Questions to Ask Your Aging Parents

A conversation guide for learning what your parents want as they get older, so the family can follow their wishes. Go in order and stop whenever you like. Section 1 matters most. The rest can wait for another day.

Date _____ Who was there _____

Before you start: pick a quiet moment (not the holiday meal), ask if now is a good time, and let your parent lead. If you'd like to record the conversation, ask everyone first.

1. Medical wishes

If you couldn't speak for yourself, who would you want making medical decisions for you?

Follow-ups

- Have you asked that person, and do they know what you would want?
- Who would be your second choice?
- Is that choice written in a legal document, or does the family just assume it?
- Is there anyone you would not want involved?

What does a good day look like for you?

Follow-ups

- What would you most want to keep being able to do?
- Is there anything that, if you couldn't do it anymore, would change how you feel about treatment?
- What worries you most about getting sick, if anything?
- What has mattered to you when you've seen friends or family go through illness?

Are there treatments you already know you would or wouldn't want?

Follow-ups

- How do you feel about being kept alive on machines if doctors didn't expect you to recover?
- Would you want to be resuscitated if your heart stopped?
- If you were very ill, would you want to be told everything?
- Have you talked about this with your doctor?
- Do your doctors have permission to talk with us?

2. Documents and who has authority

Which documents do you already have, and where are they?

Document	Have it?	Last updated	Where the original is kept
Will			
Power of attorney for finances			
Health care power of attorney or proxy			
Living will or advance directive			
HIPAA authorization			
Trust			
Insurance (health, life, long-term care)			
Deed, car titles, military papers			

A few more about the documents

Follow-ups

- Has anything changed since you last looked at these (a move, a marriage, a death, a new grandchild)?
- Who is your attorney, and how do we reach them?
- If the originals are in a safe or safe deposit box, who can open it?
- Who already has copies?

If you needed someone to handle things for a while, who would you want?

Follow-ups

- The same person for money and for medical decisions, or different people?
- One of us in charge, or two of us sharing it?
- Does that person live close enough, or would they need local help?
- How would you like the rest of us to be kept informed?

3. Money

You're asking how things work, so someone could keep them running. You aren't asking how much they have.

If you were in the hospital for a month, how would I keep the bills paid?

Follow-ups

- Which bills are on autopay, and which do you pay by hand?
- Which bank accounts do the bills come out of?
- Do you work with an accountant or financial advisor? How do we reach them?
- Where do you keep your passwords or a list of your accounts?
- Does anything renew once a year that would be easy to miss?

If you needed help at home, or more care someday, how would you want to pay for it?

Follow-ups

- Do you have long-term care insurance? Where is the policy?
- Did you serve in the military?
- How do you feel about using savings or the house to pay for care?
- Is there anything you want protected, like the house staying in the family?

4. Home and daily life

Where do you want to live as you get older?

Follow-ups

- If you want to stay in this house, what would make that easier?
- Is there anything that would make you consider moving?
- If you did move, what would matter most: family, friends, doctors, or community nearby?
- Would you ever want to live with one of us? Would you want us to ask?

What kind of help would feel okay to you, and from whom?

Follow-ups

- Is there anything you'd want a paid helper to do instead of one of your kids?
- Is there anything getting harder that you haven't mentioned?
- Would you like one of us to come to doctor appointments with you?
- How do you want us to bring it up if we notice something?

How will we know when it's time to talk about driving?

Follow-ups

- Is there any driving you already avoid, like at night or on the highway?
- If driving got harder, how would you want to get around?
- Who would you want to hear it from: one of us, or your doctor?

5. End of life and after

Go at your parent's pace. Many people have thought about this more than their family realizes.

When the time comes, where would you want to be, and who would you want with you?

Follow-ups

- Would you want to be at home if that were possible?
- How do you feel about hospice care?
- What would make you feel comfortable and at peace?
- Is there a faith leader or community you would want involved?

What would you want your service to be like?

Follow-ups

- Burial or cremation? Is there a place that matters to you?
- Have you made or paid for any arrangements? Where is that paperwork?
- A religious service, a celebration of life, something small, or nothing formal?
- Is there music, a reading, or a story you would want included?
- Who would you want us to call?
- Have you decided about organ donation?

What do you want us to know, and what do you want us to keep?

Follow-ups

- Are there things in the house with a story we should know?
- Is there anything you want to go to a particular person?
- What family stories or recipes do you want written down?
- Is there anything you have always wanted to tell us?

After the conversation

- [ ] Review your notes or summary with your parent so they can correct anything.
- [ ] Share it with your siblings and anyone else who helps.
- [ ] Scan or photograph the documents and keep the copies in one place the family can reach.
- [ ] List what is missing or out of date.
- [ ] Pick a time to check in again (once a year, or after any big health change).

Our one next step

This list is general information, not legal, financial, or medical advice. An elder law attorney and your parent's doctor can help with decisions for your family.