, and loved ones needing assistance is key, according to the report [Caring for aging loved ones](#) from the UBS Family Advisory and Philanthropy Services team. Keeping open lines of communication can help prevent unspoken assumptions and unmet expectations, while helping to avoid grievances, frustrations, and potential distress for family members. But where to begin?

1. Parents should initiate the conversation. It makes the most sense for parents to be the ones to first broach the subject, according to Woodruff. "The topic of mortality in general is a hard one for most people to talk about so for a child to introduce to their parents that they're thinking about when they die, that's fraught with a lot of stuff, even if it's

coming from a complete place of love, as I'm sure it mostly is," she says. "As a parent, if my children said to me, 'Can we talk about your will?' I'd think 'I'm not there yet.' If I'm the one to initiate the conversation, I'm going to feel much more like I can set the table for what my vision is. It's an offensive vs. defensive approach."

2. Preparation comes first. Woodruff recommends parents be prepared to articulate their wishes before starting the long-term care discussion. "I would like to think we would have articulated all of our wishes," she says. "My headline to our children is that my husband and I are working hard and investing wisely to ensure that they won't have to worry about being a frontline caregiver for us or have to financially take on that burden." Preparation will look different for all families, but what's important is that parents have their "headline" ready so they can discuss the best next steps with their children.

3. There is no equal. When multiple siblings or family members are involved, there is no equal, says Woodruff. It's important for parents to recognize that fact when discussing their wishes with their children. Often when a parent can no longer care for themselves, one person takes on the role of main caregiver. Woodruff says that other siblings or partners may have trouble accepting that they won't be more involved. She says it's important to recognize early on that there are different levels of responsibility and recommends families be upfront about this in discussions.

Any siblings who won't take on the bulk of the responsibilities should figure out the best way to play a supporting role. Caregiving doesn't just cover the physical needs of a loved one, she says. It also involves research, travel, and financial activities, which can all be delegated. "The other people really need to abdicate the little things, the small decisions, so they aren't always challenging the lead caregiver. Then, rational discussions can happen around bigger decisions."

"Remember the gratitude piece," she adds. "The other siblings can send flowers and a card. They should think about how they can best help and where they can show up. Planning ahead is important if someone doesn't live nearby. You don't have to be on the frontlines to help."

4. Don't overlook self care. Woodruff says that she talks to caregivers about self care a lot and that it's the hardest part of the equation. When families discuss potential long-term care scenarios, it's important to impress upon future caregivers the need to also take care of themselves. "When I was going through the hardest days when I was taking care of my husband, people would tell me to step away from the bed and take time for myself. It is the last thing you want to hear at that moment in time, but you've got to take care of yourself. I found it helpful when people didn't push me but would gently suggest we stepped away to go for a walk. Start with small things."

Conclusion

Discussing the transition a loved one will make into their senior years is not something any family wants to do. However, preparation and open communication can help to ease some of the tension while helping parents to feel that their wishes are heard and ensuring roles and responsibilities are delegated appropriately. For more on this topic, read the UBS reports [Caring for an aging loved ones](#) and [Modern Retirement Monthly: Long-term care costs and solutions](#).

[Click here](#) to learn more about caregiver, speaker, and author Lee Woodruff.

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