



# TALKING WITH YOUR PARENTS ABOUT SENIOR LIVING

Sometimes the difficult conversations have the best payoffs. Talking with your parents about aging and a plan for their future is one of those conversations. Understanding what they want and how it will be paid for can give the whole family peace of mind – which lets you all enjoy today even more.

But how do you even bring it up?

Everyone's situation will be a little different, but there are some ways you can start and guide the conversation.

This tool will give you some general tips on how to talk with your parents, as well as some insight and strategy for overcoming the most common objections to senior living.



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## CONVERSATION TIPS

**Don't wait for a crisis.** Start having conversations before a health crisis forces a decision on all of you. Start small, and plan on this being a series of low-pressure talks so that you can all get on the same page about your parents' future.

**Get educated.** Do some homework so that you know the differences between the types of senior living options in your area and how much they can cost. Learn how much it costs for your parents to stay in their current home, and how much it could be costing you to be a caregiver. All this information gives you solid points of comparison to narrow the field when it does come time to make a decision.

**Make it a conversation.** Don't go in with a plan already made – you'll meet resistance right away. Ask questions. Listen to the answers. Validate their feelings. And remember that this is their choice, not yours. You're just trying to facilitate the process and serve them well.

**Stick to the facts.** These can be emotional conversations. Presenting clear-cut evidence of the need for change can help minimize family drama and help you both make decisions based on reason, not just feelings. Keep track of things like health incidents, forgetfulness and expenses. It can also be helpful to track the time you invest in caring for your parents and the time they might be spending alone.

# THE THREE MOST COMMON OBJECTIONS TO SENIOR LIVING

## (and how to help overcome them)

Senior living communities offer a host of services, amenities and opportunities that benefit residents in many ways. Many residents will tell you they wish they'd made the move sooner. Yet a lot of seniors don't want to even consider the option.

Here you'll find the most common objections raised, along with three keys to overcoming them:

**Understand:** Think about it from their perspective – it's different than yours.

**Ask:** Ask questions that address underlying issues they can relate to. These can be conversation starters or follow-up questions to their objections.

**Empathize:** Let them know that you get it and you're on their side. It puts you in a better position to move the conversation forward.

### **Objection 1: I don't need to move – I'm fine in my own home.**

**Understand:** "Giving up" their home and their responsibilities for it can feel like giving up everything they've worked hard for. It can also feel like they are giving up their independence. And losing independence or control is one of the biggest worries facing older adults.

**Ask:**

- Would you feel less stress if you didn't have to worry about taking care of the house?
- You seem to be living in just a few rooms of the house – have you thought about choosing a place that fits your lifestyle a little better?
- How is it living at home alone – do you feel safe? Are you lonely?

**Empathize:**

- I understand. I love this house, too. But I'm worried that it's becoming too much for you to take care of. If you didn't have that burden, what could you do with your time and money?
- I know you can take care of yourself now. But what if something happens to you and you're here alone? It would be good to have a plan in place so we don't have to make decisions in a crisis. That way, you're still in control of your future.

## **Objection 2: I won't move into a nursing home.**

**Understand:** Many people have only experienced senior living as “old folks’ homes” or the institutionalized nursing homes from decades ago. They don’t want to be “put” anywhere and left to wither away – like some of their parents did.

### **Ask:**

- Have you thought about what kind of long-term care you might want in the future? Where would you like that care to be provided?
- Have you priced options like home care or assisted living?
- What would a retirement community need to have for you to consider choosing one?

### **Empathize:**

- I understand what comes to mind when you think of nursing homes. I wouldn't want that, either. Actually, retirement communities are different these days. They have a lot to offer, including independent living and long-term care if you ever need it. Would you be willing to visit one with me to see for yourself?
- I wouldn't “put” you anywhere. This is your totally your choice. But I want what's best for you long-term, and I'd like you to keep talking with me about what that could look like.



### **Objection 3: I'm not ready.**

**Understand:** Most older adults feel too young to even think about a retirement community. Their health may be pretty good. They try to stay active. And they really don't want to be around "all those old people" because it's a reminder of aging and mortality.

**Ask:**

- What do you envision for your later years? How do you want to spend your time?
- Are you satisfied with your life right now? Do you feel you have purpose or enough good relationships?
- Have you ever wondered if you could enjoy life more now if you knew you had a plan for the future?

**Empathize:**

- I know this is tough to think about. But I love you, and I think it's important to talk about this now so that you can make the decisions about how you want to live your life later.
- I think most of us feel young at heart and want to stay that way. Senior living can be a way to actually improve your quality of life now – and choosing one sooner gives you more time to enjoy all the amenities while you're still healthy and active.



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