Your Future by Design®

Meeting the challenges of providing long-distance care

This research report is one of several in the Your Future by Design Retirement Research series available at www.rbc.com/retirementcentre. Developed by Royal Bank of Canada, the reports in this series delve into key issues facing today’s retirees, ranging from financial management to health concerns. Our goal is to help you plan for — and achieve — the retirement lifestyle you want.
Meeting the challenges of providing long-distance care

Research is revealing that an increasing number of Canadians are not only concerned about their parents’ well-being as they age, but are further stressed by worrying from afar. In a 2007 study, 22% of individuals providing care to a parent or in-law lived at least an hour away from their loved one. Six percent live more than half a day’s journey away by car.¹

One approach for those living at a distance from aging parents is to increase their level of communication, through more regular letters and scheduled phone calls.² Technology may also provide some relief, with the Internet and email enabling people to stay in touch electronically. However, not all seniors have access to or are comfortable using the Internet. In 2009, fewer than half (40.7%) of the population over 65 were Internet users.³

Distance can magnify stress

The stress of providing care for a loved one in your own home is widely recognized, but providing care from afar can lead to additional stressors, both personal and financial.

Personal challenges. Long-distance caregivers may experience guilt for not being onsite or nearby to assist their parents as much as they’d like to. In a study of military personnel who were posted far away from their aging parents, respondents reported worrying about how to access paid services their parents might need, how to monitor the care provided as well as their parents’ health and how to prepare for an emergency.⁴ With no family nearby, some caregivers may feel compelled to place a parent into a long-term care facility, simply because they don’t see any other option.

Financial challenges. When an in-person visit is required, caregivers may need to take time off work and leave their own home-care responsibilities. In addition to travel expenses, this may mean losing paid time from work or having to use vacation days to meet their parents’ needs. All of this adds to the stress of caregiving.

How planning can help

Even if your parents are healthy and managing well on their own – and regardless of where they live – creating a care plan is a good way to open up communications among family members, including siblings, to ensure everyone knows who will be responsible for what, to help lessen any future family stress. This will give you the
opportunity to discuss your parents’ wishes and become familiar with their spiritual, financial and health advisors.

In addition, you should discuss with your parents the need to prepare the legal documents that will enable them to record their preferences and give you (or another trusted individual) the power to make decisions on their behalf, should they become incapable of doing so themselves. These documents should include a will, an enduring power of attorney (known as a mandate in Quebec) and a healthcare directive (also known as a living will). While most Canadian retirees over the age of 70 have an up-to-date will (88% have reviewed theirs in the past five years), only 60% have a current health directive and just 51% have a current power of attorney for property. 

Too often when a health crisis arises, there is no time to understand the preferences of a person who now needs care, let alone have the necessary legal documents drawn up. Many of the worries adult children have about their aging parents could be alleviated by creating or updating key legal documents at a time when their parents can clearly communicate their wants and desires.

It can be difficult to know how to begin these sensitive conversations. One way is to go through the process of creating your own will and powers of attorney and share them with your loved ones, while you pass along information about the experience. Not only will having your own papers in order make you feel more at ease, but your example may also help encourage others to do the same.

5. RBC Retirement Myths & Realities Poll 2011, Ipsos Reid.

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