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How to Prepare for “The Talk” About Moving to Assisted Living

Talking to your parents about [assisted living](#) can be tough. Many seniors resist this transition, often because they feel they’re being forced out of their homes and losing their independence. Children and spouses avoid this complicated conversation as well, because they are unsure how their loved ones will react.

But, being prepared before a crisis arises can remove some of the anxiety and uncertainty from the equation, making it easier for all involved. When it’s time to talk with your loved ones about moving into assisted living, these seven tips can foster a healthy discussion instead of one rife with accusations, frustration and anger.

Know the senior housing options. Before bringing up the topic, learn about the [different types of senior living settings](#)—especially in the state where your elder lives or may wish to relocate eventually. Although pricing varies widely and may change over time, research average costs for each type of community.

Learn about your parents’ financial situation and options for funding the move and their ongoing care. For example, ask if they have purchased long-term care insurance. If Dad is a veteran, inquire about his service to see if he could be eligible for veterans benefits to help pay for long-term care. If you bring solid information to the table instead of speculation, everyone will be able to base their decisions on facts and avoid unnecessary surprises. Some elders keep their finances close to the vest, so this piece may be tricky. Gail Samaha, an elder advisor and founder of GMS Associates in Scituate, Massachusetts, suggests emphasizing that you need to have an idea of what they can afford in order to be able to provide for their wishes and needs.

Make future plans an ongoing discussion. Broaching this topic while elders are still able to live safely in the community gives you the opportunity to discuss the future in a non-threatening, hypothetical way. This way the feeling won't be, "We HAVE to have the discussion right now," Samaha says. "They won't wind up feeling like their kids are ganging up on them." Instead, "the talk" can be viewed as a process where everyone's opinions can be heard, but nothing needs to be acted on.

Have the conversation in a casual, comfortable spot, like at the kitchen table. Start by saying, "I know this is hard to talk about, but I want to be sure that I honor your wishes. In order for me to do that, I need to know exactly what they are. We don't have to decide anything today, but let's just start the discussion, so we can keep this in mind and be better prepared for the future."

Promise to keep seniors involved in decisions. Everyone wants to be able to choose where they live and the kind of care they receive. Age does not change this preference. If they are healthy enough to do so, ask your parents to join you in touring senior living communities or going to visit friends and relatives who have already made the move. Seeing these settings firsthand, getting a feel for how they function, and speaking with current residents candidly about their experiences will help immensely when it comes to making a decision.

Present housing options with positive language and tone. One way to ensure this conversation goes smoothly is to be careful about how you present it. When speaking about assisted living, use positive, non-threatening words. Refer to assisted living as a "community" rather than a facility. Talk about "condo-style living" rather than "rooms." Highlight the activities, amenities and social opportunities rather than the doctors and assistance with activities of daily living.

The tone of voice you use can make a big difference, too. Make a conscious effort to speak in a calm, quiet and pleasant tone. Let your parent know that it is important to you that he or she be the one to make the final decision. This is a conversation, not a lecture, so be sure to be respectful. Listen to and validate their feelings. If they get angry, don't respond with more anger. The more a person feels they are not being heard, the louder they will speak and the more frustrated they will get. Don't reply with loud tones, or you will end up in a shouting match, which never ends well.

Identify the what-ifs. If both parents are still alive and together, ask what may need to happen if one of them dies. Should the home be sold? Should the surviving parent downsize or move into a senior community? This facet of “the talk” can be difficult and sad, but it can help you learn about your parents’ wishes for each other and shed some light on what they have discussed among themselves.

Express that this is an unpleasant scenario to consider, but share that your goal is to know what they want for one another. Try saying something like, “Mom and dad, both of you are okay now, but what should we do if that changes?” Ask each of them what they would want for the other person if the worst were to happen. Hopefully they would want each other to be safe, well-cared for, and financially stable. Ask for suggestions on how you can help ensure these things.

Recognize why seniors want to stay at home. Elders may not want to or be able to express this, but most know deep down that if they make a move to senior living, it is likely their final residence. “Even if they can’t articulate that or admit it to themselves, the underlying reason that elders don’t want to move is that they feel they are going there to die,” explains Sheri L. Samotin, founder and president of LifeBridge Solutions, a company that provides family transition planning, caregiver coaching and other services. “Even if they know it’s the right thing and good for them, it’s not easy to acknowledge that you’re at the twilight of your life.”

They also may be unprepared to have their relationship with you change, and fear losing their independence. Keeping their concerns in mind during these discussions will help you answer their questions and respond to their objections. Discuss ways that you can potentially bring help into the home so they can remain living in their house longer. Emphasize that a move to assisted living does not mean they’ll no longer have control over their daily life. Most seniors actually find that, with the housekeeping, laundry and meals taken care of, they have much more free time for the things they actually enjoy doing.

Research the progression of illness. If your loved one has been diagnosed with a progressive condition, such as Parkinson’s disease, dementia or heart failure, learn about how it will progress and how it could impact their ability to stay at home or make a decision about moving.

Tactfully share what you've learned from their doctor or through your research, and discuss how the services offered by certain long-term care settings could help them in six months, a year, 18 months from now, etc. For example, it can be disorienting and upsetting to move an elder with dementia, but they often have to move to different settings that provide more intensive care as they decline. Finding the right facility that can meet their current and future healthcare needs, such as a Continuing Care Retirement Community (CCRC) will ensure the elder's life doesn't have to be disrupted multiple times due to increasing care needs.

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