

How to ask your folks about home care

Your guide to having home care
conversations with your ageing loved ones.

Exclusive to Australian Unity's home health and care services

Helping Australians age actively at home

55%

of people don't feel prepared to have an aged care conversation with older loved ones or family members.

[Aging Parents, Lonergan Research, March 2026]

The idea of ageing is changing. And so is the role that adult children play in caring for their ageing parents. We understand how challenging it can be for you to juggle this amongst everything else; work, kids, life. That's why we have developed this guide; to equip you with the tools and information you need to start the conversation about home care.

At Australian Unity, we believe ageing isn't about slowing down. It's about keeping moving with care that adapts to their needs. And we're here to help. You can access a range home health and care services from every day living support to clinical and allied health care.

Most of us want the same thing. We know that people want to stay at home, and live independently for as long as possible. And there are clear health and wellbeing benefits when they can.



But more and more families and friends are facing challenges supporting their older loved ones while ensuring they are safe and secure at home.

And there is another challenge too. These same families and friends are caught in the middle, caring for ageing parents and their own children, all at the same time. There's even a name for this group – The Sandwich Generation.

Finding support

The support they need may start with:

- *driving* – to the shops or appointments
- *help at home* – with laundry or personal care
- *gardening* – mowing the lawn or watering plants
- *cleaning* – vacuuming or dusting
- *preparing meals* – and doing the dishes

As your loved ones age, the care they require may become more significant as mobility and cognitive skills start to change. They may need more clinical support such as nursing or allied health care.

So that's why talking to your loved ones, before a crisis point, about the options available to help them stay at home and remain independent is crucial. It gives them the opportunity to shape what care looks like, on their terms.

We know it's easy to put off these conversations about the need for home care because we fear they may be difficult. And honestly, they can be. For many older people, these conversations are often interpreted as a judgment on their independence, or they worry about their independence being taken away from them.

Think of it like this. The 'birds and the bees' is often one of the more uncomfortable conversations a parent has with their child. But they have it anyway because it matters. The conversation about ways to help your parents or loved ones stay active and remain independent as they age can be just as confronting and difficult, but just as important.

This guide will help you have these conversations with confidence and empathy, giving you peace of mind. You'll find information and practical tips about how to start the conversation, listen well and find out what your loved ones would like so they can feel a part of moving forward.



Jo Lamble
Clinical Psychologist



3 questions to ask yourself before asking them about home care

1. Why do you need to have the conversation?

There are real, proven benefits to older people living at home and maintaining their independence for as long as possible. It helps them stay engaged, supported and connected so they can live well and do the things they love.

So how do you know what is important to your parents or loved one? All too often we make assumptions. It's important to understand what matters to them, ensuring they know about their home care options and supporting them to make informed decisions.

Understanding your loved ones' wishes means you can help them no matter where they are on their health and wellbeing path now or in the future.

It's by talking to loved ones about their needs, by anticipating changes and their emerging

health demands that you can be proactive, rather than reactive to major health or ageing issues.

2. When should you have the conversation about home care?

The simple answer is now.

The reality is these conversations are inevitable. Even if your parents or loved ones don't need assistance at home at the moment, it's likely that they may in the future. The later you leave it, the harder the conversation can be. While these talks can be challenging and uncomfortable at times, they give you the opportunity to get ahead of significant health issues.

In more serious situations, you could avoid having to make decisions after an incident, without understanding what your loved one actually wants.

3. Who should have the conversation?

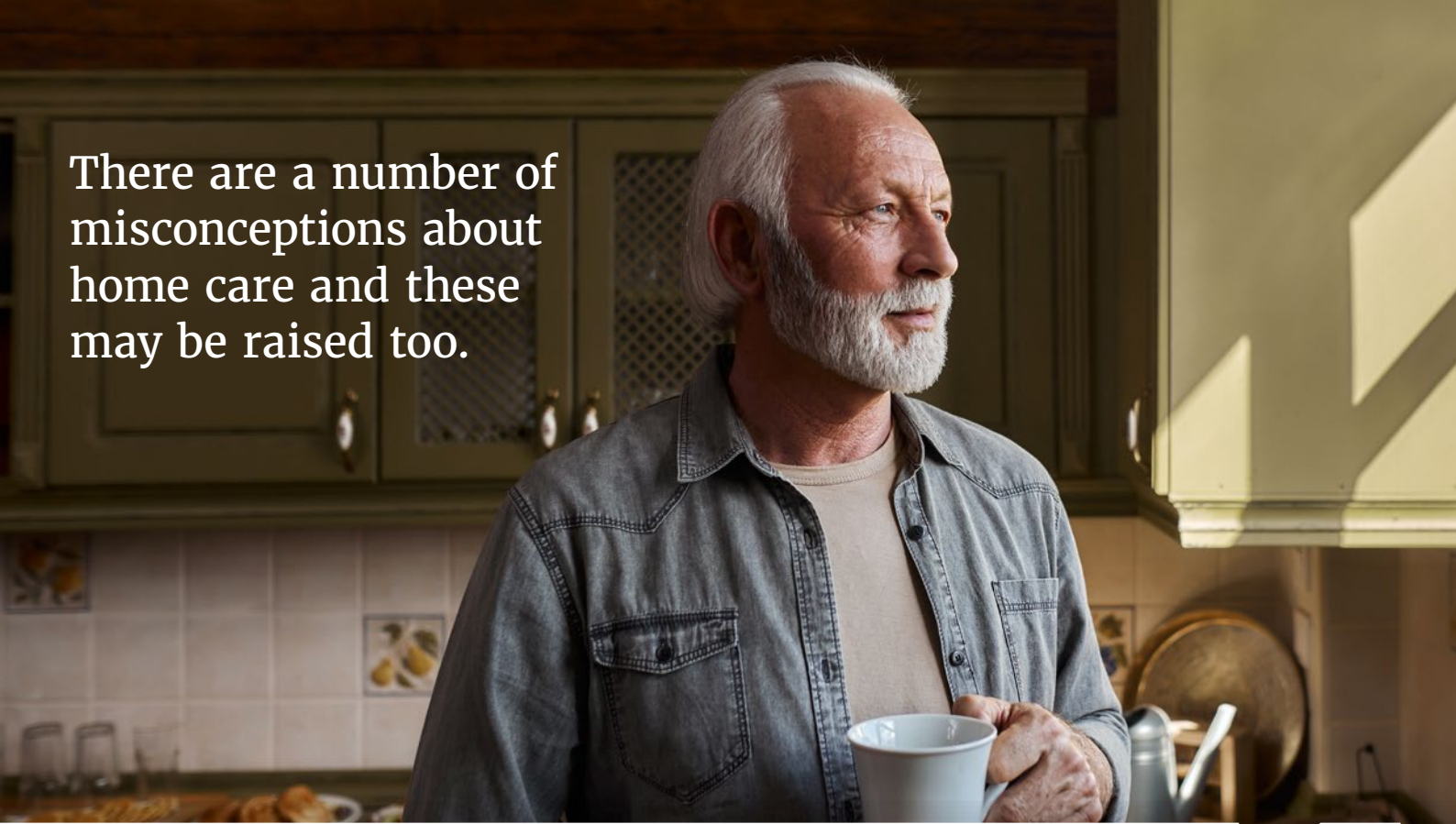
There's a difference between a conversation and an intervention. It's important to acknowledge that conversations about home care, even when they are about improving the health and wellbeing of your parents or loved ones, can be confronting, especially when faced by an entire family. It's usually better for one person to take the lead. They can always report back to everyone else. In most families, one person naturally assumes this primary role because he or she lives nearby, has a closer relationship with the elderly relative, or is simply the person who naturally takes charge.



Preparing for the conversation

Getting ready for the home care conversation should include doing some research so you have some basic information about the options available to you and your loved ones.

Not only will this help you feel more comfortable, it will help you answer questions they may have about why home care could help, the benefits of staying active at home and the services they could access. You may not be able to answer all of them instantly, but not having the answers is a great reason to revisit the conversation.



There are a number of misconceptions about home care and these may be raised too.

A few common misconceptions are:

Home care is only for those who are really sick or very old

In reality, home care supports healthy ageing. It often provides preventative healthcare and early intervention, helping people stay safe, independent, and well at home – and can delay or avoid premature entry into residential aged care.

Support looks different for everyone. While Government funding is based on assessed needs, each person has their own individual goals, ambitions and circumstances as they age.

At Australian Unity, our home health and care team works with you to create a personalised plan – whether funded privately or through government programs.

What does that look like? Your loved one may enjoy doing the gardening but need support to mow the lawn or they might

just need a helping hand with cleaning those tough jobs around the house. The choice is based on adapting to their changing needs to promote independence while helping prevent more serious issues.

Home care is too difficult to access

There are many ways you can access and fund home care, but the reality is that wait times for government assessments and approvals can be lengthy.

The Australian Unity care team is here for you and your loved ones every step of the way. We provide guidance on understanding the process and organising support to age actively at home. This includes helping customers plan the types of services they may need and navigating the aged care system.

We also work with you on interim home care options while you wait for government assessments and funding approvals.

There is only one 'package' of care available

As in life, as we age, everyone has different needs. There are many home care options available to help keep you moving. Maybe that's a little help around the house or the shopping, or maybe it's nursing or allied health, like physiotherapy or podiatry. Funded packages are approved by the Australian Government, however we work with you to ensure you maximise your available funding and develop your individual plan.

If your circumstances change or you are able to fund home care yourself, Australian Unity's here to guide you and develop a plan to ensure you're always happiest in your own home.

For more information about accessing home care, head to australianunity.com.au/homecare or call **1300 160 170** to speak with our Health Concierge team.



Tips and conversation starters to get your loved ones involved in the discussion

Start by reassuring your loved one that you're all about finding out what they think, and that you're there to listen and not take control. Be gentle. Be curious. The more comfortable they are, the more open the conversation can be. Try not to preempt what your loved one might say or how they will react.

“We’ve been thinking mum/dad, have you ever thought about what you’d need if you were to stay living at home?”

OR

“I’d really love to know where you see yourself in the next 10 years – do you want to stay living here at home?”

Remember, this is an ongoing conversation. When talking, express your interest, love and concern and, most importantly, listen. Look for natural openings, for example, when your loved ones speak about their friends and family and their health and wellbeing needs.

“Did you know your friend Margaret has some help around the house? Have you thought about what you may need down the track?”

OR

“Aunty Sal sounds like she’s been having a tough time. Does she have anyone in to help her?”

Always invite your loved one to share their feelings. Always show them that they matter.

“I love you and I really want to understand what you think and how you feel.”

What to do if they don't want to have the conversation

It's natural for you to get some push back from loved ones. That's okay. If or when this happens, be sure to acknowledge what you see and add a layer of empathy between your statements.

“I can see this is upsetting you and I understand that you may not want to talk about this. I am only asking because I care about you and want to make sure I understand your wishes so that you can stay at home as long as possible.”

“There's no hurry. We don't have to talk about it now. Have a think and let's chat later. Remember that this is all about maintaining your independence at home to help you keep moving and live the way you want.”

“I can see you're worried. How can I help? I want to reassure you that no one is trying to take away your independence or your control. We want to help you stay at home.”

If your first conversation doesn't go as well as you like, don't give up. Taking time between conversations gives your loved ones an opportunity to consider and reflect on what you are trying to talk to them about. Consider suggesting your loved one asks their GP for advice and information at their next checkup. Having simple-to-read brochures and guides available can also help. That way, they can understand the options in their own time and with independence. Australian Unity has information available at: australianunity.com.au/homecare

Moving from talk to action

Talking about home care is an ongoing conversation, not a single chat. Each time you speak, gently try to get agreement on how to move forward with concrete next steps, even if the next steps are simply keeping the conversation going.

“I now understand that you don’t like the thought of people coming into your home and you don’t think you need any help. So, let’s leave that idea for now, but at some point it would be good for me to know what might be useful down the track when you need it.”

“OK, so I can hear that you don’t want someone coming in every day, but you wouldn’t mind some help with cleaning once a week. Have a think and we can talk again soon if you change your mind about getting more help.”

“It’s clear that you only want some help with the lawns and garden, so let’s see if we can get that organised for you. Later, we can chat about whether you’d like some support in the house or some help getting to your appointments.”



How Australian Unity can help

Independent living at home comes from feeling in control. And the conversations you're having with your loved ones are all about meaningfully involving them in decisions to help them age actively.

Wherever your conversations are at, Australian Unity's home health and care services help your loved ones to live well, for as long as possible, in the place they call home.



Everyday living

- Help around the home
- Home and garden maintenance
- Meals, nutrition and grocery shopping
- Companionship & wellbeing checks



Independence support

- Personal care
- Group activities and outings
- Assisted transport
- Respite support for carers
- Personal alarms



Clinical support

- In-home nursing such as wound care, medication assistance and continence support
- Allied health such as physiotherapy and podiatry



Short term care

- Products, equipment and home modifications
- Restorative care
- End of life care

These services can be provided under government-subsidised programs or through privately funded arrangements.

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