

Daughterhood the Podcast Ep #48

How to Talk to Resistant Parents Who Refuse Help with Star Bradbury

1:14:40

[Star Bradbury](#)

[Genworth Cost of Care by area](#)

[Medicaid](#)

[SilverNest](#) – home sharing

Rosanne 01:03

Hello, and welcome to Daughterhood the Podcast. I am your host Rosanne Corcoran Daughterhood Circle leader and primary caregiver. Daughterhood is the creation of Anne Tumlinson who has worked on the front lines in the healthcare field for many years and has seen the multitude of challenges caregivers face. Our mission is to support and build confidence in women who are managing their parents care. Daughterhood is what happens when we put our lives on hold to take care of our parents. We recognize this care is too much for one person to handle alone. We want to help you see your efforts are not only good enough, they are actually heroic. Our podcast goal is to bring you some insight into navigating the healthcare system provide resources for you as a caregiver as well as for you as a person and help you know that you don't have to endure this on your own. Join me in daughter hood. As a senior living expert Star Bradbury has helped 1000s of families make educated and informed decisions as they navigate the world of senior living and senior health care. Based on her 25 years of real world experience. Star's book Successfully Navigating Your Parents Senior Years, offers a comprehensive guide that walks families through developing a flexible proactive plan that focuses on keeping loved ones independent for as long as possible, no matter their age. In our conversation, Starr shares examples of how to talk to resistant parents who will not discuss their condition or their future plans, making those plans, aging in place, differences between life care communities, assisted living and skilled nursing and how to decipher it all. I hope you enjoy our conversation.

Rosanne 02:40

Star I loved your book really informative, clear and concise. And in your book you state and I quote, It is not a guessing game about if a parent's health will fail, or if they will eventually no longer be able to live independently. It is when the statistics don't lie, and more parents will need long term care or will develop dementia, then we'll die in their sleep and quote, but when your parents won't even acknowledge there needs to be a plan or even have a discussion about a plan. What do you do?

Star Bradbury 03:10

That is such a good question. And it's a tough question. And I'm going to give a lot of different ways to think about this. And hopefully, you can apply it dear listeners to your own situation meaning because I've been in senior living 25 years, and I've helped 1000s of families, I do know that there's a spectrum, because you could be talking to someone whose parents are in their 60s Rosanne, that which is ideal. Really, really, before there's any hint of any kind of future problems. Or you could be I'm talking with so many people my age who have parents in their 90s. Right. And some are doing great. I mean, they're like the role model for how to age successfully. And some are not, of course, at that age. And so I want to stress the time to start these conversations are gently and early. And I even say in my book, in my experience, you would think Roseanne, that the older someone is that the more reasonable they would be about talking about things that are a little closer, and they're not, no not at all. They're just not. And so the older people get, the more resistant they become. I have learned that from my own personal experience with my parents who divorced and remarried. So I had two sets of parents, they're all gone. I learned just as much about what not to do. And the gaps in my own wisdom and knowledge. Because this was quite a few years ago. I that I look back and I go I wish I wish I'd read my book because I'd add that book about so many things. I can't I could have done that a little differently and they certainly It could have been I didn't have the skills and the knowledge and experience I have now, which is compelled me, obsessed became my obsession to finish this book to help other people be in a position to make better educated and informed decisions. Because as I say, you don't know what you don't know. But let's go back to resistant parents. Yeah. So I wanted to come up with a framework within the book that people could apply over and over and over again. So that means something simple, but profound. And I feel that these two principles I've put forward in the book are both. So principle number one is starting with this question for anybody out there listening? How can I maximize and prolong my parents independence for the longest possible time? And we'll get to principle two later. But let's focus on this. And why do I bring this up now, because I've seen so many families get off on the wrong foot in the very, very beginning, when parents become resistant, if they think you're you're not going to tell me what to do? Exactly. You're my kid. Don't think for a second that I have to listen to you. And I'm going to do it my way. And and they start to dig their, their heels in, which becomes truer and truer, the needier they are, you would think that wasn't true. But as I said, it is. And so if let's say you the critical thing with applying that principle, in this situation, because it can be applied in multiple situations, if I were someone trying to open this conversation with a parent, and I wasn't sure if they were going to be resistant or not, but far safer to assume they will be. It might start out very softly, like, you don't say, Gee, Mom and Dad, let's work on your independent plan, they would be looking at you like you were crazy, depending on the situation, right? Especially if you're trying to start young. So I like to say, keeping that in your mind, you might start the conversation with, hey, you know, I'm thinking that you're going to be retiring soon. That's how early we're going to start these conversations. And I just gotta have a couple of questions for you. Because I have friends whose parents are retiring and I see that they're sitting down with it doesn't matter if that's true. I have friends who are having conversations with their parents, and and I kind of think that maybe that would be a good thing for us. Could we just sit down sometime? You don't even say let's do it now. Okay, you're giving them plenty of prep time to get used to this. And kind of questions that I like to ask are, what kind of lifestyle? Do you kind of want during retirement? Super soft question. Nothing confronting? Or are you thinking about relocating? When you retired? You want to stay in blah, blah, blah, blah? Or have you thought about moving closer to me? Or my sis or brother? Blah, blah? What about staying in your home? Are you you know, there's

this thing I keep hearing about called aging in place? That seems to be popular these days? Boy, do I have an issue with that, but we'll get to that later? Do you want to age in place and stay in this home? That's two stories with all the bathrooms and bedrooms upstairs. You don't say that? Don't say that? I'm just sort of that your quiet thinking quiet thinking? Yeah. And are you considering any retirement communities? Maybe we should go look at some, there's some beautiful return, then there are oh my gosh, resort style retirement, that may or may not be a financial consideration. I'm well aware of that. But right. But if it is, I would bring that up. These are all super soft. Beginning to open a conversation. You are nowhere close to saying Do you have any money to pay for that long term care? You are nowhere close to saying? Gosh, I assume you've done that living will and healthcare surrogate thing. I do have a plan for introducing Matt though. And so you start out with very, very non confronting nothing to do with changes in healthcare. But can you see Rosanne how much easier it is to introduce this when it isn't relevant yet? Yet?

Rosanne 09:20

Right. I like to call it feeding a baby deer.

Star Bradbury 09:23

Oh, I like that.

Rosanne 09:24

You're approaching like, you know, right. No sudden moves. We're not talking about anything major.

Star Bradbury 09:30

Or for a grizzly bear. If your father's grizzly

Rosanne 09:34

Or a grizzly bear Yep.

Rosanne 09:35

We're just, we're just just talking here. We're just talking about it. Like we're not doing anything today. It's you know, you plant the seed, and then you go back to it.

Star Bradbury 09:35

Or mom.

Star Bradbury 09:45

Or especially if their parents live in another state. How about next time over Thanksgiving, Hanukkah, Christmas, how about can we actually make a plan to sit down and talk about some of this stuff? I just want to get ahead of the curve. And then here's part B, you make it about you. You don't you're not talking about them. You know, you know, I know. I know. I'm a worrywart. I know, you tell me that I shouldn't worry. And, you know, mom, dad, I just do. I just do I can't help it. Maybe I shouldn't. And maybe there's not gonna be, but you know, could you just humor me? Not them? Could you humor me? Could we could you know, could we make a plan, when I see you, and then blah, blah, months to sit down. And when we're all there, then you start involving, you know, if you're lucky enough to have

siblings that you, I was about to say that you want to involve but that is a mistake. Even if you don't think they're going to be helpful, even if you think they're resistant. Do not try to make a plan. Because I've seen parents divide the kids parents divide the kid Yeah, if you know, you're going to have a particularly difficult time, I would not exclude anybody, because that's a big problem waiting to happen, that will blow up in the future. And you'll see parents dividing siblings and siblings dividing each other, and then it gets really nasty. And so my advice is, if you already know you've got one of those families, then you hire. I know this sounds a little extreme, but I've seen it work a mediator, a skilled mediator, someone, for example, that is a Geriatric Care Manager or case manager, or somebody out of the organization, I'm a member of the aging Life Care Association, Alka, you can go to their website, put in your zip code, and up pops everybody in your area that could be qualified, and they list their their bios in their background and their training. So depending on what you need, do you need a care manager? Or do you need somebody with more of a social work background to function as a mediator? Again, in a very soft way, you would never use that term mediator? No, you would say something like this. You know, there's, we live in so many different states. And this is turning into a complex problem. I really think I've decided to go ahead and ask Susie Q, who is with the aging Life Care Association, and really skilled to help inform us about what our options might be. And then you give that person a heads up, we already have some differences of opinion about where mom should go. Right. We're dad should go. And so that that's, that's, you know, there's so many things to talk about when it comes to approaching parents and how to get on their good side.

Rosanne 12:33

Oh, yeah. And it's, it's hard to because it's change. Yes. And nobody likes change. And nobody likes transitions. And to think about, oh, my gosh, I've lived here for however many years, and I have to, you know, pack my things. And I have to go through all of my things, and I don't want to do it. And I get that that's why it's important to start early. Because the later it goes and the less people feel well, it's harder to even think about that. But that's the reality that that is part of this. It's that fear of change. And what are you doing? Oh, and by the way, I'm fine. And you don't know what you're talking about. So that's all, you know, that's all gets thrown thrown into the mix.

Star Bradbury 13:17

You know, because I spent so many years in senior living, where people were at that point of making a decision do I move and I worked in assisted living memory care, and life care for 25 years. Okay, so I saw people and you will get a kick out of this. They put themselves on my waitlist for the community I was working in especially the life care community. And so their names would come up in the timeframe they indicated now, I'm ready to move in five years, boom five years pass in a flash, I call up Mrs. Smith and say Mrs. Smith, citing news, your name is up for that fabulous apartment, it's really hard to get and your name is up in you know, how what's going on in your life. You ready to make this move? And nine out of 10 times 10 times they would say what? Really? It's been five years. Oh, oh, well, the famous I'm not ready yet. And that is a phrase you're going to hear from parents. I'm just not ready yet. And then you know what my answer back used to be and write this down listeners? What are you waiting for? What is going to make you ready? Wow. And then you don't say anything? Be quiet. Let that sink in and wait for them to answer. Because at some point, you're gonna say, Mom, I'm just worried. It's, I know, maybe you're not worried. But I just see that if you wait to make this change. It could be a change to assisted living, harder discussion. It could be a change out of a big big house. That's just too

much for both your parents not to mention if one is too I'd already in there in that house. 50 years, I've seen Rosie and you know how many people I've seen say, I'm just not ready. I'm just not ready. I'm just not ready. I'm just not ready. Fast forward five years, 10 years, and they can't do it. Like you said, yeah, it's too much. Yeah. So here's what I tell people, when people used to say, well, when do you think is the ideal time? And I would say before you're ready. Yeah. Before you think you should? And that's the hard part. Yeah, that's hard. And like you said, the key to aging successfully, not only for our parents, but our future older selves, is to be willing to be adaptable, willing to change, and accept that it's inevitable. And don't put your head in the sand. Your decisions should be based on guess what principle number one maximizing your independence? Yeah. For the longest possible time. That's the key to getting your parents because you know what I would say not, not those soft questions, but when you've moved a little further along in this conversation, yeah. Especially if you saw little red flags that might indicate that this is a more relevant conversation. I would say something like, no mom and dad, I just want to have a more serious conversation with you about aging in place, or what your plan is, over the next three to five years. Is it a true statement for me to say that you want to stay as independent as you possibly can? For as long as you can? Now, when you say that, Roseanne? Can you imagine any parent not agreeing with you?

Rosanne 16:40

No, but I I can, I can imagine the Yeah, and it's gonna be fine. I'll be fine. I can imagine that.

Star Bradbury 16:46

Remember, this is the opener. This is the soft opener.

Rosanne 16:49

Okay.

Star Bradbury 16:50

And then you say, Well, I'm so glad we're in agreement, because I, as your adult daughter want that for you, too. And obviously, that makes sense for both of us, you probably don't want to depend on me, because I'm still working full time. And I have kids, and I live in another state who fill in the blank, whatever is relevant for you. And I understand and respect, respect that you want to be as independent as possible for as long as possible. And here's the however, try to avoid the word but Right. And that's what we both want. And I can also see that that might be a little challenging. In your two story house, on acres out in the country on the farm. In the city, my father and stepmother died in New York City, I can tell you from experience that big urban city is not a nice place or a kind place for older people. So you know, there's you can fill in the blank, I worry about you maintaining your independence in the city environment, in this rural environment, an hour from the nearest hospital, I want you to be independent, but you know, I can't drop everything and come and take care of you if you need it. And I'm not saying that I see that you need it. But we can all agree that things can happen unexpectedly. And that's when you say, think about Aunt Betty, now you start bringing in examples that they cannot ignore. Didn't you tell me your neighbor fell walking to the mailbox last week and broke her hip? We can't control accidents. We can't control things beyond our control. So I'm asking you what, what would you do if dad died? And now we start to get a little heavy. I had a conversation with a client Roseanne last week. Wonderful people. Oh, and boy, did they have a beautiful home. I mean, it was quite lovely on several

acres. It was like an oasis. And they're planners, and I was talking with them about aging successfully. Okay, so here was the tough question at one point. So Sue, if John died first, your husband of 50 years, would you want to stay in this house? This beautiful, lovely home? She said, No, no, I wouldn't. And I turned to him. John, if Sue died first, would you want to stay in this house? And he thought he had to think for a minute. I'm pretty sure they hadn't had that conversation yet. And he said, No, I don't think so. And I said, Well, that means that we need to talk about a plan B they already had a good plan a now what do I mean by that? Gosh, they'd already modified their home. completely redone the bathrooms with safety bars, no obstruction, wheelchair accessible. Already one story Luckily, they had done everything they needed to they had done all the medical and financial work already living wills, healthcare surrogates, wills, power of attorney, everything I would go that list of things I mentioned in the book, the five pillars of aging successfully there's a long list you're He had talked about how they were going to pay for long term care, one of the five pillars, and they were already very connected to their community. And they had a pretty good support system, which is critical, critical, a daughter in town, available and willing and a son in law available and willing to be their advocates. But they also saw based on our conversation, that hmm, maybe we won't be in this house forever, then what? And so that opened the door to further conversations about what alternatives might be. That's where we started talking about communities in this area, because they do want to stay here. Right. So

Rosanne 20:41

Well, and that's, that's all part of it to that, that realization, and that it's almost the ability to let yourself see a different side a different opportunity.

Star Bradbury 20:54

I just love that expression.

Rosanne 20:56

Thank you.

Star Bradbury 20:56

Let yourself. See. Yeah, because I'm gonna write that down. I love I'm learning from you. Because I started, I did a presentation. On Sunday, I had a book launch. And I was talking about how people put their head in the sand and literally put my hands over my face and went, la, la, da, da, da, da, yes. I don't think about it. I don't want to see right. But I'm inviting people with his book, let yourself see. And then make a plan. Because if it's not, if it's when you know, that part in the book, where I say that my friend gave me this expression, that after you retire, there's the gogo years.

Rosanne 21:38

I love that.

Star Bradbury 21:39

I borrowed that from him. You think God, my parents, like my dad's golfing five times a week, and they just went on some trip. And they went on this jazz cruise, and they're on the go, and they're traveling in their RV. Okay, great. Those are the gogo years. But eventually, something's going to happen. And you're going to have the slow go years. Now you're not traveling so much. It's too hard. Something's

happened to one of you or to yourself. And then that then followed by the slow go years, or the no go, you are not going. Something has happened. Either age, or usually isn't just age. I'm not I'm not a I'm not a believer that age is necessarily an indicator that you're going to fail. No, I but I do believe that statistically, you better be prepared playing for the best but be prepared for the worst.

Rosanne 22:29

Exactly. Exactly. Because sticking your head in the sand doesn't. It doesn't help anything. And it's part of this, this belief system of, well, I'll deal with it when it happens. And it's like, no, that's it's too late. It's too late to do with it. Because then you're in a panic, right? And then you're you're making a decision that you're forced into and not one that you're choosing.

Star Bradbury 22:52

And there is another key Rosanne, that's another key. If you can help your parents see, first of all, everybody wants to maximize their independence for the longest possible time. But if they can see that the key to that is talking about what their ideal plan is, and working towards a plan that's going to allow them to age successfully and have choices. Because I would say to my mom, especially let's have a difficult Dad, Dad, you've always been a planner. And the most difficult ones can be. But let's just say you've always been a planner. Or if that's not true, you can say you've always been in control. Oh, you've always been such a good decision maker. Such a good whatever fill in whenever is genuine for you. I'm not suggesting that you be asking your parents. But but it because if they'll know. So it has to be genuine, but you're going to say you've always been the decision maker or in control. Why would you give that up now? Right? You are giving up the ability to make these decisions for yourself by advocating this to well, whatever happens we'll deal with it then. No, you know what happens when you arrive at the hospital without a living? Will? Did you happen to watch that video I quote in my book, oh my God, when I watched that I was in shock. I thought you know, I even say do not, do not show this to your parents unless you have resorted to everything and you're pulling out the fear card. And they're like now I just don't want to do it. You know, someone will make a decision for me. Boy, you they watch that and they might they're gonna get motivated, but only pull that card out. As a last resort. It's a pretty rough video. It's made by a doctor who has worked in emergency rooms and he goes yeah, you know what we have to do torture you until you die. It's it's brutal, but they're required if you don't have a living will. Roseanne is well, you know, to keep treating. Yeah, it's not pretty. And he he is very clear about that. But you know, I I really believe the majority of people are reasonable. The other thing You can say your parents won't do living wills is because you know what? This is where you can pull out the guilt card with the assumption that your parents care about you. And most do and love you, as a child, dolt child, and most do. And they don't want to be a burden. most do not. Here's what you say. Do you understand what it would do to me? If I'm trying to guess at what you want? When you can't speak for yourself? Do you understand I would be getting? If you won't have these conversations with me, Dad, Mom, don't make me guess I will have to live with that the rest of my life. Please let me know what you really want. So that I can make confident, clear decisions and choices when you can't speak for yourself? And is your health care proxy or backup? Or helping mom or helping dad make those decisions? How can we do that? If we don't know? Yeah, so you again, you know, in general, Rosanne, put it back on yourself. I'm the one that thinks we're gonna have a car accident free. Everyone can everyone can relate to the fact that don't car accidents happen all the time. Nobody plans for those. So

you keep making it about you. And then if you're really resistant you go guess what I did today? I did my own living will.

Rosanne 26:27

Yep. Here you want me to show it to you?

Star Bradbury 26:29

Correct? Right?

Rosanne 26:30

How about we talk about mine? Well, because it's more than Do you want water? And do you want antibiotics its more than that. And the hard part with that is you're often left to doing it by yourself, which isn't fair either.

Star Bradbury 26:42

Oh, good point. Now listen, almost every your listeners are. There's hospice organizations, or senior centers that do workshops, free workshops, on what's called supportive decision making. With trained people to help you fill those forms out. And especially and this has been become such a challenge Roseanne for solo seniors. And I always joke with people Yeah, well, guess what, you could have kids, and it still doesn't help. Because why they live in another country. They're not interested. You're estranged from them. They have addiction issues, you would never ask them. They're mentally ill. I mean, I wish I didn't have to say all this, but it's true. It's the truth. So solo seniors, we knew we look at all the people who have kids, but could ever ask them for many reasons. Good and bad than that. That's a whole bunch of people. That's millions and millions of people. So there's there's all kinds of ideas about supporting solo seniors, to find somebody who can be a reliable health care surrogate. Now, remember, I mentioned Alka aging Life Care Association, there's probably not many, but a few that might be willing, especially if they knew you, and you had already developed a little bit of relationship with them that would be a function in that role for you. And we all know, it's a heavy role.

Rosanne 28:05

It is a heavy role, because even when you do know, the wishes, and you still have to make those decisions, it's still hard. And you still second guess yourself.

Star Bradbury 28:15

my own stepfather. My mother was already in skilled nursing. She had so many health issues. And she had a vascular dementia, and congestive heart failure and heavy heavy smoker and drinker. And, but my stepfather was a saint, and he cared for her for 10 years. And finally, she fell three times in one day called 9113 times, oh, my God, and he couldn't lift her anymore. He had all kinds of health issues himself. So she went to the hospital when the hospital went to discharge her. The sisters, me included, said you cannot send her home. You just can't. He's it's going to come stepfather. So that place served in skilled nursing and fast forward about eight months. And she had a massive stroke mid sentence and Bill was there. And he was right there with her by the grace of God. And he was with her and he held her hand and of course they call 911. Because they doesn't matter facility. Well, having run one. I already knew that. But he had the courage Roseanne as our healthcare surrogate to say no. Nope. I

know what her wishes are. I'm gonna have to let her go. Wow, that's courage. And he did. Yeah, he wouldn't let them resuscitate her. Wow. So I've just had so many personal and professional examples of the power of having a plan.

Rosanne 29:42

Yeah. Because you know, you know, going to the hospital there. It's a whole different. It's a whole different set of rules because they're there to save you. They're there to save you. Yeah. And they're going to do whatever they can to save you.

Star Bradbury 29:55

They did with my dad. My dad lived in New York City. My sister I have a twin sister. She's in Texas. I'm here in Florida. We get that call that I start the book with in the middle of the night. Your dad's just been rushed to the hospital by the time we got up and it's always Memorial Day weekend. It's always a holiday weekend. It's like, okay, so now you know the whole, it was such a mess. And he went to a didn't go to his regular hospital. The ambulance took him to another hospital, it was a faith based hospital. They put him on a respirator by the time we get up there as fast as we could. He's, he's in this strange hospital. It's faith based. He's on a respirator, and we knew his wishes he would never have wanted, and he had advanced Parkinson's, dementia, cat permanent catheter could just go on. And we had to say, no, no, this isn't what he wanted. Do you know that we had this sign release forms to pull them off the respirator, and they've made us sign all kinds of liability release forms, and we had to pay ourselves for an ambulance to transport them to a hospice hospital.

Rosanne 31:09

I, I, It's a whole thing. But it circles back to no one wants to talk about these things. Nobody wants to pleading with you aging and dying and being sick and needing care, and nobody wants to talk about it. And then we're in these positions where you're you just want to scream because it's like, Oh, my goodness, can't we just and it's, and it's so frustrating. And I don't I don't know how we change that. I mean, this and this is this is fantastic

Star Bradbury 31:43

We can I'm really committed to this. That's my soapbox.

Rosanne 31:48

Okay.

Star Bradbury 31:48

And my whole book is a framework and a guide. And a step by step hand holding guide to take people on this journey of develop the whole first section of the book is developing a plan. Yet the second section is location, location, location, because there's two things that indicate how you're going to age gracefully. One is how strong is your support system? And two is where do you choose to age? Are you aging in place? That will only work Roseanne, if you have a good strong support system, not alone, not alone, right? Or are looking at retirement communities or life care communities, or building a tiny house in your backyard for mom and or dad, or CO housing or a roommate situation? I mean, I I have lots of things that I cover. The third section is when your parents need more help and care, helping people

understand what is assisted living? What are the requirements to get into assisted living? Will my will my mother didn't qualify? Skilled Nursing? How do you vet these communities? How do you find out what agencies oversee these communities? And how do they stack up? Yeah, right there they're reading would you not take your mom to that one?

Rosanne 33:02

Well, that's well, yeah, no, you know, you're it is so informative, and you literally lay out everything. But in talking about if we can go through a couple of those. In talking about aging in place, we'll say we'll start with aging in place. You're relocating and or downsizing, which is is an incredible feat. And then you have to especially talk about the fact that Medicare doesn't pay for in home care or adult day services like that has to be part of the conversation.

Star Bradbury 33:38

It does. I mean, you can't, you can't get around. And I hope I addressed this consistently in my book, I believe he did, about the financial stress of paying for any kind of care is so initially, there's no question that having somebody come into your parent's home, when you see that this will maintain their independence. So let's say you have someone who says, I don't need anybody, I'm fine. I don't need any help. And I would, here's what I would say, Well, God Mom if somebody who was willing to bring somebody into my house and help with cooking, cleaning, and I sure would love it. Why don't we just try it. Just try a two mornings a week, somebody to come and clean up for you and make a couple of meals and put them in the freezer, and maybe drive you to, you know, to grocery shopping and do some errands because I can't I'm working. And I know you're getting concerned about driving. Now I'm throwing out a lot of ideas here but whatever is relevant to your situation. Right. So I would look at starting with the least amount of help and the least expensive which is privately hiring somebody which has its pluses and minuses but it would be less expensive. Somebody from your church, somebody from your sorority, somebody from your service club, that you're involved with somebody that you know Oh, interest underline trust. Yeah, that could come in a couple of times a week, or the advantages of going through home care and hiring a home aide or companion. That means that if they can't show up, somebody else will, there's pluses and minuses on both sides. But starting out small with just providing that care and helping your parents again, realize this will help you stay independent longer, and getting them on your side with with that. But you know, when you when use when you asked about what, who pays for what, I have a whole chapter on paying for long term care, and trying to educate people on what Medicare will pay for and Medicaid. And also, if I could stress one thing, please do not assume that you won't qualify for Medicaid, the rules change from state to state, and they've changed a lot in the last few years. If you're a couple, you can keep your home, if there's a couple, you can keep your home for the person that's still in home, right the community and Medicaid might still help pay for either Home and Community Based Care which they're trying to expand that program in some states. Or if you're a veteran, there's tons of programs that would help pay for home care or either modifications, right. And so don't make assumptions. And if you do think your parents will eventually qualify for Medicaid do not spend all their assets down. That is a misnomer, that is a myth. Go and get educated advice from a qualified Medicaid counselor who can help you plan for the eventualities of Medicaid. But that planning needs to take place 234 years before the need before you're going in trying to get them on Medicaid. Don't wait, don't spend all their money or sell their house, cook, get educated about what your options are.

Rosanne 36:53

People don't realize it because we don't again, we don't talk about it. But they also don't realize it because it's so foreign. And it's a different part of the healthcare field.

Star Bradbury 37:05

It isn't it. For example, a lot of the Medicaid rules allow you to this, I didn't know and I learned recently, pay for a caregiver that's in your family. So you could if you could show that you can use some of your assets over the last three or four years to help keep you in home and pay for that person. Some of those assets are exempt from consideration or from Look, look, have a look

Rosanne 37:34

The famous lockback, but it's also confusing. And you really do need a qualified Medicaid counselor to walk you through it because every state is different. I felt like every month they change an idea or a regulation. And it's there's a lot of there's so much misinformation out there. That this is one of those instances where you really do need to hire somebody to help you with this

Star Bradbury 38:00

Do you know Rosanne that if you apply for Medicaid, and you screw up the application, there's a rule that says you can't reapply for two years. So what happens is people don't know what they're doing. And they just assume I can muddle through this. And it's clear as mud, as I say in the book. And then one little thing, one little mistake. And you're booted out now you're you've got two more years to try to figure out what to do with mom or dad, they've run out of money. So that's why you need to be that which brings in principle number two. I call it just in time Senior Planning, I love that you're looking at a three to five year window, three to five year window, there's no point in planning for 10 years out because guess what, the situation you're in with your parents will be drastically different. Now there's room for what I call continuous improvement. You're constantly saying, Am I do I have a good plan? Because now I see that mom just fell. And now as you're walking around on her walker or holding on to everything, she never really recovered from that fall. And this staying in place in home is looking less and less like a good option for her safety and independence. So now you have to come up with a new plan but stay focused on that three to five year window.

Rosanne 39:19

Yeah, because it's it's you. You can't plan that far out. It's it's silly.

Star Bradbury 39:24

But people try.

Rosanne 39:25

Yeah, you just can't.

Star Bradbury 39:26

Or they worry, they worry.

Rosanne 39:28

Yeah, yeah. Well, because you get into that, you know, when you're talking about going to an assisted living community, or a life care community. You're talking about a lot of money. So then you're playing that math problem, here's how much money I have. And here's how many months I'm going to be able to buy and you can't, it doesn't sync up and in some of these communities, you know, they're asking for more money than you've paid for your mortgage. True and that's the flip side. So if you say it, you know if you're looking at this and you think well, okay, I can't stay in this house, you know, okay, I'm going to downsize or maybe I'll just move into assisted living. Okay. Well, it can be \$5,000 a month.

Star Bradbury 40:11

Oh, that's if you asked me right now, in Florida in my town, what's the average cost for assisted living? And this is probably true, nationally, five to 7000. Now you can find less and by the way, let me tell your listeners, if you want to see what the going rate is for homecare, homecare, companion home health, assisted living, skilled nursing, go to the Genworth insurance Genworth cost of care survey, just put that in Google, which will allow you to look up the cost of home care, home health care, assisted living, skilled nursing for your zip code. Wow. And did I did you hear me say that the other adjective besides how wonderful this website is also horrifying? Because it has a cost calculator. Roseanne, I tell people sit down, as you can move that little cost calculator out five years, 10 years, 15 years, and look at what it's going to cost. If you're 60. And you you're trying to figure out what it might cost when you're at real for your parents. Wow, it is. It is startling. But it's it's powerful. There are a lot of people in the senior living industry that look at that Genworth for information. And you let's say you're trying to decide whether mom and dad should move closer to you in Tennessee, right or closer to your brother in Louisiana? Yeah, well, I was shocked to find out that Louisiana actually was far better off than Florida, with their Medicaid home care programs. And the cost of care was less and more accessible. So if you're looking, yes, I was shocked. Florida is not exactly liberal in so many ways, but especially in turning down Medicaid. You. Everybody knows that they've said no, no, we're not going to increase Medicaid in Florida. Much less Home and Community Based Care, which is a federal program, which I hope and pray will see an increase in overtime to help those who really need the financial help. Yeah, anyway, that Genworth is a is a really good website, and it will show you the variation in cost of care from state to state or even city to city. And is very, it's free, of course, and they update this every two or three years. That's fantastic. But it is frightening. The cost of care is frightening. Yeah. And so if you know that your parents don't have assets, or haven't planned for long term care. It's even more important to start these conversations with your entire family. Where if there was a heartbreaking article, this past weekend in the New York Times, that followed a family that were you saw both the emotional toll. Yeah, with an emotional breakdown and the daughter emotional toll that it took on her as the primary caregiver, and the financial ruin of this small family, struggling, living paycheck to paycheck and trying to meet her father's needs and her own needs. And her daughter, it was the heartland to me. And there's 1000s Millions of people out there like that.

Rosanne 43:28

Right. Because this is the reality. The reality is nobody can afford long term care. We can't it's impossible unless you are the very, very rich.

Star Bradbury 43:37

I know.

Rosanne 43:37

And you you can't afford it. So as as parents that are in this situation, you look at it and say why am I going to leave my house? It's probably if it's not paid off, it's close to being paid off. It's where I'm comfortable. It's what I know. And I'm I don't want to leave here to go over there of what I don't know. And by the way, how am I paying for that. And all of that comes into play, which makes it a very real issue. It's a it's a real problem. And it's hard to try to work through.

Star Bradbury 44:14

Its very, very hard. And so let's say you were had a family, and let's just use the most typical scenario. Mom is widowed. She's still living in the house. That could be divorced, but you have one parent, and they and you don't live near them at all. And the only asset they have is their Social Security, maybe a small pension, and they've paid for their house. And I talk about this and how are you going to pay for long term care. And even though I'm not a fan of reverse mortgages, if I thought that my parent absolutely was either too sick to move, or was Just so entrenched that they wouldn't, you might consider that. But the problem is, are they going to outlive that money? Now when my stepfather, I couldn't manage alone anymore, I sold his house to pay for his care and memory care and assisted care. And I just said my prayers that the money would last. And you could say, by God's grace it did, which was also the sad part he passed away. But, but I really nurtured and protect that money and made it last for as long as I possibly could. And sometimes you just have to do that. And you can't know the future. And you've got to make the decision, you can at the time and accept, it's the best decision that you can. Now, going back to my example, the only problem with reverse mortgages, if they do need assisted living, and remember, now, neither Medicare unless it's a Medicaid waiver, and that's too complicated to get into. But medic, Medicaid is generally never Medicare going to pay for assisted living. If you knew your mom was going to qualify, and you'd already qualify them for Medicaid, you could go through the money and keep them in their home for as long as possible, knowing that when that money ran out, your next choice was going to be skilled nursing on Medicaid. Now, that's a tough decision in and of itself. But these are kinds of decisions people are making. Because if you are trying to compare 24/7, home care, Rosanne, nobody can afford that if you're talking about Medicaid, that's going to be at home 24/7 120,000 150,000 A year. Absolutely. If you're talking about 24/7 care. Now, the other thing is, if let's say mom says I'm not moving, I'm not moving, I'm not moving. Sometimes you have to wait for an event. And you pray that that event is just enough to get her to consider moving closer to you. We're in there's a support system, if you can't move close to your mom or dad, where you can't move in with them, which we know plenty of adult children. Have you brought your own mom to live with you. Yeah, and not everybody can do that. No. So let's say they're far away from you, and they just won't move. Then you read my chapter on managing long distance care for your parents to everything that you can understand that's not going to be may not be enough. And you hope that whatever event happens a fall that you say, Mom, please, I can't move there. I can't leave my kids, my husband my job. I but I do want to move you. I can only help you if you let me help you. Right. This is assuming there's not dementia involved. Right? If there's dementia, then I hope you're the power of attorney and then you become the parent and you make the decision.

Rosanne 48:01

Right. But and this is why there are so many caregivers because they know the options here and the choices here are awful. There are no choices.

Star Bradbury 48:12

It's bad or baddest.

Rosanne 48:14

That's, that's it. That's it and you're going to pay in one way or another. If it's not money, it's your own life. It's your own health. It's this big, huge issue problem. And it's not getting any better. And it continues to be on this downward slope of, well, here's your choices. You know, you can't pay for in home care or you pay for a little bit of in home care. And then and then you're doing the caring.

Star Bradbury 48:43

Well, this is where I go back to and we talked about being adaptable and resilient. So you story about a client. She was in her 80s certainly used to living alone. She'd been divorced for many, many years. And her adult children lived in other states and nowhere near her. And she really wanted to stay in her home. I get it I understand. But guess what, when her ex husband died, she lost in \$600 a month in income that she was absolutely counting on that she was under the impression Rosanne that that was his lifetime had nothing to do with ending when he died. When they got the divorce. That was part of what she understood. The permanent divorce agreement was and she was rudely awakened. When she got the call. Guess what? Your ex husband passed away and that money is gone. And she was now she's in her 80s Pretty good health but she was freaking out if you're not going to go back to work, right? So we brainstormed and brainstormed and as I said she she her house was paid off. And in the end we came up with this idea of why because she was flexible rose and she was willing to change. I said do you have an extra bedroom? Yes to have an extra bathroom? Yes. Would you be willing to get a roommate or an Airbnb? Right? So we talked and talked and talked, here's what she did. Turns out, she's a retired nurse. And she hooked up, I helped her connect with the traveling Nurse Association, brilliant, and rented out her room to nurses that were, especially during COVID. They there were a lot of traveling nurses banking, because they could by traveling and filling in on staff, and she loved that turns out, she loved the company. She made more than the 600 a month, she could stop it when she wanted to if you want her to go visit her kids for a month in the summer, and it was the perfect solution. No reverse mortgage. So i That's why I talked about what could you do roommates. And there's actually tons of websites in many parts of the country that help you connect with. I think it was silver roommates. I mean, I have the websites listed. Yes. But gotta be adaptable. Can't say no, got to think outside the box. So I really believe there's creative solutions. If at all possible. I had a friend of mine who became an elderly person's housemate. She was having severe financial problems herself. She'd been let go from her job and things did not work out well, for her. She had a greatly reduced rent in a lovely home, helping to provide care for the senior. Oh, she had tremendous autonomy. She kept her work her job, but she had obligations in the morning to help this person out of bed and get them situated and get make them a little lunch and then help them in the evening. Oh, wow. So I really believe. And it really helped her out for about two or three years before she could get back on her feet financially.

Rosanne 51:49

Oh, that's great.

Star Bradbury 51:50

And she was in her 50s. So I do think we have to get creative for both ourselves, for and for our parents meaning ourselves. When you see that you're drowning as a caregiver, you've got to get creative, because I tell caregivers all the time. If you're the one that dies first and 30% of caregivers die before their loved one. If you're the one that ends up in the hospital first, which they nobody likes to think about. The focus is always on the person you're caring for. Yeah, what good are you going to be, then what your loved one will really be up the creek? Totally? Absolutely. Yeah. You've got to come up with maybe your time banking, trading future time or where someone's coming in and giving you a break?

Rosanne 52:36

Yeah, absolutely. Well, there's, there's also so many different ways of when you go to a life care community or assisted living, and you know, they they all sell to you. They're selling, it's not about what's best for you. It's what's best for for what they're trying to fill. What what are the top three things we should look for in looking at these communities?

Star Bradbury 53:00

Wow. Well, this is it reminds me that I want to tell your listeners that there was so much resource information that I wanted to include in the back of my book, that my publisher said, we think your content is more important than the 50 pages of resources. Let's put that on your website for free, which I was happy to agree to. Okay. And so even though I have tons of material about questions to ask, and when touring any kind of retirement community full service, or a life care community, a lot of the lists of questions are on my website, under the Resource tab. And there are so many important questions. But let me just think about the top three. Well, I want to remind your listeners that if your parents could possibly afford a Life Care Community, I'm a huge fan of life care communities, really, but there I am. I really am even with that big, heavy upfront cost. Yes, I know. That's I know, that's true. I mean, I have my workshop on why would anybody pay such a high fee? Yeah. I was asked that all the time. And the answer is, well, let's say you're sitting down and talking with your parents about how they're going to pay for long term care. Right now, there's lots of options on the insurance market, that are far beyond your standard life, long term care insurance plan, which I then mixed feelings about. Yeah. But if your parents can afford it, I would say absolutely before 60 Or in the early 60s, or between 60 and 65. Look at a hybrid policy, the total life insurance policy that also has a component that will pay for long term care, so that if you never use it, it will act as a life insurance policy for your state when you die, or should you need long term care it will help dramatically help pay for long term care and assisted skilled or even home care and even help pay you to take care of your parents. So if they're if they're a family of means, look at the hybrid life insurance, long term care policies. There's so many out there that are far more bang for your buck than your standard Long Term Care annual premium policies. And many of those very importantly, Rosanne are not as strict about your health situation. all insurance companies are going to have some sort of health evaluation. I used to joke that if if you needed it, but that's it, you're not going to get good luck to you, your discord, you're disqualified for, you know, stupid things like high blood pressure, or diabetes. That's it and that, I'm not joking. Either that No. But some of these hybrid policies are not quite as strict, nor do they have some strict strict or age restrictions. don't eliminate, because your parents are at already, you know, again, if they're somebody that means

Rosanne 56:08

Yeah you've got to read the fine print in those.

Star Bradbury 56:10

You do have to read the fine print. And I would want professional I would actually want professional advice, not just the person selling you the policy. Same thing with Life Care. Life Care is a complex beast. Yeah, the longest chapter in the book, I think I said was chapter seven on life care communities. Yeah. And because I worked in one for 18 years, I can tell you that I know live care communities forwards and backwards. And while I understand they're not for everybody, first reason is because the entry fees are so high, it eliminates, you know, 95%, or something like that of people easily. However, the reason I like it is because when you move into a life care community, and you move into independent living first, ideally, if you should ever need assisted skilled or memory care, you have basically moved to a community that has all of those if there are true live care on site. And you can turn transition to whatever level of care you need for as long as you need it. Either short term rehab, you would do there, or long term, permanent situation and assisted or skilled. And if you're a couple, that means that that level of care is provided for your spouse, while you might stay in an independent apartment, and you're in the same location, you're not trying to drive at 85, to see your husband who's in assisted living 510 miles away, you're you're right there, and it's all on one site. And what you're doing by paying an entry fee, if you think about it Roseanne is you're buying a lump sum, long term care insurance product, through your entry fee that's going to guarantee you access when you need it, at typically at a vastly discounted cost, much, much less than the market rate. That's why it's appealing, it's affordable. But you have to pass a health assessment. And you have to pass a financial assessment, which only makes sense, because it's very expensive to get into. And some life care communities have five talked to one on yesterday five year waitlist, they don't even talk to the public. If they have an opening, they just go to their waitlist. So if a lot of smart wealthy people are choosing to go to these communities, you got to ask yourself why.

Rosanne 58:26

But and again, it's that if you have the money to do it, you're good.

Star Bradbury 58:30

Yes. Not everybody does.

Rosanne 58:31

That's that's and not everybody does. Now with assisted living. It's a little more accessible. Again, it's still a cost. But you also have to There are also certain things that you need to do to get into an assisted living. You don't just call and say I'm coming.

Star Bradbury 58:46

No you know what once in the facility, I ran somebody like walking this little man with a suitcase. I'm here. Yeah my daughter just dropped me off. I mean, she thought she thought it was like a hotel. We were we were just absolutely flabbergasted.

Rosanne 59:02

No, it's a process. And what is that process? What does that process usually consist of?

Star Bradbury 59:06

That's a great question. Well, it's a little different state to state. But in Florida, there's a 1823 form every state has their own form. And your primary care physician has to fill out this form. That is a very thorough list of your health history, your fall history, all your medications, any hospitalizations, your current lab work, and they basically want to see, do you meet the requirements legally based on statutes and that oversee assisted living and rules and regulations from the agency that oversees federally run in your state? Do you meet the requirement to be accepted in an assisted living facility and the funding Name is Roseanne, the big concern is that an over eager assisted living facility cannot accept someone who actually need skilled nursing. Right? They don't want them to and they won't let you. And so they they're basically going to evaluate, aside from all that history. Imagine, you're ADLs activities of daily living, which are dressing, bathing, the big one, you know, making your meals toileting, and I'm leading a feeding you being able to make your meals and not necessarily feed yourself literally. And then instrumental activities of daily living, how are you doing with managing your medications, your doctor's appointments your life? So it's, it's, it's even more than just your initial medical history? It's how are you doing? Where do you need help, and most states have a limit, you can't check all of those boxes. If someone needs help with all of those things. They won't be accepted. Now they're falling into the category of skilled nursing. And I ran an assisted living facility. And sometimes I had to explain I'm so sorry. But she's still managing in her own home. Yes. But you know, so people wait too long, and then they don't even, they can't even go to assisted living. They think that's their back pocket. And there's some weird things that will disqualify you. One of the things is, can that person transfer independently on their own? Oh, why would they have that, because if the place burns down, they can't single handedly evacuate 50 individual residents, they need to know that those residents could in an emergency, get up out of their bed, if somebody's sort of helping them and getting them out of the building. And so your your parent can't transfer already. And they need help every time they get out of bed or every time they need to go to the bathroom, assisted living is out.

Rosanne 1:01:53

Wow. And I wonder how many people know that?

Star Bradbury 1:01:56

Probably not a lot.

Rosanne 1:01:57

It makes you think, wow, they're living alone in their houses.

Star Bradbury 1:02:01

Right.

Rosanne 1:02:02

And that's a little scary.

Star Bradbury 1:02:04

It is scary. Which goes back to principle number one. Yeah. So let's say you have a mom, who you see is going or dad going downhill. And it's, there's no there's no rule that says they can't go together. But typically, it's a single person. And typically woman I did the assessment, I went into beautiful homes and found with you know, lonely, lonely, ladies who are living in their bedroom, and the kitchen, forget the rest of the house. And what I'd like to point out to people who say, I'm going to age in place, that's all there is to it. I'm not ever going to assisted living. We're not ever going to move. Never say never. I have seen people become rejuvenated, reinvigorated reengaged in life by leaving a lonely existence in a big house or any house by themselves and move into the community where they suddenly have peers Rosina and colleagues and the support they need to maintain their independence for longer, maybe all they needed three meals a day. Think of what a burden that is, if you're living by yourself, and shopping and driving is becoming difficult, right? Or somebody to stand by while they're showering because they fell in their skin or now, or somebody that helped them with their medications. The two biggest reasons people end up in the hospital mismanagement of medications and dehydration. That's serious. It is very serious. Yeah. So imagine if you could show your mom that actually moving, would they be happier and get the support they need to live a more fulfilling higher quality life? That is why I say aging in place will only work if you have a strong support system, and you're not isolating yourself and getting lonelier, and more and more detached from your loved ones in your community. Yeah. Now before you said, Let's just I want to say something that's important about medic medical care waivers, Medicaid Medicaid waiver. Now, in some states, assisted living is paid for through what's called a Medicaid waiver program. The term waiver comes from the fact that the usual non payment by Medicaid to assisted living is waived. And they do pay if placement and assisted living can be shown that it's keeping you out of skilled nursing. But people are forced into skilled nursing who don't really need it, because Medicaid will pay for that. And it's sad because they don't need it. They need assisted living. Right. So it's too hard to try to cover that in this talk. Yeah, I do talk about it in the book. But if you're in that position, find out in your state what Medicaid waiver options are. Now, having said that, sometimes they're few and far between

Rosanne 1:05:13

Very few and far between. Yeah.

Star Bradbury 1:05:15

And it might be a little rural assisted living. Yeah. 20 minutes outside of your town, go and check them out. They can be the some of the best ones are the ones where the staff isn't turning over, because it's a little smaller town and people stay there and they have great staffing and don't dismiss those.

Rosanne 1:05:34

Well, what do you look for when you go to these assisted living places, aside from the big chandeliers in the, in the vestibule.

Star Bradbury 1:05:42

Well, I have a list of critical questions. And I would start by is this for profit or not for profit? Who owns this building? Who manages this building? Are they two different contracts, which is pretty typical these days, a real estate investment firm owns the building, then they hire somebody to manage it for them.

That's not my preference. Not saying that's bad, but it is not my preference, my preference is find a smaller assisted living, that's even a mom and pop. If you can find them. Yep, might be might be better, and far less expensive. But find one that's owned and managed by the same corporation. Ideally, they have more invested in they care more, and there's less chance they're gonna sell it off in a few years. So then you're gonna say after who owns it, who manages it? How long? How long have they own you, when you hear? Oh, well, I won't mention any corporate names, so and so. sold us three years ago. And before that, and if you hear that that facility has been sold over and over, like three times in the last five years, forget it, that they're off your list. And I'm just starting with the top tier questions, then you meet the director of the facility. Hi, Mrs. Gonzalez. How long have you been here? Two months, two months? That? What about the person before you two years? And before that? How about the DON the director of nursing? So don't even meet the sales staff first. And listen, go and mystery shop them go on a weekend when nobody's there's a sales staffs not there. Almost never. Neither is the administrator. You just gonna pop right in? Yeah. And then talk to the families. How long has your mom been here? Are you happy? How is she doing? How's the food? How's the staffing? And then the big question, is all your staff vaccinated? What percentage is it is not vaccinated? I mean, so And those, that's just the very top and then of course, just well, as the odor issue. Do people look happy? How's the food? Is that a resident Council? I mean, it's a learning curve. Yeah. That's why I say look, go and look at these facilities, not with your parent, do not go with your parent to begin with. Absolutely not. you narrow it down first. Don't traipse your older parents around to these places, you narrow it down to one or two and then let them choose if really either are okay.

Rosanne 1:08:10

Okay. I would think that that was just anxiety. It just produces anxiety. If your bringing them

Star Bradbury 1:08:15

Oh yeah all you're doing is like watching Mom and Dad, you're not even listening to what you're supposed to find out. But there's a long list of questions. And I include most of those in my book, and then on the website, star, www.starbradbury.com. Under the Resource tab.

Rosanne 1:08:32

Your information is priceless. It's priceless Star, honestly, and we've covered a lot and and I'm wondering what if any, you can say to someone dealing with a resistant parent, as a as a positive as a, I'm going to leave you with this thought going forward that they can take with them to be like, Okay, I know that I've tried this before. I know I've tried to talk to them, I get shut down, they change the subject. They don't want to talk about it. What can you share with them to be like, just, you know, you can do this.

Star Bradbury 1:09:04

I think I call myself a realistic optimist. Okay. And if there was one thing, I would say, if you're going to survive this and keep your sanity, as a caregiver, you have to be a realistic optimist, meaning don't give up hope with your parents. Keep trying. Start out really gently. And I think that you build your support team, for example, who does your dad respect in their circle? Could you pull that person into the conversation with you? Sometimes hiring an outside person and I am that person sometimes I'm not, not trying to get hired here. But I mean, you you bring in an aging life care specialist or a geriatric care

manager or a social worker and And then you invite them into the conversation, I can't tell you the number of times that suddenly a light bulb goes off in mom and dad's head, when it's not you telling them what you think they should do. There's an automatic push back. Now you have an expert, who has years and years of experience, who's saying, well, in my experience, and somehow the conversation shifts when you bring in an outside person, kind of like what I was suggesting earlier with a mediator, right? Could be think of that person as the mediator that's going to help that consciousness shift.

Rosanne 1:10:39

Because then you're not the bad guy.

Star Bradbury 1:10:41

Right. You're not the bad guy. And sometimes you can educate the person, you're inviting about what the situation is and what outcome you're hoping for, and start and just keep focusing on. I know you want to be in control. Yes, I do. I know you want to maintain your independence? Yes, I do. I'm trying to help you do that. And I'm just not convinced that it's staying, that it's not getting a little more help in the home that it's not considering moving? Because I see you're lonely and isolated, that it's not moving earlier before there's an event to move closer to me. But it's it's not easy Rosanne.

Rosanne 1:11:18

No. It's it's banging your head on the wall.

Star Bradbury 1:11:22

Yeah.

Rosanne 1:11:22

And it's, it's, it's really frustrating. And it's, and then you get to the point where you're like, Okay, well, whatever, then good luck to you. And that's not helpful either.

Star Bradbury 1:11:31

I get that. Well, but But you know what, I say this in the book, you have to be ready to step away in some situations, and say your prayers for your loved one, and just know something is going to happen, that may get their attention and may change their mind. And then you have to just let the past go. Don't show up saying I told you so. No, I mean, God, that would be the end of any hope. Yeah, you just dust yourself off, take a couple of deep breaths, show up and say, I'm so sorry that you fell. I'm so sorry that my son Mother said the apartment on fire. She almost burned down the entire apartment complex. smoking in bed. I mean, I honestly. Yeah, we all have stories. I have some really good ones, I'm sure. And so you, you know you, you say to yourself, I've done everything I could. And just knowing as a caregiver, that doing what you could to have a plan will give you some peace of mind that you tried. But we're we don't have control of our lives. There are going to be curveballs. If you've done everything you can and your parents will not agree. You have to step back and wait and be patient and pray that whatever does happen, is recoverable. Or then you go to my last section of the book of prepared exit plan, which actually you should read before your parents pass away. In a way it's almost coming to

terms with your own mortality, not your parents, what can you do? You can't do everything and accept that. But do what you can.

Rosanne 1:13:29

A big thank you to Star Bradbury for being my guest today. For more information on stars book, Successfully Navigating Your Parents Senior Years, and to check out stars keynote speeches, workshops, blog, and free resources, visit her website, Star bradbury.com. I hope you enjoyed our podcast today. Head over to Daughter hood.org and click on the podcast section for Show Notes including the full transcript and links to any resources and information from today's episode. You can find and review us on Apple podcasts or anywhere you listen to your podcasts. We are also on Facebook, Twitter, and Instagram at Daughterhood the Podcast feel free to leave me a message and let me know what issues you may be facing and we'd like to hear more about or even if you just want to say hi, I'd love to hear from you. Also a very special thank you to Susan Rowe for our theme music, the instrumental version of her beautiful song Mamas Eyes from her album Lessons In Love. I hope you found what you were looking for today, information, inspiration or even just a little company. This is Rosanne Corcoran. I hope you'll join me next time in Daughterhood.