

# Discussing sensitive issues about aging parents with family members

As situations arise, families often find that they need to discuss sensitive issues together. This could include talking with aging parents about health care, finances, where an aging parent wants to live in the future, or even end of life wishes. These conversations may also involve siblings discussing their expectations of each other if an aging parent needs care.

If possible, the best time to have conversations about sensitive subjects is before a crisis happens. Before engaging in a family conversation, determine if your family is likely to need the help of an outside facilitator. If so, you might want to explore hiring a social worker or geriatric care manager to facilitate your family conversation about a sensitive topic. Ideally everyone involved in the discussion should meet in person. If distance makes it challenging, you might want to consider using a conference line. Consider the following suggestions, developed by Dr. Amy D'Aprix, BMO Retirement Transition Expert, on how to make discussions about sensitive topics more effective and comfortable for everyone involved.

**Make a list.** Before having conversations with family members about sensitive subjects, write down the items you want to discuss. What information do you need to know? What information do you need to share? Who should be involved in the conversation? Invite other family members to do the same.

**Acknowledge that these topics may be difficult to discuss.** Simply acknowledging that it may be difficult to discuss a topic may help people relax.

**BMO**  **Wealth Management**

We're here to help.™

Source: Dr. Amy D'Aprix. Dr. Amy D'Aprix is a BMO Retirement Transition Expert who focuses on issues of later life: retirement, caregiving, and aging with zest. She is a sought after speaker for professional audiences seeking to enhance their relationships with Baby Boomer and Senior clients and has recently authored a book "From Surviving to Thriving: Transforming Your Caregiving Journey". Dr. Amy has a PhD and holds the designation of Certified Senior Advisor (CSA). She is International Faculty for the Society of Certified Senior Advisors and the Canadian Academy of Senior Advisors.

BMO Wealth Management provides this publication for informational purposes only and it is not and should not be construed as professional advice to any individual. The information contained in this publication is based on material believed to be reliable at the time of publication, but BMO Wealth Management cannot guarantee the information is accurate or complete. Individuals should contact their BMO representative for professional advice regarding their personal circumstances and/or financial position. The comments included in this publication are not intended to be a definitive analysis of tax applicability or trust and estates law. The comments are general in nature and professional advice regarding an individual's particular tax position should be obtained in respect of any person's specific circumstances.

BMO Wealth Management is a brand name that refers to Bank of Montreal and certain of its affiliates in providing wealth management products and services. Not all products and services are offered by all legal entities within BMO Wealth Management.

BMO Private Banking is part of BMO Wealth Management. Banking services are offered through Bank of Montreal. Investment management services are offered through BMO Private Investment Counsel Inc., an indirect subsidiary of Bank of Montreal. Estate, trust, planning and custodial services are offered through BMO Trust Company, a wholly owned subsidiary of Bank of Montreal.

BMO Nesbitt Burns Inc. provides comprehensive investment services and is a wholly owned subsidiary of Bank of Montreal. If you are already a client of BMO Nesbitt Burns Inc., please contact your Investment Advisor for more information. All insurance products and advice are offered through BMO Nesbitt Burns Financial Services Inc. by licensed life insurance agents, and, in Quebec, by financial security advisors.

BMO Nesbitt Burns Inc. is a Member-Canadian Investor Protection Fund. Member of the Investment Industry Regulatory Organization of Canada.

® "BMO (M-bar Roundel symbol)" is a registered trade-mark of Bank of Montreal, used under licence. ® "Nesbitt Burns" is a registered trade-mark of BMO Nesbitt Burns Inc.

All rights are reserved. No part of this publication may be reproduced in any form, or referred to in any other publication, without the express written permission of BMO Wealth Management.

**Emphasize the importance of the discussion.** People are more likely to engage in a conversation about a sensitive topic if, along with acknowledging that it can be difficult to discuss certain issues, you explain why you believe it is important to have the discussion. Framing this from their point of view also helps. For example, you can begin your conversation with an opening sentence similar to this statement: "Mom, we want to make sure that we respect your independence and support you in living where and how you want. So we'd like to talk about whether you would want to stay in this house if something happens and you need some support."

**Know your audience.** Some family members will be very comfortable with a long conversation about a sensitive topic, while others will do better if you have several shorter conversations. Be sure not to overwhelm people by discussing too much at one time. Also, make sure that all participants in the conversation know in advance what you are going to discuss so they are prepared and feel comfortable with the subject being discussed.

**Summarize and follow-up.** At the end of the conversation, summarize what was agreed upon and determine items that need to be completed as well as next steps to be taken. If necessary, set a time to have a follow-up conversation.



For more information, speak with your BMO financial professional.