

# Caring from afar

How to help your aging parents when you don't live next door.

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**NEW YORK (MONEY Magazine) - An estimated 5 million Americans currently care for an aging family member who lives at least an hour away.**

If you're among them, you know that the emotional, physical and financial toll can be steep: Nearly three-quarters of long-distance caregivers help an older relative with basic chores such as shopping, cooking or paying bills, according to a recent survey. Average time spent: 22 hours a month. One in four report getting to work late or leaving early as a result, while 36 percent miss entire days.

Add in a typical \$400 to \$700 monthly tab to cover travel and other expenses, not to mention the constant worrying about whether Mom and Dad are okay, and it's no wonder that nearly one in five caregivers report that their own health has suffered.

You can't wave a magic wand that will erase the problems that come with aging. But you can take the following steps to bridge the miles between you and your parents, making it easier, and less stressful, to provide the help they need.

## **Get a grip on the situation**

**Since you can't routinely drop in on your parents to see how they're doing, rely on your ears to make up for what your eyes can't see. Call home often, asking leading questions that can alert you to worrisome changes in their health.**

**Has your mom stopped getting together with friends -- a possible indication that she's finding it harder to get around? Does your dad seem increasingly forgetful?**

**Also keep in touch with local relatives, friends and neighbors who get to see your parents more often than you do. Make sure they have your phone number and e-mail address so they can contact you if a problem arises.**

**"The more familiar they are with you, the more likely they are to call if there's cause for concern," says Barbara Friesner, founder of AgeWiseLiving, an elder-care consulting firm.**

**Once you have a sense of what's needed, get ready for the hard part: convincing Mom and Dad they could use a hand. Tread lightly, resisting the urge to impose solutions to problems they may not be ready to even acknowledge they have.**

**Instead, frame your concerns with their perspective in mind, offer suggestions rather than edicts and reassure them that you are not trying to take control or rob them of their independence.**

**"What makes perfect sense to you may be threatening to an older person," says Friesner. "Remember, it's not just your parents' health and safety that's at stake; it's their pride and dignity too."**

## **Tap into local resources**

Fortunately, most communities offer seniors a range of free or subsidized services that can provide help with tasks that you're not physically available to take on. From afar, you can't chauffeur a parent who's no longer safe behind the wheel, but his town may provide a special bus or van for the elderly that will take him where he needs to go.

Concerned that your mom isn't eating right? Sign her up for Meals on Wheels or a similar service. You can find programs in your parents' community by contacting the U.S. Administration on Aging's Eldercare Locator

([www.eldercare.gov](http://www.eldercare.gov); 800-677-1116).

With a phone or computer at your disposal, you can also arrange helpful services yourself, suggests Joy Loverde, author of "The Complete Eldercare Planner."

If trips to the supermarket are getting tough, have an Internet grocery service, like FreshDirect or Safeway.com, deliver food to your parents. If they have trouble getting around, open an account with a local taxi service to ferry them to the mall or doctor.

"If you present these services as a birthday or holiday gift, you may have an easier time getting your parents to accept them," Loverde advises.

### **Hire professional help**

If your parents need ongoing help, consider hiring a home-care provider to help with housekeeping, personal care or medical problems, or just for companionship.

Be forewarned, though: Medicare typically won't pay for such services and they aren't cheap. Home health aides, for instance, charge \$7 to \$25 an hour, while nurses run \$20 to \$90 an hour.

Since it's difficult to vet candidates from a distance, try to schedule interviews to coincide with a visit to your parents. Alternatively, you could pay a geriatric-care manager, someone who specializes in helping families arrange care for aging relatives, to do the job for you.

The care manager would visit your parents, conduct a detailed assessment, suggest local caregivers and, if you and your parents want, monitor the care. Expect to pay around \$300 for the initial consultation and \$75 to \$150 an hour thereafter.

You can get the names of local geriatric-care managers who are certified in the field from the National Association of Professional Geriatric Care Managers at [www.caremanager.org](http://www.caremanager.org).

### **Follow the money**

If you suspect your parents are feeling overwhelmed by financial chores that were once routine, like paying the bills and balancing a checkbook, you can make managing money a lot easier for them through online banking and electronic payment systems.

You can, for instance, arrange for direct deposit of their Social Security and pension checks, as well as automatic payment of recurring bills. Or, if your mom and dad are ready to relinquish some control, you can have their bills sent directly to you and you can pay them online from your parents' checking account, even from thousands of miles away.

Before you can access your parents' account, they will need to authorize you to act on their financial behalf. That requires a legal document known as a durable power of attorney. This is one of a few key pieces of legal paperwork that your parents should have, including a health-care proxy empowering someone to make medical decisions on their behalf if needed and a living will that states their wishes for treatment in case of terminal illness or permanent unconsciousness.

If your parents are reluctant to turn over the financial reins to you, you might instead hire a professional daily money manager who can come in once or twice a month to help them pay bills, decipher health insurance statements and balance their checkbook.

You can find a qualified pro through the American Association of Daily Money Managers ([www.aadmm.com](http://www.aadmm.com)). But as with many other aspects of elder care, this assistance can be expensive. Typical cost: \$35 to \$100 an hour.

Since you're already likely to be shelling out a few hundred dollars or more a month caring for Mom or Dad, try to rely on your parents' own resources to pay the tab for hired help, whenever possible.

"There's a balance: You want to love them and do what you can, but you don't want to lose your job or drain your savings," says Virginia Morris, author of "How to Care for Aging Parents." After all, chances are you'll need that money when you reach old age yourself.

### **Paying the way**

You can give your parents a hand with their finances and their health-care costs with these moves:

- Arrange for direct deposit of their Social Security and pension checks to avoid making unnecessary trips to the bank.
- Set up an automatic payment plan for routine bills like utilities and health insurance premiums.
- Suggest they draw up a durable power of attorney authorizing someone they trust to act on their financial behalf, if needed.
- Consider hiring a financial pro to help them manage their money daily.
- Look into government programs that can help them pay for drugs, health care, property taxes, utilities and other common expenses at [www.benefitscheckup.org](http://www.benefitscheckup.org).