
Breaking the Silence: Initiating Family Conversations About Financing Long- Term Care

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Everyone seems to agree that family members need to talk about potential changes in health and independence, including long term care, before there is a crisis or someone is not able to communicate. But more often than not, spouses, aging parents/in-laws, siblings, and adult children, too often fail to initiate these important conversations. Does this sound familiar in your family? Communicating and planning ahead can reduce feelings of burden, guilt, and the potential for conflict that family members often experience when they are put in the position of making decisions for others.

So why don't we talk?

Talking about human losses or changes in health and independence can be both emotional and filled with legal and financial complexities many find overwhelming. Few family members want to give the impression or admit that a family member might need long term care someday. In some cases, a family history of conflict among parents, in-laws, and siblings will influence if and how family members can communicate about this issue. There are many other reasons family members give for avoiding critical conversations about long term care. Do any of these sound familiar to you?

- We might make the wrong decision
- We don't know how to begin
- We don't talk about money
- We won't have any choices anyway
- Family members will never agree
- It is disrespectful to raise the issue

There are strategies that can help family members talk about issues that they normally do not want to address—or sometimes even acknowledge.

Tips for Talking About Financing Long Term Care

- Be clear about your own motives for raising the issue. What are your concerns, what do you want to have happen, and why?

- Respect the fact that others may not be ready or able to face talking about changes in health and independence or the need for long term care.
- Remember that listening is the part of communication we too often forget.
- Look for natural opportunities to talk. When a neighbor is dealing with long-term care issues or when a former co-worker needs home health care, use the situation to introduce a discussion. Ask, “What would you have done if you were in that situation?”
- Ask “what if” questions. “Honey, what would you want to happen if you needed help to live here such as bathing or dressing?” Use current events to initiate conversations. “Last night on “Dateline” the show was about the cost of nursing home care...”
- Open a conversation with concerns that you have personally about long term care decisions that you are facing. “I heard on the radio yesterday that the cost of nursing home care is over \$4000 a month. Wow! I’m not sure I will have enough money to pay for it if I ever need it. What plans have you made?”
- Listen carefully to the other person and ask them to clarify statements you don’t understand. “I don’t understand what you meant by that. Can you tell me more about what you are thinking?” Be prepared to clarify statements you make also.
- Don’t try to tackle too many issues at the beginning. Financing long term care is complex and involves multiple decisions that will need to be made over a period of time.
- If other family members try to initiate conversations, be willing to listen and talk with them. Adult children are just as likely to refuse to talk as parents or in-laws.
- Recognize that family members will have feelings and opinions that are different from yours. Listen for the meaning behind their statements. Focus on discovering where those involved agree and disagree.
- Stay focused on the topic. Avoid bringing up other issues. If the other person gets side-tracked and brings up other topics, gently but firmly return to the original issue.
- Use “I” statements to describe how you feel and what the issue is. “I’m concerned about the costs of going into a nursing home. Can you help me go through my finances to determine what I can do now in case it ever happens to me?”
- Share planning tools from www.financinglongtermcare.umn.edu. Begin communicating with family members about financial goals, beliefs about who should pay for long term care, who’s most at risk of needing long term care, and available financial resources.

- Remember, if others refuse to talk you can't force them to communicate. Acknowledge their feelings and share your reasons for concern. While you may need to wait and reintroduce the topic to others again at a later time, you may choose to proceed to make plans for yourself without their assistance.

Here's Help

Help is available to jump-start your planning and action regarding financing long term care. Visit a decision-making resource center for families at www.financinglongtermcare.umn.edu. This center provides up-to-date, objective, and user-friendly educational resources, with no sales gimmicks!

You will find proven decision making tools to help:

- Understand the risk of needing long term care;
- Understand the costs and potential financial impact of long term care;
- Learn about financing options and consequences; and
- Create and carry out your decisions.