

CARING FOR ELDERLY LOVED ONES FROM AFAR

There was a time when family members – grandparents, parents and children alike – lived in close proximity to each other, often in the same house. But that was then and this is now. And now, it's becoming increasingly common for family members to live in different parts of the country. That trend is fast colliding with care-giving for the elderly.

According to the MetLife Mature Market Institute's *Since You Care* guide, there are some 34 million Americans providing care to older family members. And 15 percent of these caregivers, or 5.1 million, live one or more hours from the person for whom they are providing care.

According to MetLife, these "long-distance caregivers," in many instances, are caring for a parent or other older relative and are also employed and have dependent children of their own. Because of this, they are often referred to as the *sandwich generation*. "In some circumstances, due to actual physical distance and/or other constraints, the long-distance caregiver may be unable to provide the direct, everyday, hands on care, but is responsible for arranging for paid care and coordinating the services that are provided."

And that's no easy task. In many cases, long-distance caregivers must often juggle the demands of two households. Often, they have to rely on reports from others about daily events. Just as often, they have to arrange and then rearrange work schedules, business trips and doctors' appointments. In short, the task can be difficult, stressful, and time consuming, according to AARP. But there are a number of steps you can take to make the task more manageable.

Gather information and assess the need. Adult children should determine with their parents (and other family members) what help is needed. In some cases, adult children should consider hiring a professional geriatric care manager who can assess a family member's needs and who, if need be, can provide ongoing case management. Geriatric care managers are often familiar with the services that are available to aging parents. Finding a professional geriatric care manager is easy enough, say experts. The National Association of Professional Geriatric Care Managers has a Web site that provides links to association members, many of whom are former nurses or social workers (www.findacaremanager.org). A professional geriatric care manager might charge \$100 to \$500 for an assessment and \$60 to \$90 an hour for on-going care. If you choose this option,

work with geriatric managers who are licensed or certified by the states in which they work and be sure to conduct a full background check before you hire. Many states and municipalities typically have benefits and resources that can be used by qualifying individuals to help cover the costs of some of these services. Another resource, the *Eldercare Locator* (800.677.1116) can tell you which local agencies provide services and will refer you to the area agency on aging in your parents' community.

Be prepared. Before a crisis occurs, caregivers and older family members should complete and distribute widely a “caregiver emergency information” kit. That kit should contain all necessary medical, financial, and legal information, including doctors, medications, insurance information, assets, and Social Security numbers, wills, living wills, durable powers of attorney and health care proxies. Adult children should ask their parents to complete privacy release forms, HIPAA compliant, and keep copies on file with their parent’s doctor’s office. That way, the parent’s doctor can discuss an older family member’s health. MetLife has a caregiver booklet that can be downloaded from its Web site, www.maturemarketinstitute.com. AARP also has useful long-distance care-giving resources at its Web site, www.aarp.org. Caregivers might also consider using a personal medical alert emergency response system.

Develop an informal network. Experts say adult children should establish an informal support network composed of family, neighbors, friends, clergy, and others who might help. Adult children, when visiting their parents or older family members, should introduce themselves to neighbors and friends and keep their phone numbers and addresses handy. If an adult child can't reach a parent, calling that informal network can provide peace of mind. Plus, they may also be able to help with some needed tasks.

Visit as often as you can. Long-distance caregivers should visit their older family members every few months to check for signs of trouble – which might include changes in personal hygiene, old food in the refrigerator and chores not done. Long-distance caregivers should note, however, that such care can be expensive. According to MetLife, caregivers spend an average of \$193 per month on out-of-pocket purchases and services for the care recipient and another \$199 per month in traveling and long-distance phone expenses.

It might make sense to consult your financial planner early-on, to ensure that your loved ones are properly cared for in the future.

January 2006— This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by local member Bill Rodau, MS, MBA, CFP® at *Creative Financial Services*, 262-820-0870, www.cfsfeeonly.com. The column is provided for your general information only and you should contact this planner or other professionals for specific advice regarding your unique situation.