

**caring**  
*for those*  
**you care about**

# Talking About Independent Living

**A**s your parents get older, they probably will feel very strongly about wanting to continue living independently, despite health problems or other concerns. While adult children often worry about their parents' situation, it can be difficult to know whether they need or want their children's help.

Finding out what to do means talking with your parents about issues such as their health, finances, and day-to-day capabilities. Because such topics can make both parents and children uncomfortable, many families never discuss, until a crisis occurs, what might be needed for parents to remain living independently.

## What You Can Do

For your parents' welfare and your peace of mind, it's important to have family conversations about staying at home **before** problems arise. In fact, an AARP survey found that most parents feel better about having this discussion when things are going well, as part of the planning for their future. Here are some tips for beginning the conversation, dealing with resistance, focusing on the most important points, and keeping the conversation positive.

## Beginning the Conversation

For many adult children, finding the right way to bring up the subject of independent living is a major stumbling block. Experts in communication and aging suggest the following ways to break the ice:

- **Let your parents know what you need.**

**Example:** "What kind of help would you want if you were not able to do everything yourself and you wanted to continue to live safely in your home?"

- **Share your own emotions** about your parents' changing situation, and encourage them to do the same.

**Example:** "Dad, I know you've always prided yourself on being independent. I imagine it's very difficult for you to ask for help. Is that right?"

- **Raise the issues indirectly**, related to someone else's experience or something you have read about or seen on the news.

**Example:** "I know you're taking pills for arthritis, your heart, and cholesterol. How do you keep track of which pills to take when? Would it help if you had one of those medication organizers you can buy in the drug-store? There is a compartment for

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each day of the week so you can put all your pills in at the beginning of the week, and then know if you've taken what you need for each day."

- **Watch for openings** your parents give.  
*Example:* "You mentioned having problems with your eyesight. Have you seen the eye doctor lately? How does it affect what you normally do, like reading or driving?"
- **Give your parents a list of questions** or concerns you have about their current and future situations, and schedule a later time to sit down and talk about them. (Consider your own relationship with your parents when attempting this.)

## Dealing with Resistance

Your parents may not want to talk about these issues; in fact, some resistance is normal. They may put you off with reassuring statements or tell you to mind your own business. Should you back off or stick with it? Professionals offer this advice:

- **Respect your parents' feelings** when they make it clear they want to avoid a subject. You may want to try again another time using another approach.
- **Consider pushing the issue** if your parents' health or safety is at risk. This must be a personal decision, recognizing your parents' right to be in charge of their own lives. Other kinds of crisis situations may also increase your sense of urgency, such as health care expenses depleting a bank account or parents denying the need for critical legal documents.

- **Act firmly, but with compassion**, if you decide you cannot avoid intervening.

*Example:* "Dad, we can't ignore this any longer. We have to deal with it."

- **Involve others**, such as other family members or a third party that your parent respects. You may want to hold a family meeting during which everyone discusses concerns and develops a specific, mutually acceptable plan to resolve them.
- **Find out on your own about community resources** to help older people remain independent, such as transportation or home health care. Then, if it's clear to you that your parents do need assistance, you'll be ready to share the options with them.

## Focusing on Key Points

The first topic to address is your parents' own perceptions about their current needs, concerns, worries about the future, and hopes and goals for their older years. Guessing or making assumptions about your parent's preferences and needs can be destructive. While each situation is unique, major issues that can affect an older parent's ability to remain independent include those listed below:

- **Where they live.**  
*Questions to ask:* Is your home still appropriate for your needs? Can you still manage the stairs in your home, or could you do better on only one floor? Does your home have safety hazards that could be removed? Could simple modifications make it easier or more convenient? Should you think about living somewhere else?

### ■ **Everyday activities.**

**Questions to ask:** Do you need help with household chores, such as cleaning, fixing meals, or taking care of the house or yard? Does trouble seeing interfere with your daily activities? Can you hear a knock at the door or the telephone ring?

### ■ **Getting around.**

**Questions to ask:** Can you get out to your doctor appointments? Is driving the car getting difficult? Do you have reliable transportation for shopping, medical visits, religious services, and visiting with family and friends?

### ■ **Health.**

**Questions to ask:** What health problems do you have? Are your prescriptions current? Have you been to your doctor lately? What did he or she say about your health? Did the doctor review all your medications for possible bad reactions? Are you having any problems with taking your medications? Could you use some help remembering what pills to take and when to take them? Can you pay for the medicines the doctor tells you to take?

### ■ **Money.** This topic is a particularly tricky area for adult children and their parents to discuss. You may want to be less direct than the following questions, depending on your comfort level.

**Questions to ask:** What are your current and likely future bills? Can you pay for what you need? Do you need help getting government or pension benefits? Would it be useful to get financial planning help to make your money last? Are your Social

Security and pension checks deposited directly in the bank? Is all your financial information in one place? What about getting extra income from the equity in your house? Have you thought about how you might need money in the future to help pay for assistance with everyday activities you might not be able to do yourself? Do you have any bills you can't pay?

### ■ **Paying for health care.**

**Questions to ask:** What kind of health insurance do you have? Medicare? Medicaid? Other insurance, such as a Medigap supplement policy? Has it paid your health care bills so far? Do you have long-term care insurance or life insurance? Have you paid your insurance premiums, and are they up-to-date? Would you like some help in filling out forms like insurance claims? Have you been told that insurance won't cover some medical tests or procedures that the doctor has ordered? Do you have any questions about Medicare or Medicaid?

While you probably won't want to discuss all these matters in one conversation, they are issues to keep in mind and to raise as your parents' situation changes. You may want to ask your parents what issues concern them the most.

### **Keeping It Positive**

Even in the closest families, communicating with parents about their needs is likely to require focus and determination. Several strategies can help keep your interactions positive and productive.

- **Use communication** that states your concern in the “I” form. Terms like “I feel,” “I need,” or “I expect” are less threatening than “you” statements. **Example:** “I’m feeling concerned that you may fall coming down the stairs. I could put a 100-watt bulb at the bottom of the stairs and install a handrail. That would make the stairs safer for everyone.” **NOT** “Going upstairs in your condition is ridiculous. You’re sure to fall.”
- **Avoid role reversal.** Talking to parents and helping them meet their needs doesn’t mean you are “parenting” them. The most productive interactions come when parents and adult children are equal in the relationship.
- **Be prepared to let your parents make their own life choices, even if you don’t agree with them.** Your parents have a right to make their own decisions (as long as they are not cognitively impaired with Alzheimer’s disease or other dementia). Growing older does not diminish that right. Even when they make what you consider an unsafe choice, it doesn’t necessarily mean that they are no longer capable of living independently. You should set your own limits as to how involved you can be, so that their decisions don’t run your life.

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