

Tips for speaking to your parents about their end of life wishes

Talking about the end of our lives isn't something that people find easy to do and because of this our wishes can often go unheard and unfulfilled. Currently in the UK it is estimated that less than 40% of people have told anyone what they would like to happen to them when they die.



Planning for the future isn't something that we should shy away from. From deciding on where we will live if our health deteriorates and how we will pay for care, to what will happen to our estate and the details of our funeral arrangements, there are lots of decisions that need to be made. If we leave it too late then we can leave behind big problems for our loved ones to handle.

Many people are reluctant to discuss death with their parents. How do we bring up a topic of conversation with the people that we love the most, when the very thought of their eventual passing can bring up very raw and hurtful emotions? No matter how difficult these conversations might be to tackle it's important that we do, as avoiding them can lead to not only financial headaches but also permanent question marks over whether you made the right choices in alignment with your parents' wishes.

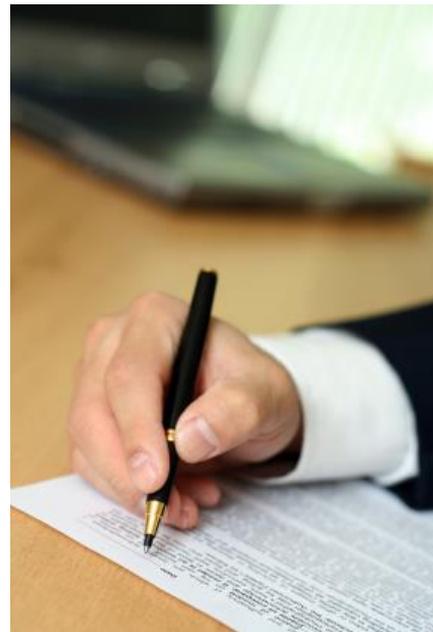
How to speak to your parents about their end of life wishes

It's important then when tackling this topic with your parents that you don't make them feel pressured in any way. Leading them towards particular choices or being too direct may make them feel cornered and ganged up on. Instead, you should try asking them open-ended questions and have a wide discussion about their thoughts and feelings. While this can be a scary experience, and may be

quite upsetting, it can also be a chance for your loved one to reminisce on the past, share stories and could even end up being a positive experience for you both. Below we will detail some of the topics of conversation that you will need to have to cover.

Finances

Many people are quite guarded when it comes to money. However, it can make things much easier on those left behind to be open and up front and honest. If your parents don't have accurate records, then you will need to do some investigating. You should spend time with your parents gathering facts, looking through paperwork and making phone calls to the relevant institutions to put together a true account of their savings as well as their income, outgoings and any debts or other obligations that they might have.



Wills

Most people have preferences when it comes to what happens to their belongings, finances and property when they die. However, a great many do not have those wishes formalised in a will, putting off any decisions until it is too late. If your parent fails to have a will prepared by a solicitor then their assets could be divided by the state, rather than according to their own wishes, which can cause lots of heartache to you and your family and could even cause nasty disputes. You should discuss the implications with your parents and ask them to consider what they may want to happen to things like their home, vehicles, furniture, jewellery, savings and other important assets.

Click here to find out more about wills and estates: <http://www.cravens-funerals.com/a-guide-to-wills-and-estates/>.

Inheritance Tax

If you want to avoid having the government take up to 40% of your inheritance, then it's important to speak with your parents about inheritance tax planning. There are legal routes that can enable you to pay less including gifting assets and leaving money to charity. However, it's important to seek professional advice so everything is completed properly.

Power of Attorney

Many people develop health problems in later life that lead to them becoming less able to make decisions for themselves. When this happens, they can hand over the key decision making – or Power of Attorney - to someone



else. You should discuss with your parent well in advance who they would like this to be. This means that should your parent become less able to make decisions, someone responsible will still be able to have access to pay for things such as care. If this is not done and you wish to gain Power of Attorney then you may face a difficult battle involving courts, legal fees and heavy paperwork along the way.

Care Arrangements

One of the most difficult topics to approach is that of care arrangements. This can be a difficult subject, not only for you but also for your parents who may feel a mixture of emotions. They might feel ashamed of asking for help, feel as if they don't want to be a burden to anyone, or feel angry that anyone would suggest they couldn't look after themselves. However, without proper dialogue about how they are going to approach their old age and the issues that come along with it, they could endanger themselves or have a low quality of life in their later years.



It's important for you and any of your siblings to get together with your parents to discuss their options which might include staying at home, moving closer to their children, into an assisted living community or into a nursing home.

While your parents may not be ready to look at alternative arrangements just yet, you should be able to tell if there are warning signs they might need to consider moving. It might be that they are losing lots of weight, their hygiene has worsened, their home is messy and unclean, they have injured themselves in some way or you have some other concern for their welfare.

It's important to ask your parents what their wishes are and to listen carefully when having this discussion, otherwise they may feel like they are being forced into doing something they do not want to do. You need to talk over each option carefully to decide on what is practical and necessary. For example, if they want to stay at home but they are struggling with the steps, could home adaptations be made to make their living experience easier and more comfortable?

One option for your parents is to prepare an advance statement. This details their wishes regarding their future care. For example, it might explain that they would like their care to be given in line with their spiritual or religious beliefs. It might detail their preferences for practical care such as how they like to sleep, bathe and what kinds of food they would prefer not to eat. It may also say how they would like to be cared for, for example at home, in a hospice, nursing home, with relatives or in hospital. While it is not legally binding it is very useful for care givers and can ensure that you parent is looked after in the way they would like to be looked after.

Funeral plans

Finally, you will need approach the subject of a funeral with your parent. No matter whether your parents are in fine health or is beginning to experience some problems, there is no greater time than now to work out their final wishes with them. While your parents may be reluctant to



discuss this topic, reminding them that it will make things easier for you, at a time when you will be grieving, may help convince them to act. Questions like whether they want to be cremated or buried, whether they would like to take part in organ donation, who they would like to attend and where they would like the service to take place are just a few of the important questions that will need to be resolved.

Here at Cravens we can help you and your loved one to formalise their funeral plans. We offer [four award winning plans](#) that can be tailored to specific requirements and ensure that not only do you get the time and space you need to grieve, but also that your loved one gets the funeral they want and deserve.

To find out more, please contact us on 0151 228 3900, or leave us a message through our contact us page by [clicking here](#).