Knox McLaughlin Gornall & Sennett, P.C.
Erie • Pittsburgh • Jamestown, NY
814-459-2800 • www.kmgslaw.com

How to Talk to Your Parents About Elder Law Planning During the Holidays

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The holiday season brings families together, often creating rare opportunities for meaningful conversations across generations. While discussions about aging, long-term care, and legal planning can feel uncomfortable, gathering with loved ones may provide the ideal setting to begin talking about important elder law issues before a crisis occurs. As we often tell clients, the best elder law planning happens before significant health changes or long-term care needs arise, giving families more options and greater peace of mind

Is the Holiday Season a Good Time to Talk About Elder Law Planning?

The answer is yes, but with some important caveats. Holidays are often one of the few times each year when adult children, parents, siblings, and extended family members are all in the same place. These gatherings can make it easier to notice changes in a parent's health, mobility, memory, or ability to manage daily responsibilities. They also create opportunities to discuss future plans in person rather than through rushed phone calls or text messages. Starting the conversation early can help families address estate planning, powers of attorney, long-term care planning, and asset protection strategies before urgent decisions become necessary.

At the same time, holidays can be emotionally charged and busy. Family members may be focused on celebrating, and some parents may view legal planning discussions as an unwanted reminder of aging or declining health. For that reason, it is important to approach the topic thoughtfully. Rather than turning a holiday meal into a family meeting, consider using the time together to start the conversation and identify a future opportunity to discuss the details more thoroughly.

Before You Start: Get Your Siblings and Family on the Same Page

Before approaching your parents, it is helpful for adult children and other key family members to have a private discussion about goals and concerns. Family disagreements can quickly derail productive conversations, especially if siblings have different opinions about finances, caregiving responsibilities, living arrangements, or healthcare decisions.

Taking time to align expectations beforehand helps ensure that the focus remains on supporting your parents rather than debating family dynamics. Discuss who may be involved in future care decisions, identify any urgent concerns, and agree on a respectful approach. When parents hear a consistent message from multiple family members, they are often more receptive than when one child raises concerns independently.

How to Bring Up Elder Law Planning at the Holiday Table

The goal is not to overwhelm your parents with legal terminology or force immediate decisions. Instead, focus on creating an open dialogue that encourages thoughtful planning and allows everyone to share their

concerns, priorities, and wishes.

Start With Their Goals

Begin by asking what is most important to them as they grow older. Many parents are concerned about maintaining their independence, staying in their own home, protecting assets for a spouse, or avoiding becoming a burden to their family. Understanding these priorities can make the conversation feel collaborative rather than confrontational.

Use Real-Life Examples

Many families find it easier to discuss planning when they reference situations involving friends, neighbors, or relatives. A recent nursing home placement, hospitalization, or estate administration matter can naturally open the door to discussing why advance planning is important.

Focus on Preparation, Not Problems

Avoid framing the discussion as a response to a perceived decline in your parent's abilities. Instead, emphasize that planning is something every family should do. Just as people buy insurance before they need it, elder law planning works best when it is completed before a crisis occurs.

Ask Questions Instead of Giving Instructions

Parents are more likely to engage when they feel heard. Ask open-ended questions about healthcare preferences, financial decision-making, and future living arrangements. Listen carefully rather than immediately offering solutions.

Keep the Initial Conversation Short

You do not need to solve every issue during one holiday visit. A productive first conversation may simply identify areas that need further discussion and lead to scheduling a follow-up family meeting after the holidays.

Important Elder Law Documents and Topics to Cover

Once the conversation is underway, there are several key legal and practical topics families should review. While every family's circumstances are different, these subjects commonly arise during elder law planning. Knox Law's Elder Law and Estate Planning teams routinely help families address many of these issues as part of a comprehensive planning strategy.

- **Will**: Determine whether a current Will exists and whether it still reflects your parents' wishes.
- **Financial Power of Attorney**: Confirm who has authority to manage financial affairs if incapacity occurs.
- **Healthcare Power of Attorney**: Identify who can make medical decisions when a parent cannot communicate their wishes.
- **Advance Directive**: Review end-of-life care preferences and treatment instructions.
- **Trust Planning**: Discuss whether trusts may help achieve asset protection, legacy, or long-term care planning goals.
- **Long-Term Care Planning**: Consider how future nursing home, assisted living, or in-home care costs may be addressed.
- **Medicaid Planning**: Understand potential eligibility concerns and why planning ahead may preserve more assets.
- **Beneficiary Designations**: Review retirement accounts, life insurance policies, and payable-on-death accounts.

- **Important Financial Information**: Identify where key financial documents, account information, and insurance policies are stored.
- **Preferred Living Arrangements**: Discuss whether your parents wish to age in place, downsize, move closer to family, or explore other options.

What to Do If Your Parents Don’t Want to Talk

It is common for parents to resist these conversations. Some worry about losing independence. Others believe they have plenty of time, do not want to discuss aging, or assume their family already knows their wishes. Some parents simply feel uncomfortable sharing financial information or discussing the possibility of needing long-term care in the future.

If your parents are unwilling to engage, avoid turning the discussion into an argument. Instead, acknowledge their concerns and revisit the topic later. Share educational resources, discuss planning in the context of protecting their choices, and focus on the benefits of having their wishes honored. Even small steps, such as confirming the existence of a power of attorney or identifying where important documents are kept, can be meaningful progress. In many cases, parents become more receptive after seeing a friend or family member experience a health crisis without adequate planning in place.

After the Holidays: Next Steps for Your Family

Once the holidays are over, follow through while the conversation is still fresh. Gather existing estate planning documents, make a list of unanswered questions, and identify any gaps that need attention. If multiple family members will be involved in future decision-making, schedule a dedicated meeting to review responsibilities and discuss any concerns that surfaced during holiday conversations.

From there, consider meeting with an elder law attorney to evaluate your family's specific situation. Early planning often provides more flexibility when addressing long-term care costs, asset preservation, Medicaid eligibility considerations, healthcare decision-making, and legacy planning. Waiting until a crisis occurs can limit available options.

How Knox Law Can Help Your Family Plan With Confidence

Discussing elder law planning with your parents is not always easy, but having these conversations now can help avoid uncertainty and stress later. Whether your family is beginning the planning process or facing an immediate long-term care concern, experienced legal guidance can help ensure your loved ones' wishes are protected and that available planning opportunities are not overlooked.

The elder law team at Knox Law assists Pennsylvania families with estate planning, powers of attorney, trust planning, long-term care planning, Medicaid strategies, and asset protection solutions tailored to their unique needs. By addressing these issues proactively, families can make informed decisions and move forward with greater confidence.

Ready to start the conversation? Contact Knox Law today to schedule a consultation with an elder law attorney. Our team can help you evaluate your family's circumstances, develop a proactive plan, and prepare for the future with confidence.

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