



*Southern Capital Services, Inc.*

Image from Shutterstock Free Photos

**REGISTERED INVESTMENT ADVISOR SINCE 1982**

## NEWSLETTER

DECEMBER 2025 • VOLUME 33 • ISSUE 12

### Caregiving for Aging Parents *How Can You Start the Conversation Before Crisis Hits?*

*Source: Hartford Funds*

The holidays are here. Families are gathering together making new memories. During these days, doors may open for you to talk with your aging parents about their future care plans. Let's see how early discussions can ease transitions and protect your loved ones' well-being.

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 has a bad fall, or they receives a bad diagnosis. Families often scramble to make decisions under pressure, leading to confusion, guilt, and burnout. There is a better path.

#### First – Why We Avoid the Caregiving Conversation and When to Start It

When it comes to caring for aging parents, you're navigating tough emotions, shifting roles, and the quiet reality of ag-

ing, 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 while quietly ignoring signs that they may need help. Even when we're ready to talk, we often hit resistance. Our parents may feel defensive or afraid of losing control. They may 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?

Gerontologists 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. Waiting can lead to unexpected care costs with *you* potentially contributing financially to your parents. That 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. Along with timing, we also need to approach these conversations with empathy and respect.

#### Second — How to Approach the Conversation

Let's say you see one of your parents about to do something dangerous. Your heart races and you yell out to them. Concern turns into emotionally charged conflict. 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; that's okay. If we just 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.

## How To 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 to expert guidance. The key is to lead with empathy. Choose an approach that fits your relationship and their personality.

Here are a few ways to begin:

**1. The Pop culture Approach:** Use familiar figures to spark reflection. “I saw an interview with Michael J. Fox talking about how his family planned ahead. 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. A good door opener.

**2. The “Someone Else” Approach:** Reference a friend or neighbor’s experience to make the topic more relatable. “Mary’s mom just moved into a ranch-style home; she really likes the ease of the one floor.”

Why it works: It normalizes planning making it feel like something others are doing, not just something you are 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?” -or- “I noticed the yard’s been harder to keep up. Maybe we can get help with it 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 the cleaning?” -or- “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 with an expert 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, 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 and spouse] 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.— needs, values, budgets.

### Third — How to Build a Plan

Planning isn’t just about paperwork and logistics, it’s about peace of mind. Don’t try to handle everything yourself. Caregiving planning is complex and emotionally charged. One wrong move 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.

**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.

**The Hardest Step is the First One — But is Matters Most!** Don’t be discouraged if your first attempts end in silence or pushback. You can respond with: “I know this isn’t easy to talk about. I just want to make sure we’re thinking ahead together.” This shows empathy and respect, which can lower defensiveness, thereby keeping the door open for future conversations.



**Please remember to notify us if you have had any material changes in your financial circumstances.**

The information presented by the author, Hartford Funds, & the publisher is for informational and educational purposes only. It should not be considered specific investment advice, does not take into consideration your specific situation, and does not intend to make an offer or solicitation for the sale or purchase of any securities or investment strategies. Additionally, no legal or tax advice is being offered. If legal or tax advice is needed, a qualified professional should be engaged. Investments involve risk and are not guaranteed. This newsletter contains information that might be dated and is intended only to educate and entertain. Any links or websites referred to are for informational purposes only. Website not associated with the author are unaffiliated sources of information and the author takes no responsibility for the accuracy of the information provided by these websites. Be sure to consult a qualified financial adviser and/or tax professional