

CSA Journal

Communicating with Clients about Dementia Risk

Guidance on a course of
action for professionals.
By Pam Ostrowski, CSA





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According to the Alzheimer's Association, over seven million Americans are now living with the disease. At least 12 million Americans provide unpaid care for people with Alzheimer's or other dementias. These care providers spend more than 19 billion hours annually helping with household chores, meals, driving, and other activities of daily living that someone with Alzheimer's struggles with. This care is valued at \$413 billion. Many of these caregivers are feeling overwhelmed. Most are questioning every care decision they make, including those about money and living arrangements.

I lived this dementia caregiving journey for 14 years with my parents. They were afraid of incurring the large expense of independent and assisted living too early and outliving their savings. It's a common fear. And, it also almost happened. They thought they had a plan, but they didn't plan for Mom's eight years of dementia care needs or costs. No one talked with them about dementia and its associated care costs or what that would mean to their quality of life. I had no clue until I lived it.

My parents didn't plan for the significantly higher cost of memory care, which my mother needed for six



years. No investments. No long-term care insurance. Sadly, most families are in a similar financial situation to my parents. Their adult children need a trusted advisor who listens to their challenges and can have difficult conversations beginning with later-in-life planning. They need a Certified Senior Advisor®.

Almost everyone knows someone who has dementia or is providing care for a person with dementia. Although seven million Americans living with Alzheimer's sounds daunting, it represents only the number *diagnosed*. It doesn't include the people who refuse to acknowledge symptoms, live alone and have limited contact with others, refuse to go to the doctor, or have another type of dementia.

As CSAs, we can help those adult children in their 40s, 50s and 60s plan to be supportive care providers by starting the conversation about their parents' later-in-life plans as well as their own. We can also support spouses and adult children in making the difficult decision about living arrangements and care.

Caring for someone with dementia includes medication management, physical care, transportation, and financial and mental health support. It takes more than one person to provide all of this care, yet spouses and adult children often try to carry this burden on

their own. Usually, they are not very successful.

Providing dementia care affects the care provider's physical and mental health, their relationships, their work, and their overall quality of life. I call these the "soft costs" of dementia care. They're relatively invisible to the outside world, but they can take a tremendous toll.

What Is the Cost of Care?

So what is the cost of professional dementia care? Let's do the math. The average lifespan for someone with Alzheimer's (and other dementias) is four to eight years (Alzheimer's Association, 2025). Many people assume they'll "age in place" at home so they'll just hire a professional caregiver to help out. They may not understand the costs of that care. For example, in-home care in Phoenix, Arizona averages \$6240 per month for eight hours of care, five days a week (CareScout, n.d.). That was in 2024, and just like everything else, the rates are likely to continue to rise. Now multiply that by 48 to 96 months.

When a client comes to you, review the current care costs across all options with them. It gives them a feel for how and when to plan for care, should it be needed. Different levels of care quality have different



costs. Sometimes, a person may say they're not worried about care costs because their parents are healthy or that they feel they have enough money to cover care costs. But they don't actually know how much money they'll need. Or, they are under the mistaken impression that Medicare will cover it.

According to CareScout, Adult Day Services in 2024 cost about \$2,300 per month, depending on the region. Assisted living averages \$6,288 per month across the country. Memory care starts at about \$4,500 in a small residential home and can go up to \$12,000 per month for a quality memory care community, depending on the amount of care required and the region.

Skilled nursing homes are typically 50% or more expensive than memory care because the professionals who work there are registered nurses providing necessary medical care 24/7. Skilled nursing is not the ideal place for someone with dementia. If a person with dementia doesn't have medical needs, such as a feeding tube or ventilator, they most likely do not need to be in a skilled nursing facility.

Families are looking at hundreds of thousands of dollars over just a few years' time. Note that along with standard care, many amenities may be included

in those fees, such as meals, medication management, activities, housecleaning, laundry, transportation, and other services. Moving to a care community is usually the only comprehensive, eyes-on care solution, but spouses and adult children struggle with putting their loved one "in a home." With a loved one with dementia, it's usually not a matter of if, but when, due to the wide variety of symptoms and skills needed for the best care possible.

Sharing this data early and often with your clients is important. The sooner they plan financially and physically for the possibility, the better off they will be. After all, if it turns out they don't need the money put aside for care, they can spend it on something much more enjoyable or share it with others.

Here are some guidelines to share with clients to help them understand the financial realities. Keep in mind that these are estimates, and will vary depending on where they live and the type and level of care they receive. Also, it is likely that they will go up over time.

- In-home care, 8 hours/day, 5 days/week: \$64,000/month median cost (CareScout, n.d.).
- Adult Day Services: \$2,200/month median cost (CareScout, n.d.).
- Assisted Living: \$5,900/month median cost

(CareScout, n.d.).

- Memory Care: \$4,500- \$12,000/month, median cost is \$7,800/month, (dependent on group home or community living) (Shuman, 2025).

Conversation Starters

Whether or not your clients are showing any risk factors, it's important to have this conversation. You're probably asking, "How do I even start a conversation like this?" For the benefit of your clients, try to have these conversations regularly, at least once per year, to make sure your clients are prepared for aging.

Some questions to ask them include:

- What are your wishes should you not be able to care for yourself?
- How have you communicated these to your healthcare and financial powers of attorney?
- Are you financially prepared for the costs of care?

Emphasize how critical it is to identify a responsible person and write everything down. This ensures the person's wishes are met and it takes the pressure off of the family having to make those decisions.

One critical note about power of attorney documents: I recommend having a primary and secondary person on all documents. If the primary person cannot fulfill the duties for some reason, the client has a second person they can trust to carry out their wishes.

Depending on your role, it might be a good idea to ask your client to invite their designated powers of attorney to come to the meeting with you so that they feel more comfortable with the state of affairs and wishes.

Having the Dementia Risk Conversation

There are several key factors that can influence how well these conversations go. Here are the most important ones.

ENVIRONMENT

When having a conversation about later-in-life planning, especially around cognitive impairment, the environment in which you have the conversation is very important.

- Sight and hearing diminish with age, around age 50. *Ensure everyone can see and hear well with bright lighting and no background noise.* A small conference room is best.
- Because dehydration affects brain function, *provide water at the table* (avoid making them ask for water; they won't).
- We tend to speak quickly these days. *Speak clearly and slowly.* This is a complicated conversation, requiring time for processing and responding.
- Before starting the later-in-life conversation, *inquire about their lives.* Get a feel for their state

of mind. If they seem overwhelmed or distracted, keep the meeting short, no more than 30 minutes. Schedule another meeting.

tone and attitude

- *Come from a place of kindness, calmness, compassion, and curiosity.* Ask questions.
- *Use relatable stories and examples,* real or fictional. Use "I know someone who thought the same thing..."
- *Word choice is very important.* Use "cognitive impairment," not dementia or Alzheimer's (those words scare people and they may shut down). Some examples of terminology are using the word undergarments, not diapers, and community, not facility.

LATER-IN-LIFE PLANNING

If the word plan is part of your services or in your title and certification, casually ask:

- "What's your later-in-life plan as far as your living situation goes?" Modify this for adult children who are concerned for their parents.
- "How will you know when the right time is to make a move? What criteria will you use to make this decision? Do you have this in writing?"
- Let's look at what-ifs –what if you or your partner become incapacitated, physically or mentally? What do your lives look like? What are you afraid they might look like?

THE MEDICARE MYTH AND CARE:

Share with them that Medicare does not cover long-term care or any senior living community expenses. Most parents want to save their money to give an inheritance to their children and grandchildren. They may bring up Medicaid-funded communities as a living option.

If this comes up, ask a few placement agents or community locators in their area to give you names of communities that accept Medicaid. Then go visit them yourself. You'll see why "reducing visible assets" is not the best choice in order to get community care paid through Medicaid. Medicaid living is for those who have no savings or means to get the care they need.

RED FLAGS AND HOW TO HANDLE THEM

Here are some red flag behaviors that can indicate cognitive impairment. If you see these red flags, be sure to get the name of their powers of attorney (or a person in charge of their affairs) and get permission to reach out to them. It's important that those responsible be aware of any possible cognitive issues.

- *Missing appointments.* Missing an appointment or two can happen to anyone, but if it's an ongoing problem, it may be a sign of decline. Be sure an office staff member calls the person coming in the

day before the appointment, since texts and emails may not be viewed for days.

- *Asking the same question repeatedly.* Before you assume there's a cognitive issue, be sure your communication is as clear as possible.
 - » First, try using different words. Sometimes, finance and care terminology can be confusing.
 - » Avoid using acronyms and speak slowly, in common basic language.
 - » Ask them to repeat, in their own words, their understanding of each section of your conversation. Encourage them to take notes.
- *Deferring their answer* or looking to the other person or to you for answers. What may seem like a sign of a passive personality could actually be a signal of cognitive decline. Try these strategies for better communication: When you explain something, avoid asking if they understood or asking a yes/no question. This is not a one-way conversation. Instead, find a way to get them to repeat their understanding: "Which option sounds best to you?" "How do you see this option working for you?" People with dementia have about a dozen go-to phrases that make it sound like they understand what you're saying. *Ask for specifics.* If they dismiss the question (or redirect) without responding to the actual question, pay attention to their processing of the information you provide.
- *Signs of anxiety or anxiousness or one spouse doing all of the talking.* Ask each individual for answers to your questions. For those showing anxiousness or restlessness, say "What would make you feel better about aging and your options?" Let's face it. This is an uncomfortable topic.

Be sure to send a summary of understanding after the meeting.

Either Now or Once You Become Concerned

- *Ask for "just in case" contacts for emergency purposes.*
- *Make sure they have a durable financial and medical power of attorney documents.* You might ask for a copy of them, if you haven't already.
- If you're a financial advisor, *ask them if anyone else's name is on their bank accounts and whether they should be in your meetings.*
- *Ask them to invite an adult child or a trusted advisor (legal counsel, CPA, elder care attorney) to your meeting.* It's never too soon to start planning for later-in-life.
- If your client expresses concern or discloses a diagnosis, refer them to a trusted resource for dementia education in their area or to the Alzheimer's

Association, which provides support for many dementia-related conditions. Attending a dementia support group or benefiting from online education can be a tremendous stress reliever for families.

No one wants to plan for a life that includes cognitive impairment of any type. Dementia affects a person's ability to do daily tasks. As it progresses over the months and years, the number of tasks they can do unassisted diminishes. Their memories are seated 20-40 years in the past. Who they are is still part of them and deserves respect. Maintaining dignity is very important to all individuals, including those with dementia, even in the latest stages.

As CSAs, we have a very large role in helping maintain this dignity by having the difficult conversations that spouses and adult children likely want to avoid. It's very hard to watch someone you thought you knew evolve into someone else. That's why our training, conversation skills, including word choice, empathy, and compassion, are so important. •CSA

RESOURCES

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National Dementia consultant, speaker, and author **Pam Ostrowski** educates organizations and families about the dementia care journey. She helps them build better coping skills by knowing what to expect, and providing guidance on how to handle the overwhelm, confusion, and emotion after a loved one is diagnosed with dementia. This education and one-on-one guidance enables them to be more productive, healthier, and have a better quality of life. She is the author of the highly-rated Alzheimer's guidebook, *It's Not That Simple: Helping Families Navigate the Alzheimer's Journey* based on Pam's 14-year dementia and Alzheimer's journey with her parents. Reach out to Pam at Pam@ItsNotThatSimple.com.

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