

Nationwide Retirement Institute® | Long-term care

Having a long-term care conversation at your holiday gathering

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Key highlights

Family gatherings are a good time to launch the LTC discussion, so that all stakeholders are present

Getting family members in alignment first can make it easier to bring up the topic

Success will require multiple conversations, so it's important to get the first one off on the right foot



The holidays are on the horizon, and for some families, it is a rare opportunity to be gathered together in one location. Over the years, I have heard both positive and negative stories about long-term care (LTC) being brought up during holiday visits. However, bad reactions are often related to bad timing or faulty strategies in bringing up the topic.

Discussing parents' or other loved ones' potential long-term care and eldercare needs should be done in person if at all possible – not by phone or email. With so many adult children living far away from their parents, the holiday season is one time when children

come home to visit, making face-to-face conversations possible. These conversations are sometimes uncomfortable and emotional, so being able to have personal contact to comfort a family member having a hard time with the conversation can sometimes make or break success. With the right strategy and some thoughtful planning, a holiday can be the perfect time to discuss LTC and eldercare planning.

It's time to have the conversation

According to The Nationwide Retirement Institute® 2025 Long-term Care Survey, 41% of respondents have discussed long-term care costs with their spouse, but only 18% of respondents have discussed the cost of care with their adult children.¹ Consumer surveys show that 82% of respondents would prefer to receive care in a home setting.¹ When asked of poll respondents, 34% said their home "definitely" has the features needed to age where they currently live. However, according to U.S. Census data from 2020, only 10% of homes in the U.S. are "aging ready".⁴

Worse yet the Nationwide survey reports only 20% of respondents have spoken to a financial advisor regarding the costs of long-term care. If there was ever a good time to broach this subject, it is now — when people are still healthy enough to purchase a leveraged funding option such as LTC coverage. Or if not insurable, at least stay ahead of the game in planning, so a LTC event does not become an 11th hour planning emergency that could lead to mistakes being made in the planning process.



Is there a “better” holiday to consider?

Whether one holiday is better than another to bring up long-term care and eldercare discussions is going to depend on the family, but here are some guidelines to think about:

- 1** Consider a holiday that allows for an extended visit. And keep in mind that even with a decent amount of time to discuss and start planning, a full plan probably won't be completed in one session.
- 2** For certain families, a nonreligious gathering may be a better fit for such a discussion. Some families gather for national holidays such as Memorial Day, Labor Day and, of course, Thanksgiving. The advantage to these holidays is that they typically occur over long weekends, and there may be few expectations or traditions attached to these events. They are primarily about gathering and visiting.
- 3** Think about how you can assemble key family members. For example, a large family that includes many adult siblings may want to leave spouses out of initial conversations to keep control of the discussion. However, a spouse with a relevant occupation, such as attorney, social worker, insurance professional, etc., could add value to early talks.

Think about Thanksgiving

Each family will have to determine which holiday might be most appropriate for a long-term care and eldercare

talk with their loved ones. My personal favorite is Thanksgiving — because it might check the most boxes for opening and maintaining a dialogue with family.

- In general, more families get together for Thanksgiving than any other holiday. Because this holiday takes place over a 4-day weekend, there is more opportunity to bring up a family discussion with appropriate timing, and more time to have a discussion that won't have to be rushed.
- Other than the “big dinner,” there are usually not many other expectations from this holiday — just eating and spending time together.
- Dinner is on Thursday (usually). While not a topic for the dinner table, family members are often sticking around through Saturday or Sunday, leaving a few days after Thanksgiving in which to have a discussion.
- Thanksgiving is about thankfulness, which could help make it easier to bring up the subject. For example, an opener with your family could be: *“I am so thankful to be spending this weekend with our wonderful parents and our great family. And because we are all together in person, it might be a good time to start planning how to help Mom and Dad age according to their wishes — and put a plan in place that we are all comfortable with and can help our parents implement.”*



Considerations with a family discussion

All families are different, and what works for one family may not work for another. But there are some “do’s and don’ts” to consider when planning a family discussion regarding the parents’ or a spouse’s future care needs.

- 1** Even if the family visit is a short one, avoid bringing up the discussion in the middle of the meal. Grandchildren in general don’t need to be part of this, and in many cases, spouses of the adult children should not be involved in the initial discussions.
- If time is really short, think about initiating the conversation as dessert is ending. The spouses can be excused with the grandchildren and leave the immediate family alone at the table to begin talking.

- 2** You may need to make siblings conscious of the situation first before broaching the subject with parents; or one parent may need to make adult children aware of what is going on with the other parent. These openers may help bring awareness to siblings and get them on board.
- *“Have you noticed that Mom doesn’t look like she did when we were here 6 months ago?”*
 - Dad may ask the adult children, *“Did you see how hard it was for Mom to get dinner prepared this year?”*
 - *“Dad seems to be moving around much slower than last year.”*

- 3** A recent caregiving experience had by Mom and/or Dad is a great opener and could prompt discussion while parents are still young enough to consider a wider range of options.
- *“You both went through a lot taking care of Grandma, and part of the challenge you faced is that there was no plan in place before Grandma*

had her stroke. This might be a good time to start discussing how we will handle any care needs you might have in the future — and how to pay for it.”

- 4** Everyone involved should come with the notion that they are there to “listen” — especially to Mom and Dad. Even if the parent’s (or parents’) wishes are not practical, let them speak their mind. Then try to work them through the process so they can see the flaws in their idea — and move on to a better plan. This process will take patience, but parents deserve the respect of having their wishes heard, even if in the end their initial ideas won’t work. Ultimately, this should be the parents’ plan, but one that makes sense.
- 5** The adult child (or parent) planning to initiate the conversation should come prepared with a list to discuss. Questions to consider in the discussion might be:
- Where would their parents want to receive care, and by whom?
 - If their choice is care in a home-based setting, start thinking now about what modifications might be needed to make the home safe and accessible for Mom and Dad.
 - » Do they expect in-town family to help with care or will they hire professional care?
 - » Would a family member consider bringing the parents into their home to provide care?
 - Would Mom and Dad consider downsizing to a Continuing Care Retirement Community (CCRC), where escalating care needs can be attended to on-site?
- 6** How will the plan be paid for?
- Do Mom and Dad have long-term care insurance? Not all discussions are had when Mom and Dad are frail, so perhaps they are still eligible to purchase it.
 - If no insurance exists, then a funding plan should be researched. This may need to involve the parents’ financial professional, and other professionals such as legal and tax advisors.
- 7** Remember that this is just the start of many discussions. This issue is not going to be solved in one conversation. All involved should be prepared to keep the discussion going until a plan is set in place.

Avoiding 11th-hour planning

Eleventh-hour planning can result in mistakes and lost opportunities for a better outcome. Despite all of the research saying that people are more open to these discussions than in the past, one still has to be prepared for a potential “backlash” when bringing up the conversation.

It has been found that 53% of family caregivers had no choice in taking on the role.³ Therefore, when a family member is resistant to having the discussion about planning for Mom and Dad, a rebuttal said kindly might be, *“I thought it might be good to have this discussion while we are all together. We can start talking now about a plan for Mom and Dad, and discuss which of us are best suited for support roles – rather than have unexpected responsibilities thrust upon us. If something happens to Mom or Dad without a plan in place, we will be forced to scramble long-distance to come up with solutions.”*



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Discussing eldercare and LTC issues takes time, and should be done one step at a time and with compassion. It's important to discuss who will be the decision-makers in charge of dealing with the parents' needs as their ability to manage their own lives starts diminishing. Some families may spread out the responsibilities, while others may allocate most of the caregiving, advocacy and/or financial management duties to just one or two family members. But it is important that everyone is clear in advance about who will be doing which tasks. Family dynamics can be delicate, and without a well-laid-out plan that everyone is comfortable with, sibling and in-law relationships can easily deteriorate into a state of resentment and infighting.

People may get caught up in thinking about the risk of needing long-term care, then try to justify why they will not be in that risk pool. Some acknowledge they may need care but place themselves in the group that “won't need care for very long,” thus they plan for their family to handle their care. Even when the parents plan to care for each other and consider their adult children to be the backup plan, those adult children are often not told that they are being counted on to provide care; it's just “assumed” they will step up and take care of their parents. Some adult children may be in a position to assist; but such a lack of planning and communication may result in physical, financial and/or emotional stress for adult children – particularly when this responsibility is unexpectedly thrust upon them.

Give your children the gift of permission

Another reason for planning in advance is to protect the adult children from feelings of guilt as plans for parental care are implemented. As an older person declines in health, whether mentally or physically, it is common for that person to lose their sense of logic — commonly wanting to “go home,” even when that is no longer possible because they need to receive care in a facility. When plans are laid out in advance that map out the wishes of the parent, the adult children may be spared from agonizing over whether they are making good decisions for their parents — because Mom and Dad participated in or fully planned out their future while still fully capable of making sound decisions.

However, not all plans play out until the end of life as intended. Parents should consider that they may not remain of sound mind and should provide their adult children with a potential backup plan. In addition to planning in advance, the greatest gift that parents can give adult children is permission to veer from the plan if needed when parents are no longer able to make sound decisions. This permission can help the adult child get through difficult emotional times when hard decisions must be made — knowing their parents instructed them to do what is needed to provide their parents the most appropriate care.



Final thoughts

The holidays can be a good opportunity for addressing the need to plan for parents' long-term care and eldercare needs. With advanced planning and the choice of a holiday that best fits the family dynamic, a successful start to a plan can be achieved. And your siblings may be relieved that you took the first step to facilitate this important conversation.

¹ The Nationwide Retirement Institute® 2025 Long-Term Care Survey conducted by The Harris Poll on behalf of Nationwide (March 2025)

² “New Statistics Could Reshape the Meaning of Aging in Place,” — myLifeSite, February 20, 2024

³ 2022 National Strategy to Support Family Caregivers, September 21, 2022

⁴ “Is America’s Housing Ready for an Aging Population?”, Jonathan Vespa, Census.gov, June 22, 2020



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