

A Guide to Constructive Conversations about Planning for the Future

Thinking about how you or your loved ones wish to handle the twilight years may seem overwhelming, but discussing things like long-term care preferences, financial arrangements and family members' roles and responsibilities now and developing a plan for how to address these tough issues can help prevent confusion, anxiety and pain for your loved ones in the years to come.

To help you tackle what can seem like a daunting task, [Age Wave](#) and [USAgainstAlzheimer's](#) have joined forces to put together this simple guide to help you get started.

Below are a few questions and ideas you might want to consider, as well as recommendations for resources, you may find useful along the way.

- **What roles and responsibilities will different family members take on?**

If care is needed, family members often come together to provide key support roles, including making care decisions, contributing financially, providing hands-on caregiving, or just being there for emotional support. Genworth Financial's [Talking to Loved Ones guide](#), and, specifically, the "Family Dynamics" section, offers useful information to help determine roles and responsibilities of family members in providing end-of-life care.

- **What is the preferred care setting?**

With new technologies and innovations in care services, there is a wide range of settings to meet the preferences and support needs of your family members, including assisted living, continuing care communities, and care at home.

Not sure where to start? [A Place for Mom](#), a comprehensive senior living resource website, has additional information on having tough conversations with your aging loved ones as well as useful information about a variety of care services.

- **How would long-term care be paid for?**

Long-term care can be costly. The average cost of assisted living is over \$40,000 a year and nursing home care can cost over \$75,000 annually.¹ The costs of lost work among family caregivers can also add to the financial toll.

When care needs might span multiple years, developing a financial strategy is critical. Determining potential sources for funding, including available financial assets, insurance, and how family members might pitch in if needed is essential. AARP's [Prepare to Care: A](#)

¹ Genworth Cost of Care Survey 2013

[Caregiving Planning Guide for Families](#) provides valuable information on how to plan for end-of-life financially.

- **What outside resources might be used to make care and caregiving easier?**
There are a variety of resources, such as care coordination services, local community resources, and even friends and neighbors, which can provide a helping hand if needed. Comfort Keeper's guide, Starting "The Conversation", includes tips on outside resources and helpful ways to include non-family members in your conversation with loved ones.
- **How can we prepare now in case care is needed?**
Whether it's creating a care strategy, financial plan, ensuring the proper insurance and other financial resources are in place, creating advanced healthcare directives, and/or ensuring family members are comfortable with their respective potential roles and decisions, putting a plan in place can make things easier in difficult times.
- **What are people's wishes and decisions for the end-of-life?**
Advances in medicine and technology create new and sometimes complex decisions about the end-of-life. Discussing end-of-life choices with your loved ones now can help family members make the right choices when the time comes. The Conversation Project is one initiative dedicated to helping people do just that. This initiative offers [The Conversation Starter Kit](#), which includes comprehensive worksheets meant to help both aging loved ones and family members navigate more smoothly through these tough conversations.

Talk to your loved ones. Make a plan. You won't regret it!

Need more information? Below are a few additional resources and helpful tools on planning and having tough family conversations:

- [AARP's Tips For Difficult Family Conversations](#)
- [Compassion & Choices' End-of-Life Consultation](#)
- [National Family Caregiver Association's The Long-Term Care Conversation](#)