

Starting the Conversation

A guide for caregivers & families



DovidaTM
Your Life, Your Way

Welcome To Your Guide For Caregivers & Families

Talking about the future with an aging loved one is difficult. It can be a sensitive issue, and attempts to approach the subject can be uncomfortable, stressful, and even unsuccessful. Starting to discuss the issues and scenarios that may face the whole family as early as possible provides reassurance to everyone involved that your loved one's needs and wants will be met as they age.

Talking frankly, respectfully, and openly about your loved one's health, safety, and challenges they may be facing or will face is a crucial first step. Nearly 90% of Americans over age 50 want to live independently at home, and many will need support and assistance in their own homes to achieve this (Source: University of Michigan National Poll on Healthy Aging). Starting this discussion early enables aging adults to retain choice and control over decisions regarding any future medical treatment, long-term care, and financial decisions. Aging adults should be included and supported in all aspects of planning and at all stages to ensure their individual wants and needs are met.

More than 53 million Americans provide unpaid care to an adult or child. Of family caregivers caring for an adult, the majority are caring for a parent or parent-in-law (Source: AARP/National Alliance for Caregiving).

Starting open and honest conversations early also means primary caregivers are less likely to burn out — they will be more likely to enlist the help of others to access care and support services when needed.



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This guide provides some tips about how to approach these conversations with your older loved one to ensure their wants and needs for the future will be met, and everyone involved in providing care will understand their responsibilities.

This will enable the implementation of a care plan that reflects the agreed needs and ensures your loved one retains choice and control over decisions relating to any of their future care or service needs.

For more information, visit dovida.com.

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Let's Talk About Planning Ahead With Care

Starting a conversation about future care needs might seem daunting, but it doesn't have to be. The best time to chat is when everyone's feeling good, healthy, active, and able to think clearly about what matters most.

By opening up these conversations early, you're giving your loved ones the gift of choice, control, and peace of mind. It's all about making sure they feel supported and empowered as life moves forward.

And remember, these talks can be meaningful and even bring you closer. Approaching them with empathy, curiosity, and a peer-to-peer mindset can make a big difference.

Seven tips for family conversations about aging

1. Get started

Open the lines of communication by sharing concerns, observations, and the wants and needs of everyone involved. Do this carefully, thoughtfully, and respectfully. Keep an open mind and try to fully understand the positions of all family members involved while respecting the rights of the individual who may need more support to make their own decision.

2. Talk it out

Discuss your concerns and any observations that worry you, and ask your family what they think. If you all acknowledge or recognize particular challenges or concerns, discuss a range of solutions that could help. If you can't agree that a problem exists, share concrete examples to support your concerns.

3. Sooner is better

Be one step ahead, and have critical conversations with your family before a crisis occurs. If you have a genuine concern, address it before it becomes a bigger problem or safety risk.

4. R-E-S-P-E-C-T

Remember to approach your older loved one as an adult, not a child. Try to avoid confrontation and respect their interests and wishes, as they have the right to make their own decisions. Put yourself in the other person's shoes, and think how you would want to be addressed if your roles were reversed. You want to enable supported decision-making, empowering your loved one where possible to make informed decisions about their own care.

5. Maximize independence

Always try to move towards solutions in a collaborative way where your loved one retains choice and control over their decisions. Look for solutions that allow your loved one to live a happy, healthy, independent life. A little bit of home help can offer an older adult support and companionship, while providing peace of mind for family members.

6. Be aware of the whole situation

Being observant is very important for everyone involved, especially if your loved one is experiencing the loss of their partner. Look for changes at home or in your loved one's health, weight, or the way they are dressing. Encourage a network of friends, regularly planned activities outside the home, and opportunities to make new friends through social engagement.

7. Ask for help

By seeking support, it can help someone to continue living independently at home. Dovidia provides the highest quality of care to help you live the life you want in the comfort of your own home for as long as possible. Our team can talk to you about the care options that are available to you, including providing information or advice about Medicare, Medicaid, and other programs that may help cover the cost of in-home care.

The following questions can be used to help start a conversation about what support your loved one may need or want in the future and how you can best support them:

- Do you have a plan for later life? What is it?
- Are any domestic tasks or activities of daily living now becoming more challenging to do?
- What worries you most about aging?
- What are the most rewarding things about getting older? Is there anything we can do that will enable you to keep doing the things that you enjoy?
- What priorities do you have for later life?
- Should you need more support, would you prefer to receive this in your own home, or would you prefer to move to a senior care facility or retirement home? How long do you want to live in your current house?

Eldercare Locator can help connect you to local resources and services in your area. To get started, visit eldercare.acl.gov or call **1-800-677-1116**.

Red Flags: Knowing When More Help Is Needed

You've had the first conversation and a plan of action has been decided on. How do you know when it's time to put the plan into motion?

There are certain signs that an aging adult might be struggling with daily tasks and needs a helping hand. While an individual has the right to have choice and control over their own affairs, here are some signs that may indicate your loved one may need some support:

Unpaid bills

The simple task of opening and responding to mail or bills can become overwhelming, particularly if eyesight is deteriorating or if this was once the responsibility of a deceased spouse. Financial risk or hardship can impact the option to remain living independently at home.

Reluctance to leave the house

Older individuals who are experiencing difficulties with walking, memory retention, and sensory functions such as vision or hearing may gradually distance themselves from their social circles and acquaintances, resulting in increased isolation. This, in turn, may contribute to the development of mental health conditions like loneliness and depression, as well as other physical health issues.

Losing interest in food

Older adults who find themselves alone or who have reduced mobility may struggle or feel overwhelmed by cooking and may not eat properly. Improper selection of food in the house (not well balanced), expired, or rotten food in the refrigerator or signs of excessive weight loss can indicate poor eating habits. An aging adult may eat enough calories to survive but may suffer nutritionally, which can have broader health impacts. Weight loss is not a normal part of aging and can indicate changes in behavior or underlying health conditions.

Declining personal hygiene

Changes in appearance are the most obvious signs that some support may be needed. Look out for unkempt hair, body odor, unshaven faces, or continence issues. Wearing clothes that are dirty, unchanged for days, or inappropriate for the weather may also be an indication that more support is needed. These changes may occur because doing the laundry or getting in and out of the shower has become too physically challenging, or they may be forgetting to perform these tasks. Many who live alone also fear slipping and falling in a shower or a bath with no one there to help them get up.

Declining driving skills

Keep an eye out for evidence of parking or speeding fines, as well as dents and scratches on your aging adult's car — these may be signs of deteriorating driving confidence and skills. Reduced vision affecting the ability to read signs or see in poor light, changes in sense of direction, inability to merge in traffic, driving way under the speed limit, and very slow reaction times may indicate reduced confidence to drive.

Burnt pots and pans

This may be a sign of short-term memory loss or even the onset of a more serious health concern such as dementia. Besides the danger of falls, fire is probably one of the greatest safety concerns facing older individuals and their families.

Symptoms of depression

Depression causes marked changes in behavior and daily routine over time. Many aging adults feel isolated or like prisoners in their own homes, particularly if a health condition or the death of loved ones prevents them from going to places they once enjoyed. Feeling overwhelmed, feelings of hopelessness or despair, increased listlessness, and not wanting to get dressed can all be indications of a problem. Other signs include a change in sleeping patterns (sleeping for longer or finding it difficult to sleep) and a lack of interest in their usual hobbies and activities.

Missed appointments and social engagements

While this can be a symptom of increased forgetfulness, it is often simply a result of not having transportation and not knowing how to access the transportation options available to them. Missed medical or health appointments can create serious health risks.

Untidy house

Changes in housekeeping may occur simply because it is too difficult or tiring. This is especially troubling if a deceased spouse took charge of these duties. From dirty laundry to dirty dishes, these everyday tasks can become difficult and create hazards and health risks.

Losing track of medications

Missed doses and medication mistakes (overdosing and running out of pills before the next prescription can be filled) can lead to serious medical issues and risks. Some older individuals take multiple prescriptions, which can be overwhelming and confusing without medication aids and reminders.

According to Dovidia research, nearly 90% of Americans want to live independently in the comfort of their own homes as they grow older.



Sharing Care

You've recognized that your aging relative needs some help, so now it's time for conversations about how to ensure their wishes are met, and that they retain control over their own decisions while assistance is provided. It can be helpful to involve spouses, family, friends, or providers where appropriate to ensure that anyone providing assistance is clear on what tasks they will be responsible for and how tasks can be shared. It is helpful to document these discussions too, should you need to refer to them later.

Topics that should be discussed include:

- How the care workload can be divided among others (e.g., family members)
- How to build teamwork with others also involved in the care
- How to collaborate with older adults to reach an agreement on important topics to avoid conflict

Caregiving can be emotional, challenging but also rewarding. It's important that families and those involved in care make every effort to work with each other and their aging relative in partnership to discuss important matters, make decisions, and plan ahead. In all cases, it is important for older adults to make their own decisions and collaborate on all aspects of care.



Tips To Help Siblings Negotiate Caregiving

1. Talk and listen

Older individuals can be fearful over the loss of any independence, often to the point of refusing help or support aimed at maintaining their independence at home. Encourage them in the decision-making process — it is their right to have input into decisions relating to their care needs.

2. Research options

When discussing and identifying the types of support your loved one wants and needs, ensure options are explained and decisions are documented. Try to divide tasks so everyone has input and the opportunity to share their ideas. Medicare.gov and the **Eldercare Locator** (eldercare.acl.gov) are good starting points to find information about in-home care services, eligibility, and resources available in your area.

3. Plan ahead

Once needs and resources are identified, you will have a better idea of what contributions will be required of your family and those involved in care. For example, if your parents want to stay at home and age in place, consider whether someone in the family will supplement their care, if you will divide those duties among you, or if you will enlist the help of a professional caregiver to support them living independently at home.



4. Be flexible

The needs of aging adults can change over time or rapidly, especially following the loss of a spouse/partner or after a health event. Engage in regular conversations as a family and with your aging parent(s) to ensure tasks being shared with family and those involved in care are meeting changing needs.

5. Be honest

If you are the primary caregiver and it's become too challenging, make sure you share your need for help. Discuss specific tasks that are required, such as grocery shopping or placing online orders. Family and those involved in care should discuss all challenges and new risks or concerns about their loved one.

Support organizations

Eldercare Locator

1-800-677-1116 | eldercare.acl.gov

AARP Caregiver Support

1-877-333-5885 | aarp.org/caregiving

Family Caregiver Alliance

1-800-445-8106 | caregiver.org



Overcoming Resistance to Assistance

Advance care planning can assist to reduce stress at times of acute need. Many aging adults will not ask for help and refuse to acknowledge they need assistance – they often feel they will be a burden to their families or will lose their independence. Advance care planning can ensure families and those involved in care are carrying out their loved one's wishes.

Note: If your loved one has had a diagnosis of dementia, seek professional assistance from a doctor or senior care professional. Reasoned discussion may not work. Other strategies and professionals will need to be used to support this process.



1. Understand the reasons for the resistance

Ask your loved one what's driving the resistance. Ask open questions and be ready to listen and work through concerns. Consider the impact of grief and loss on decision-making, and be patient. Consider the support of an advocate if your loved one wants an independent opinion.

2. Explain your goals

Remind your loved one that you both want the same thing: independence at home and quality of life. Explain that a little extra help will keep them independently at home for longer and will put your mind at ease as well. Knowing that someone can be there when you can't be provides peace of mind that they are still supported. Consider asking what your loved one would do for additional support if you were ill, in the hospital, or away, as this can help someone to consider the implications of being without support should something prevent you from providing care as normal.

3. Bring in outside help

If a relationship with an older loved one is deteriorating, ask a professional for an assessment. A third-party senior care professional can provide valuable and objective advice about the options available and can help support with any challenges.

4. The importance of research

If external assistance is needed, reassure your loved one that they will continue to be involved in decisions. Let them know you can support them with researching the options available and are confident you can find the best caregiver to help them.

5. Respect their decisions

Sometimes you won't agree with the decisions of your older loved one — that's okay. They should have the final say and be involved in the planning of their own care. If your loved one is still resistant but a danger to themselves, consult a medical professional and get legal advice regarding the appointment of a Durable Power of Attorney (DPOA) where appropriate.

Conversation Starters

Dignity of risk

It is important to consider the dignity of risk for the individual when starting to discuss potential future care requirements. This means that the individual has the right to make informed decisions about their own care and services, and that the individual must have their unique identity, culture, social connections, well-being, and needs considered as part of this process. It involves the individual evaluating the risks of taking different actions (e.g., receiving care vs maintaining full independence) and trying to minimize the risks involved.

The key principles of dignity of risk involve ensuring the individual:

- Understands the risks to themselves and others
- Works with others to manage those risks
- Has their decisions respected

Health problems impacting lifestyle

As we age, we are likely to have increased or changing health needs which may affect our ability to maintain everyday tasks independently. For example, macular degeneration affects vision, which may impact the ability to drive, etc. Organizations like the **American Foundation for the Blind** (afb.org) and **Lighthouse Guild** (lighthouseguild.org) offer information, resources, and assistive aids to help people with vision loss remain as independent as possible at home.

Likewise, many people who have a diagnosis of dementia are able to live independently at home with a few adaptations to help that person feel safe and supported. The **Alzheimer's Association** (alz.org) and the **Alzheimer's Foundation of America** (alzfdn.org) offer a range of resources to help you adapt your home and find aids that can support independence for someone living with dementia.

When discussing health conditions with a loved one, it is important to reach out to industry advocates, specialists, or medical professionals to seek advice, rather than making assumptions about what someone may or may not be able to do. Enabling and facilitating someone to maintain their independence is the ultimate goal, so try to discuss the ways you can work with your loved one to achieve this.

Driving in later life

Having a driving license may mean more than just the convenience of getting from A to B: It's about keeping a sense of independence.

Starting the conversation early and focusing on maintaining driving ability in the context of their general health, mobility, and other daily activities can help build self-awareness, enable self-monitoring, and help with the eventual transition to non-driving.

Many older people are still able to drive in later life by making some small adaptations, e.g., avoiding more hazardous or unfamiliar trips to a new location or only driving in certain conditions such as during daylight hours or avoiding heavy rain.

Things to consider when discussing driving with your loved one:

- Requirements vary by state — some states require additional assessments or medical clearance for drivers with certain health conditions. Check your state's DMV for specific requirements in your area. This doesn't mean that you will lose your license just because of a medical condition, it is just a way of checking that it is well managed and reduces the risk for all road users.
- Certain medications may also affect the ability to drive safely, so be mindful of this when driving.
- In many states, you are legally required to report certain medical conditions to your state's DMV. Requirements vary — check your state's regulations.
- Even if you are considered medically fit to drive by a health professional, some people may lack the confidence to continue driving — this is an individual choice.
- There are different rules in each state. Be sure to check the recommendations in your area.

The **AAA** (exchange.aaa.com/safety/senior-driver-safety-mobility/) offers resources for older drivers, and the **National Highway Traffic Safety Administration** ([nhtsa.gov](https://www.nhtsa.gov)) provides state-by-state information on driving requirements.



Wanting to maintain independence

Many people find that admitting they may need more support around the house or for everyday tasks is a sign of losing their independence, and this can be scary. It can be beneficial to focus the conversation on how a little assistance will enhance their independence and by explaining that home care can help with the things they are no longer able to do (e.g., vacuuming or cleaning), while giving them time to complete the tasks they are still able to do independently.

Choosing a home care provider that matches caregivers to an individual's needs, personality, and hobbies — and ensures continuity of care — helps build lasting relationships. This support enables people to live as independently as possible in the comfort of their own home. With a self-directed care model, individuals have the choice, flexibility, and control over the home care services they use — including what type of support they receive, who provides it, and when.



Many people start their care journey by having support with domestic tasks such as cleaning, changing bed sheets or meal preparation/delivery before progressing over time to needing support with personal care. This helps the individual to get to know their caregivers and makes them feel comfortable with the level of support they receive before moving on to more advanced care requirements.



A senior moment or something more?

It can be difficult to see a loved one becoming more forgetful/having a senior moment and wondering if it could be something more, like dementia. Forgetfulness is not a normal part of the aging process, nor does forgetfulness mean someone is living with dementia. If your loved one is becoming more forgetful, it is important to consider if they have always been forgetful or if this has changed over time. Are they becoming more disoriented about time/place and having difficulty with language or performing familiar tasks? If you are concerned about their memory or ability to perform routine tasks, it is important to seek a professional diagnosis; however, many conditions have similar symptoms to dementia and seeking a medical diagnosis can determine whether this is dementia or something else.

Some people may be resistant to visiting a doctor or may not realize they have any symptoms, which may be due to changes in the brain. This can affect their ability to recognize their symptoms, or they may be fearful of having a confirmed diagnosis. It can be helpful to find a physical reason to visit their doctor, such as through a medication review or a blood pressure/diabetes check.

Seeking a professional diagnosis of dementia helps determine what type of dementia the individual has, and enables you to understand what support may be needed in time. It can also identify what specialist support is available, such as aids and medication, which can help to slow the progression of the disease and allows the individual to access funding to help them maintain their independence.

Supporting the Caregiver

It can be very rewarding looking after a loved one, but it can also be difficult watching someone deteriorate as they age. Many caregivers experience compassion fatigue, which relates to experiencing an overwhelming emotional and physical burden stemming from the act of caring. The physical symptoms of compassion fatigue may result in exhaustion, insomnia or trouble sleeping, headaches, and decreased efficiency when completing tasks. Psychologically, you might notice changes in mood and irritability, limited tolerance for stress, depression, anxiety, difficulty concentrating, and feelings of isolation.

When caring for someone, it is important to look after yourself mentally and physically by eating a healthy diet, maintaining regular exercise, and trying to get a good night's sleep. While a large amount of time may be spent caring for a loved one, making time for the things you enjoy and allowing time for mindfulness can help to combat the feelings of compassion fatigue.

Consider discussing this with your siblings or other family members/friends to see if there is a way of sharing some of the tasks you are undertaking. Reaching out to the community for support or advice can also be beneficial for both you and your loved one. Caregivers support groups can be found in many local communities or on Facebook and offer activities or information. Organizations like the Family Caregiver Alliance and AARP provide free services and support for caregivers, including counseling, peer support groups, and online skills courses for people caring for a loved one.



Caregiver Support

Family Caregiver
Alliance

1-800-445-8106
caregiver.org

AARP Caregiver Support

1-877-333-5885
aarp.org/caregiving



Professional Support

Sometimes, even with additional support from your siblings, caring for your older loved one and their changing needs may become too much of a responsibility for all of you to share. The help of a professional caregiver can support your older loved one to continue living independently at home as they age.

Dovidá can help with this process and offers a free, no-obligation care consult to understand your needs and provide information on choosing a home care provider.

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www.dovida.com



Later Life Planning: Getting Prepared

When you start discussing plans for later life, there are several different health and financial elements to consider as part of this process. Try to encourage a loved one to document their wishes in writing, as there may be a time when communication is compromised and no longer possible. It also ensures that your loved one's wishes can be met and that they are not subject to interpretation by different family members/loved ones. You can use the following questions to encourage your family member to consider planning for these different situations:

- Who will manage your assets if you are no longer able to? Would you want support from a family member or a professional to help with this?
- If you lose the capacity to make decisions, would you like to nominate someone to consent to medical treatment on your behalf, if so, whom would you like this to be? What medical treatment would you like to receive/do not want to receive?
- Do you have a will and if not, do you want to consider getting one? Would you like to nominate someone to oversee the management of this?
- What would you like to happen to your retirement savings and accounts when you die?
- Should you need support in the future, do you have any funds, savings, or income that you can use to help pay for these services?

Once you have discussed the questions above with your loved one, encourage them to formalize their future plans by considering:

- **Making a will.** This legal document details how someone's assets and belongings will be distributed after death. Ensure friends and family can find this document when the time comes.
- **Securing a Durable Power of Attorney (DPOA) or Healthcare Power of Attorney (HPOA).** A trusted person is appointed to manage financial and/or medical decisions if decision-making capacity is lost. A DPOA for finances and a separate Healthcare Power of Attorney (or Healthcare Proxy) together cover both areas. This is especially important when a medical diagnosis — such as dementia — may affect future decision-making capacity. Requirements can vary by state, so be sure to consult a legal professional in your area.
- **Creating an Advance Directive.** This document outlines your wishes for future medical treatment if you are no longer able to make decisions for yourself. It is especially important for end-of-life scenarios involving life-sustaining measures. Requirements and terminology vary by state — consult a legal or medical professional for guidance specific to your area.
- **The type of care needed.** Consider how your loved one's needs will be best met as they age. Would they benefit from in-home care? Residential senior care? A retirement facility? The cost of each of these options can vary widely, so be sure to discuss the possibility of private pay, Medicare, or Medicaid when considering affordability.
- **Developing an advance care plan.** This formal document helps outline end-of-life care, including healthcare and medical treatment plans, substitute decision-making responsibility and preferred location to die, e.g., in a hospital, in a hospice, or at home.
- **Outlining funeral plans.** Consider what specific requirements there may be with funeral planning, e.g., burial or cremation (and what should happen to any ashes), the preferred type of service, and where it will be carried out. Are there any specific religious or cultural elements that should be included, and how will the funeral and related expenses be paid for?
- **Charitable giving and philanthropy.** Consider whether donations to any charities or philanthropic causes are important/relevant. This can be tax effective and offers peace of mind that this gift will have a lasting impact on others.

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A wonderful, professional, empathetic organization. The care and attention given to my mother is beyond appreciated. All of the staff are attentive and thoughtful and I am beyond blessed with my mom's well-being. Cannot recommend more highly.

– **Kathryn, daughter of a Dovidia client**



Together, We Create Care That Centers Around You

Dovida recognizes that your uniqueness is key to providing the highest quality of care. With you at the center of everything we do, we help you live the life you want in the comfort of your own home, for as long as possible.

Together with you, your family, and multidisciplinary team, we create a Circle of Care that centers around you. Because we don't just want to improve your day — we want to empower you to live your life, your way.

We provide a range of services, including companionship, domestic assistance, personal care, meal preparation, medication reminders, and transport to appointments, shopping, and social outings. Care is available from two hours to 24 hours a day and includes dementia care and palliative care.



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