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Caregiving for Aging Parents: How to Start the Conversation Before Crisis Hits

By Sherri Snelling, Corporate Gerontologist, Author and Founder/CEO of Caregiving Club

Caregiving often crashes into our lives suddenly—disorienting, overwhelming, and deeply personal. The signs may have been there, but we're often too busy, too hopeful, or too afraid to see them. Then, almost overnight, everything changes: A loved one falls and breaks a hip, or they receive a diagnosis of dementia or other chronic illness.

Families often scramble to make decisions under pressure, leading to confusion, guilt, and burnout. But it doesn't have to be this way. I've seen a better path—and in this article, I'll show you how to find it.

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What We'll Cover:

- Why We Avoid the Conversation—and When to Start It
- How to Approach the Conversation
- How to Build a Caregiving Plan

First, Why We Avoid the Caregiving Conversation—and When to Start It

When someone becomes a new parent, there's a clear script: set up the crib, pick a pediatrician, swap stories with other parents. Support shows up quickly, and the whole experience of caring for a baby is wrapped in celebration and shared advice.

But when it comes to caring for aging parents, there's no script. The support isn't automatic, and the conversations aren't easy. You're navigating tough emotions, shifting roles, and the quiet reality of aging, often without a roadmap or a community to lean on.

As potential family caregivers, many of us start out in denial. We focus on what our loved ones can still do—what they're still capable of—while quietly ignoring signs that they may need help. And even when we're ready to talk, we're often hit resistance. Our parents may feel defensive or afraid of losing control. They might understand they're aging, but emotionally, they don't feel old, and they definitely don't want to be treated that way.

So, When Is the Right Time to Talk?

As a gerontologist, we often advise using the "40/70" rule—if you are 40 or your loved one is 70, now is the right time to begin the long-term care discussions. The goal is to avoid being forced into a dialogue by crisis. And sometimes, waiting can lead to unexpected care costs, with you potentially contributing financially to your parents, which may be putting your own retirement and long-term care plans at risk.

Starting early gives your loved one a chance to share their wishes and explore options together. It turns a difficult moment into a collaborative one. But timing isn't everything, we also need to approach these conversations with empathy and respect.

Second, How to Approach the Conversation

Imagine watching your aging mother go down the basement stairs, slowly and stubbornly, after promising she wouldn't. Your heart races. You want to shout, to stop her, to protect her. But what comes out is frustration: "You're going to fall and break your back!" And just like that, concern turns into conflict.

These moments are emotionally charged. They're not just about safety—they're about control, independence, and fear. Your parents likely know their vision is fading or their balance isn't what it used to be. But being reminded of that loss, especially in a moment of tension, rarely leads to cooperation.

The two most important skills for these conversations are listening and patience. Sometimes, we don't hear what we want or get all the answers we need in one conversation, and that's okay. If we acknowledge what our older loved one's needs and concerns are, we can work on ways to support them without adding more stress to your life.

So How Do You Start a Conversation That Feels Less Like Confrontation and More Like Collaboration?

Every loved one is different. Some respond best to gentle nudges, others to stories, and some may need expert guidance. The key is to lead with empathy and choose an approach that fits your relationship and their personality. Here are a few ways to begin:

1. **The Pop Culture Approach**

   Use familiar public figures or media moments to spark reflection.

   "I saw an interview with Michael J. Fox talking about how his family planned ahead for his care—it made me think about how we could do something similar."

   Why it works: It feels casual and non-threatening and shifts the focus away from your loved one while still opening the door.

2. **The "Someone Else" Approach**

   Reference a friend or neighbor's experience to make the topic feel more relatable.

   "Mary's mom just moved into a ranch-style home; she really likes the ease of having everything on one floor."

   Why it works: It normalizes planning and makes it feel like something others are doing—not just something you're pushing.

3. **The Concerned Approach**

   Use recent events as natural entry points for a deeper conversation.

   "After your fall last week, I've been thinking about how we can prevent that from happening again. Can we talk about some ideas?"

   "I noticed the yard's been harder to keep up. Maybe it's time we got help with mowing and trimming so you can spend more time on the flower bed you actually enjoy?"

   Why it works: It's timely, specific, and shows care without judgment. These moments are often brushed off, but they're signals that support may be needed.

4. **The Collaborative Approach**

   Frame the conversation around choices and shared decision-making.

   "Would it help to have someone come by a few times a week to help with cleaning? We can try it and see how it feels."

"If we ever needed to bring in some help so you could stay in your home comfortably, what would you like that to look like?"

"What kind of support would feel helpful, not intrusive?"

Why it works: It preserves your loved one's agency and avoids ultimatums. You're not taking over—you're teaming up.

5. **The Expert Approach**

   Bring in a professional, such as a life care manager, to guide the conversation.

   "I just watched a webinar my employer offered with a senior care advisor who helps families plan for staying at home as long and safely as possible. Would you be open to talking to an expert like that and hearing what they recommend?"

   Why it works: It adds credibility and can ease tension if your loved one resists hearing it from you.

6. **The "Your Own Caregiving" Approach**

   Share that you've been thinking about caregiving in your own life and use that as a bridge to ask about their thoughts.

   " [My spouse] and I were talking about where and how we want to live as we get older and what we'd do if one of us ever needed a caregiver. Have you ever thought about what you would want as far as help since both [sibling or spouse name] and I work full-time?

   Why it works: It's non-confrontational and shows that planning isn't just about them—it's something you're considering for yourself too. It can make the topic feel more universal and less personal or threatening.

Once the conversation begins, it often leads to a flood of questions: What now? What's next? How do we prepare? That's where planning comes in. In the next section, we'll explore how to build a caregiving plan that's thoughtful, flexible, and centered on your loved one's needs, values, and budget.

Third, How to Build a Plan

Planning isn't just about paperwork and logistics, it's about peace of mind. And while it may be tempting to handle everything yourself, I strongly recommend against going it alone. Caregiving planning is complex and emotionally charged. One wrong move—like suggesting your parent move to an aging community they're not ready for—can quickly turn into conflict. And certain decisions can have financial consequences that end up increasing, not reducing, the cost of care.

There's a lot to consider:

- **Financial Preparedness:** Understanding Medicare, Medicaid, Social Security, and long-term care insurance as well as any potential VA benefits
- **Legal documentation:** Creating living wills, establishing power of attorney for both medical and financial decisions (healthcare proxies), as well as having a MOLST (medical orders for life-sustaining treatment) or POLST (physician orders for life-sustaining treatment) order for emergency care
- **Housing considerations:** Exploring options such as in-home assistance or home modifications for lifelong living in their current house, various types of long-term care communities, including assisted living, memory care or skilled nursing; or a loved one move in with your family
- **Miscellaneous essentials:** Gathering bank account info, passwords, birth certificates, and other key documents

Trying to manage all this solo—especially while juggling your own life—can be overwhelming. That's why I encourage families to connect with two key professionals:

Elder Law Attorneys: These experts specialize in the legal side of aging. They can help you create or update both estate and living wills, establish power of attorney, set up healthcare directives, and navigate long-term care costs and benefits, including those available through Medicare, Medicaid, and other often-overlooked programs. Their guidance ensures your loved one's wishes are protected, and that your family avoids costly legal missteps.

Aging Life-Care Managers: Also known as geriatric care managers, these professionals help families assess needs, develop care plans, coordinate services, and advocate for older adults. They can also assist with navigating family dynamics and potential conflicts by offering suggestions for dividing responsibilities and keeping everyone aligned.

While they typically charge $100–$250 per hour depending on credentials and location, their support can be invaluable. An average cost for a care plan and review with families is $650.

Planning Isn’t About Control—It’s About Collaboration

It’s about making sure your loved one’s voice is heard, their values respected, and their future thoughtfully supported. It’s also about supporting you—lightening your load so you’re not doing it all alone, and helping you avoid unexpected costs that can create unnecessary stress.

“But What If My Mom Flat Out Refuses to Talk About It?”

Don’t be discouraged if your first attempt ends in silence, or even pushback. Not every conversation leads to action right away, and that’s okay. The goal is to plant seeds, build trust, and create space for future discussions.

One helpful way to respond is to simply acknowledge their feelings:

“I know this isn’t easy to talk about. I just want to make sure we’re thinking ahead together.”

This approach shows empathy and respect, which can lower defensiveness and keep the door open for future conversations.

To Summarize

First, most of us don’t pre-plan for caregiving for older loved ones and that means we often begin with a crisis. However, starting the conversation early can help families avoid panic and make more thoughtful decisions (and save money). Second, how you approach the conversation matters; tailoring your tone and strategy to your loved one’s personality can turn tension into collaboration. Third, building a plan, whether on your own or with professional help, can bring clarity, reduce stress, and ensure your loved one’s values guide the journey ahead.

The Hardest Step Is the First One—But It Matters Most

I know how hard it is to start these conversations: I’ve seen the hesitation, the emotion, the fear (and felt it all myself with my parents). But I’ve also seen what happens when families avoid them: more stress, fewer choices, and harder moments down the road. Talking now may feel uncomfortable, but it’s a gift to your future self—and to the people you love.

Next Step:

Choose one of the conversation approaches outlined above and use it to start a dialogue with your loved one. You know them best, so pick the tone and timing that feels right. The goal isn’t to solve everything at once. Rather, it’s simply to begin the caregiving journey.

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Sherri Snelling is a corporate gerontologist, author, and founder/CEO of Caregiving Club, a consulting and educational content firm focused on supporting family caregivers via their employer and other organizations. A recognized thought leader in caregiving and lifespan wellness, her expertise includes brain health, dementia care, neuro design, and positive psychology. Sherri also helps organizations educate and support employees across generations, and frequently speaks and writes on aging, wellness, and caregiver resilience.