

# **Sandwich Generation**

## Caring for Parents <u>and</u> Children? Welcome to the Sandwich Generation.

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Millions of people, in their 30's, 40's and 50's, are responsible for both dependent children and aging parents. The National Alliance for Caregiving and the AARP Public Policy Institute indicate that over 34 million help care for elderly relatives. Many also care for their own children. These are individuals who care for the previous and the next generation are often described as the "Sandwich Generation." As more people are living longer and having children later in life, the number of individuals and couples finding themselves caring for two generations will continue to increase.



Psychologist Katherine Nordal puts the struggle many of these individuals encounter succinctly, "The worry of your parent's health, and your children's well being, as well as the financial concern of putting kids through college and saving for your own retirement, is a lot to handle." Imagine working a full-time job, raising kids, keeping up a marriage and your own needs and caring for aging parents with ever increasing needs. Maybe you don't have to imagine it because you live it, or some variation of this scenario.

Being part of the sandwich generation is a major stumbling block for many people. It can cause undue stress, and can take an emotional, relational and financial toll on you and your family. The following areas are important in helping manage the challenges experienced by the sandwich generation.

#### **Take Care of Yourself**

Many caretakers focus highly on others' needs and may neglect their own needs. Some even feel guilty if they make time for themselves, believing this takes away from others. The truth is those depending on you will benefit by getting your needs met as well. Make room in your life (I know, it's difficult!) to take breaks and take advantage of the resources available to caregivers through you state agency on aging.

#### **Manage Stress**

First, identify where stress is coming from. Listing them out is helpful in determining stress triggers and for prioritizing actions. What stress is coming from kids? Spouse? Work? Finances? And so on? Next, consider how you are approaching these areas. Are you overextending yourself and need to take a break? What do you need to say "no" to? Who can help? Are there any conversations needed to clarify feelings and positions? To help restore yourself, be sure to get in exercise and adequate sleep. Eat nutritious food. Make time for activities you enjoy.

### **Prepare Financial/Legal Plans**

Caretakers not only devote time and energy with their responsibilities to children and parents, but often financial resources as well. It is important to have a clear picture of where things stand financially for all involved. What are the assets and liabilities? What is the income picture now, and what will it be going forward in time? What should a caretaker and elder need to know legally? Are there documents that should be prepared? VITAL WorkLife offers free consultations with an attorney, financial counselor and/or financial planner. Financial and legal issues are addressed in many of the books in the Amazon.com link below as an additional option for learning about these important areas.

#### **Get Support**

Family and friends can be a great help, even by relieving some pressure of childcare, food preparation or housework. Professional assistance is available to provide information, planning assistance and emotional support. Elder care consultants (often with backgrounds in fields like nursing or social work) can help with assessment of needs and connection to necessary resources. Your local Area Agency on Aging is a great place to start: <a href="https://www.n4a.org/">https://www.n4a.org/</a>. Professional counseling or a support group may also be helpful. The Area Agency on Aging, a local hospital, church or senior center may be able to direct you to appropriate services. And of course, your <a href="mailto:Employee Assistance Program">Employee Assistance Program</a> is available to serve you. In addition to free legal and financial consultation, VITAL WorkLife offers an extensive nationwide network of counselors and consultants to help with emotional support, family communication, coping with stress, planning and more.

#### **Additional Resources & Support**

#### **Member Site:**

- On-Demand Seminar: Strategies for Multigenerational Caregiving
  "Learn about the emotional and financial impact of being a member of the sandwich generation.
  Discover coping mechanisms that help restore work-life balance and support resilience."
- Article on the Sandwich Generation: Caregivers in the Middle

A number of books on the sandwich generation challenges have been written in recent years. You can find a list on Amazon: https://amzn.to/2WKvGvU

## We Can Help

Are you in the sandwich generation? If you are having difficulties managing care, stress or resources for your aging parents and your children, we can help with in the moment phone support, counseling and financial/legal resources, including a free 30-minute consultation with a legal or financial advisor.

Contact us at 800.383.1908 to access your resources today to get the support you need!

#### Sources:

- 1. National Alliance for Caregiving & the AARP Public Policy Institute. *Caregiving in the U.S.* (2015, June). Retrieved from <a href="https://www.aarp.org/content/dam/aarp/ppi/2015/caregiving-in-the-united-states-2015-report-revised.pdf">https://www.aarp.org/content/dam/aarp/ppi/2015/caregiving-in-the-united-states-2015-report-revised.pdf</a>
- 2. Sandwich Generation Moms Feeling the Squeeze. (n.d.). Retrieved February 7, 2019, from <a href="https://www.apa.org/helpcenter/sandwich-generation">https://www.apa.org/helpcenter/sandwich-generation</a>