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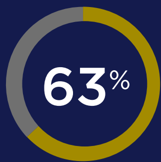
Having important family conversations about your end-of-life wishes

Suggestions for kick-starting these important planning discussions with loved ones

WHY HAVE THE CONVERSATION NOW?



of adults ages 45 and older say they have had an end-of-life conversation with a loved one.[1]

have made end-of-life preparations such as preparing a last will and testament.[1]

say the topic of end-of-life and dying is generally avoided.[1]

THE GOOD NEWS:

Most older adults say they are comfortable with discussing death and dying.[1]

It's time to share the way you want to live through the end of your life. And it's time to communicate about the kind of care you do and don't want for yourself.

The statistics shown here reveal that it's human nature to avoid discussing the topics of death and dying. But having these conversations before a crisis forces the issue is not only much easier, it can be emotionally satisfying. It's ideal to begin talking about the end of life while you're still healthy. But even if your health has begun to decline, it's a matter of discussing what matters to you — not what's the matter with you.

FIRST, HONESTLY EXAMINE YOUR OWN VIEWS

Explore your desires and fears about nearing the end of life. These conversations will be much more effective if you do your own emotional homework first.

Consider these questions:

- If you were diagnosed with a life-limiting illness, which matters more to you: pursuing the possibility of a longer life or pursuing the possibility of a good quality of life?
- Are there kinds of treatment you would want or not want (such as resuscitation attempts, ventilation, feeding tube)?
- What do you want to happen if you are no longer able to take care of yourself?
- Do you expect to stay at home? Would you like to move in with one of your children? Would you want to move to an assisted living facility?
- If your health condition changed, when would it be OK with you to shift from trying to cure an illness to trying to enjoy the end of life as much as possible?
- Would you prefer to pass away at home if possible?
- What financial and lifestyle plans do you need to put in place today to achieve your vision for the future?
- How important is it for you to be around people or friends your own age?

BEGIN CONVERSING WITH YOUR LOVED ONES

Once you've answered those questions for yourself, share your wishes with your adult children, siblings, health care proxy or whomever you hope will see you through your final days.

You may find it helpful to begin by asking permission to broach the subject:

- Even though I'm OK right now, I'm worried about getting older and I want to be prepared. Can we talk about some things that matter to me?
- I want to talk about how I'd like to be cared for toward the end of my life. Is that OK?
- I'd like to tell you about the financial and legal steps I've taken to make my death less stressful for you.

You can tell them important details about your wishes and the plans you've put in place.

- I have created an advanced directive for end-of-life care that spells out the type of health care I'd like to receive — and when I'd like treatment to stop. I'd like to spell out those wishes for you.
- My important papers have been stored in (location) and my executor is (name).
- My usernames and passwords are stored in (location).
- My financial professional is (name).

When they have become comfortable with these conversations, you may want to ask some blunt questions.

- Will you respect my wants and needs, even if they're different from what they used to be or if you don't agree with my choices?
- If I cannot communicate for myself, will you speak for me to make sure that what I've asked for is done?
- Will you stay with me even if the going gets rough?

You can ask about their willingness to participate in your care.

- Would you be able to provide care, either on a paid or unpaid basis?
- Would you be able to help coordinate outside care?
- I'd like to stay in my own home as long as I can, but if it came down to it, could I live with you if I have a plan in place to pay for help?
- Are you willing to be my health care proxy?
- Will you care for yourself so that you are not exhausted from caring for me?

As you wrap up the conversation, you may want to check in on your loved one's feelings.

- I really appreciate your talking with me about this. I hope it's assuring to know I have a plan in place. How are you feeling right now?
- Thank you for listening. Do you have any questions for me?

WHAT'S NEXT?

Now that you've started the conversation, return to the topic occasionally and be sure to convey any changes to your plans. And talk to more people who may have a say in your health care. The more people you are close to who know what matters to you, the better.

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[1] "2024 End of Life Survey: Thoughts and Attitudes on Death and Dying," Cheryl Lampkin, AARP Research (February 2024).

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