



AGEING PARENTS · FAMILY CONVERSATIONS

The family caregiving guide

Navigating ageing, care and changing family roles



Supporting an ageing parent can affect the whole family.

This practical guide can help you start important conversations, share responsibilities and work out what comes next - before everything feels urgent.

When caring starts to change family life

IT OFTEN STARTS WITH SMALL THINGS

- A lift to an appointment.
- Helping with a bill.
- Picking up groceries.
- Calling to check in more often.

For many families, there isn't a single moment when someone becomes a "carer". Instead, the support they provide gradually grows.

You might notice Mum is calling more often because she's unsure about things she used to manage herself. Dad might need help getting to appointments. Someone may start coordinating medications, researching services or dealing with paperwork.

Before long, one or more family members can be spending a significant amount of time supporting a parent - often while also managing work, children, relationships and their own lives.

And because this change tends to happen gradually, families don't always stop to talk about it.

SOME SIGNS THAT THINGS ARE CHANGING

- More frequent medical appointments or hospital visits
- Changes in mobility, memory or confidence
- Unopened mail, unpaid bills or confusing paperwork
- More calls, messages or unexpected requests for help
- Difficulty keeping up with household tasks
- Increasing reliance on family for transport or errands
- A family member becoming the default person for every problem
- Growing concern about whether a parent is safe at home

None of these automatically means a major change needs to happen.

But they can be useful signals that it's time for the family to talk about what support is needed now - and what may be needed later.

A USEFUL QUESTION TO START WITH

What has changed in the last six months?

Sometimes looking at what is different today makes it easier to recognise how much care has already become part of family life.

Who is carrying the care?

CAREGIVING IS RARELY SHARED PERFECTLY EVENLY

In many families, one person gradually becomes the main organiser.

- It might be the sibling who lives closest.
- The one with the most flexible job.
- The person who is considered “good with paperwork”.
- Or simply the person who stepped in first.

Other family members may help in different ways, but when responsibilities haven’t been discussed openly, frustration can build.

- One person may feel like they are doing everything.
- Someone else may feel they aren’t being kept informed.
- And a parent may have their own ideas about who they want involved.

What matters is that the arrangement is **visible, realistic and understood by everyone involved**.

MAP WHAT IS HAPPENING NOW

Write down who currently takes responsibility for each area.

AREA	WHO HELPS NOW?	DOES THIS FEEL MANAGEABLE?
Medical appointments	_____	Yes / No
Transport	_____	Yes / No
Groceries and meals	_____	Yes / No
Home maintenance	_____	Yes / No
Bills and paperwork	_____	Yes / No
Checking in	_____	Yes / No
Researching care or services	_____	Yes / No
Responding in an emergency	_____	Yes / No
Other: _____	_____	Yes / No

THEN ASK

Is one person carrying too much?

Is there something another family member could realistically take on?

Sharing care doesn’t always mean sharing every task equally. A sibling who lives interstate may not be able to attend appointments, but they might be able to research services, manage paperwork or make regular calls.

The goal is not perfect equality. It is a plan the family can actually sustain.

Five conversations worth having early

Some family conversations are uncomfortable. They are usually harder when they happen during a crisis.

You don't need to resolve every future decision today. But talking about these five areas early can give everyone a clearer idea of what matters.

1 WHAT DOES YOUR PARENT WANT?

Try asking:

"If you needed more help in the future, what would be most important to you?"

That might include staying at home for as long as possible, remaining close to friends or family, maintaining independence, keeping a pet or living in a particular area.

Try to understand the priorities behind the preference - not just the preference itself.

2 WHAT SUPPORT IS NEEDED NOW?

Focus on the present before jumping too far ahead.

- What is becoming difficult?
- What is still working well?
- Would a small amount of support make everyday life easier?

3 WHO CAN REALISTICALLY HELP?

Family members have different jobs, locations, finances and responsibilities.

Talk about what people can actually contribute rather than what everyone feels they *should* contribute.

Five conversations, continued

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WHAT IMPORTANT INFORMATION DO WE NEED?

- Does the family know where important documents are kept?
- Who can make decisions if your parent becomes unable to?
- Who understands their financial situation?
- Are their legal documents and wishes up to date?

You may need professional legal or financial advice depending on your family's circumstances.

5

WHAT MIGHT MAKE US RECONSIDER THE CURRENT ARRANGEMENT?

Families often manage reasonably well - until something changes.

Agreeing on a few warning signs can help. For example:

- repeated falls
- increasing confusion
- a hospital admission
- difficulty managing medication
- a home becoming unsafe
- a primary caregiver becoming exhausted
- significantly increasing care needs.

It is easier to revisit a plan when everyone already understands what might trigger the conversation.

When family members don't agree

AGEING CAN BRING OLD FAMILY DYNAMICS BACK TO THE SURFACE

- One sibling thinks Mum needs more help.
- Another thinks she is managing fine.
- Dad insists nothing needs to change.
- Someone feels they are doing all the work.
- Someone else thinks decisions are being made without them.

These situations are common because care decisions aren't purely practical. They can involve independence, money, guilt, grief, family history and different relationships with the same parent.

WHEN CONVERSATIONS GET DIFFICULT, TRY SEPARATING THREE THINGS

What do we know?

Start with facts rather than assumptions.

For example: "Dad has fallen twice in the past three months."

What are we worried about?

Different people may have different concerns.

One person may be worried about safety.
Another about finances.
Another about how a move could affect a parent emotionally.

Put the concerns on the table.

What decision actually needs to be made now?

Not every future problem needs to be solved in one conversation.

Sometimes the next decision is simply: "Should we arrange some additional help at home?"

rather than: "Where will Mum live for the rest of her life?"

KEEP YOUR PARENT IN THE CONVERSATION

Wherever possible, decisions about an ageing parent should be made **with them**, rather than around them.

It can be tempting for families to move straight into problem-solving mode.

But asking what matters to the person receiving care can change the conversation completely.

Don't forget the person providing the care

When an ageing parent needs support, attention naturally goes to them.

But the wellbeing of the person providing most of the care matters too.

That load can become difficult to see when everyone is focused on the next appointment or immediate problem.

CAREGIVING CAN SIT ALONGSIDE:

- full-time or part-time work
- raising children
- managing a household
- a relationship
- financial commitments
- the caregiver's own health and wellbeing.

ASK YOURSELF

How much time am I spending on care each week?

What am I regularly cancelling, delaying or sacrificing?

What part of caregiving is causing me the most stress?

What could somebody else help with?

Who could I ask for support?

You don't have to wait until you're overwhelmed

Needing support doesn't mean you have failed to manage things.

Sometimes the most useful intervention is simply getting another person involved before the situation reaches breaking point.

That could mean another family member helping more, speaking to your employer about available flexibility, getting professional advice, or finding help to understand care options.

Your family caregiving conversation planner

BEFORE YOU SIT DOWN TOGETHER

A family meeting does not need to be formal. But giving everyone a little time to think beforehand can make the conversation much more productive.

Use these prompts individually, then compare your answers.

What are we noticing?

What has changed recently?

What is working well right now?

What are we most worried about?

What does our parent want?

What matters most to them about where and how they live?

What needs to happen in the next three months?

1

2

3

Who will take responsibility for what?

NEXT STEP	PERSON RESPONSIBLE	BY WHEN?

WHAT INFORMATION ARE WE MISSING?

- ☐ Care and support options
- ☐ Legal arrangements
- ☐ Living arrangements
- ☐ Something else: _____
- ☐ Costs and finances
- ☐ Health information
- ☐ Available family support

WHEN WILL WE CHECK IN AGAIN?

Date: _____

You don't need to solve everything in one conversation.

A good outcome might simply be agreeing on the next two or three steps.

You don't have to navigate it alone

Supporting an ageing parent can involve decisions about health, home, care, finances and family - sometimes all at once.

And for most families, it is unfamiliar territory.

You don't need to become an aged care expert overnight.

Starting earlier can give your family more time to understand the options, talk about preferences and make decisions without the same pressure that comes with a crisis.

A GOOD PLACE TO START

If you're not sure what comes next:

Start with what has changed.

What is becoming harder for your parent or your family?

Talk about what matters.

What does your parent want to maintain or protect as they get older?

Choose one next step.

You don't need a complete plan. Work out the most useful thing to do next.

Ask for help when you need it.

There are people who can help you understand the options and move forward.



How Care & Co Match can help

Care & Co Match helps individuals and families navigate the decisions that can come with ageing and changing care needs.

Whether you are starting to think ahead or dealing with something more immediate, our role is to make a complicated situation clearer and help your family move forward with confidence.

THAT CAN INCLUDE SUPPORT WITH:

- ageing parent support
- home care
- retirement living
- residential aged care
- urgent care transitions
- understanding available options and next steps.

Access Care & Co Match to explore resources and support available to you.

careandcomatch.com.au | 1300 585 759



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