



# Sandwich Generation Caregiving Challenges and Solutions

**Simultaneously supporting a parent and child isn't easy. Find out what challenges you can expect—and how to cope.**

**By Erin Brereton**

Many recent college graduates entered the workforce in the middle of the great recession. Some moved back in with their families, and some rely on financial help from their parents. That, combined with an aging population of boomers, is challenging the norm for a growing number of adults in its 40s and 50s.

Sometimes referred to as the sandwich generation, they are emotionally and financially supporting both a child and a parent age 65 or older. For earlier generations, this was a time when many were at the height of their careers and working to build wealth for retirement.

Today, for many in the sandwich generation, finances and emotions are being pulled in two directions. It's a new, amped up kind of caregiving, and it's taking a toll on a large number of families.



## Caregiving Conundrums

Transitioning to a caregiver role can be challenging. Many adult children, according to geriatric care manager and elder care expert LuAnn Smith, do not fully anticipate what having an aging parent move in with them will involve.

“When you take on the role of caregiver, you don’t know how that works,” Smith says. “When you first start out, you’re desperately trying to find where their car insurance or power of attorney document is; who the parent’s doctors are and how often they see them; you’re trying to hustle and find out information. It’s all very stressful.”

Sandwich generation members may encounter demanding issues, including these six struggles:

## 1. TIME

With both parents working full-time jobs in nearly half of households in the U.S., a number of families may not have someone who can immediately step into a daily caretaker role, according to Pew Research Center data.

Adjustments may need to be made. Thirty-six percent of working sandwich generation members has asked for time off or workplace flexibility to accommodate for senior care, according to a Care.com survey.

In 2014, freelance writer Paula Kiger had recently left her full-time job to pursue other career aspirations when her father-in-law moved into her Tallahassee, Florida, home after he experienced a bad fall.

As her father-in-law's health deteriorated, what the family initially thought would be a temporary situation grew into a three-year stay. Kiger found she wasn't able to ramp up to her previous income level as soon as she'd planned.

"Time ends up getting spent in different ways when you're a caregiver," Kiger says. "I was able to work from home, but not match the income I could have if I'd worked outside the home."

## 2. FINANCIAL CONCERNS

A significant portion—one-fifth of Americans—is providing an average of \$12,000 a year to a parent and/or an adult child, according to a 2015 Ameritrade study. One-third also serves as a caregiver to another adult in their family.

Agreeing to take on a caregiving role can be a financial challenge for parents who are already supporting an adult child. More than 25 percent of Americans are contributing more than \$250 a month to their adult child's expenses; 14 percent are shelling out more than \$500, according to a 2015 study from American Consumer Credit Counseling. But it's not just adult children getting a hand from their sandwich parents.

In addition to direct expenses like food, other care-related costs may, at times, be necessary. When Kiger's father-in-law's health deteriorated to the point he couldn't be left alone, the family had to hire occasional health care help.

“Home health aides were not paid by insurance—that’s not medical. It was to make sure he didn’t lose his balance and was safe,” she says. “At almost \$20 an hour, that adds up over time.”

Smith suggests proactively discussing your loved one’s financial situation before taking on a caregiver role. “You need to have a serious talk about whether or not the elderly parent has money, and how you’ll manage it,” she says. “And you need to talk about how that’s going to look, in terms of paying for their share at home.”

If your parent or loved one doesn’t have many available funds, examine what other options might exist before you consider draining your savings for support.

“I’ve seen people delay major purchases, trips; it definitely uproots your lifestyle,” Smith says. She recommends using whatever resources are at your loved one’s disposal, such as accessing a parent’s nest egg, enrolling in Medicaid or using local no-cost aging resources.

### **3. CAREER DERAILMENT**

Adults working full time also need to consider how their career might change—impacting both time and financial management—when they commit to becoming a caregiver.

Caregivers employed for fewer than 30 hours are more likely to report they cut back their work responsibilities, according to a 2015 report from the National Alliance for Caregiving and the AARP Public Policy Institute.

And, what may start as a temporary situation can greatly extend. On average, caregiving responsibilities continue for four years. That’s a long time to step away or reduce your workload to commit to caregiving. Carefully assess your finances to determine how this might affect your lifestyle and future savings.

If the impact on your own retirement or family’s future plans is impossible, it’s worth seeking out alternatives, including senior living, day programs or in-home care.

## CAREGIVER STATS

A 2015 report from the National Alliance for Caregiving and the AARP Public Policy Institute found:

- Six in 10 caregivers report being employed at some point in the past year while caregiving
- Among them, 56 percent worked full time, and on average, they worked 34.7 hours a week
- Caregivers working at least 30 hours a week are more likely to report having workday interruptions because of caregiving

## 4. GUILT

It's not just guilt associated with missing work or taking a career pause, there's guilt associated with the burnout inherent to caregiving. A number of sandwich generation members struggle with the emotional weight of caregiving, according to Karen Whitehead, a licensed master social worker that counsels sandwich generation members in her Atlanta-area practice.

"People wonder, how do you take care of everything on your plate and not feel guilty about splitting your time between your kids and your aging parent or relative?" says Whitehead, who has also provided care for her three children and her 84-year-old mother.

She advises her clients to set boundaries with their parent or relative, and carve out time for their children, their spouse and themselves. Smith recommends sitting down with children to discuss how they'll help with caregiving—and how the change will affect your availability. For younger children, that may mean a missed soccer game or two.

"There are only so many hours in the day, and one person can't be in two places at the same time," Smith says. "You have to be honest with your kids. Tell them that there may be times when Grandma will need you, and you may not be there."

## 5. STRESS

Making time to take care of multiple people, deal with everyday tasks, and adjust to a new daily schedule can result in mounting anxiety for the sandwich generation.

“It can be difficult to get used to having someone else in your home 24/7, especially if you’re working or kids are in activities at school and you have little time to yourself. Typically, you have some time in the house alone in the late afternoon or evening,” Whitehead says. “When you bring someone you’re caring for into your home, all of a sudden, you’ll never be alone in the house again.”

To keep stress at a reasonable level, consider taking regular breaks. “Sometimes people don’t realize that’s necessary until they’re really burned out and it becomes difficult to respect relationships,” Whitehead says. “The person who needs care often may want you to take that time. They don’t want to feel like they’re a burden.”

Broaching the subject by validating those feelings can be an effective way to frame the conversation.

“Don’t say, ‘You really need to let me take a break,’” Whitehead says. “Say, ‘I’ve really enjoyed having you here. I’m wondering if it might be good for us to have some breaks periodically. Would you enjoy going to the senior center one morning a week and doing some of their activities?’”

When Smith was traveling back and forth from her home in Colorado to Indiana to care for her ailing father, she wasn’t able to stick to her full exercise schedule. However, she made fitting a workout into her day a priority, even if it was a single plank or a brief walk.

“You have to commit to yourself and your health, whatever that looks like—meditation, walking,” she says. “It’s not so much about what you do to take care of yourself, but that you commit to doing it.”



## 6. FINDING A SUPPORT SYSTEM

In addition to the home health aides Kiger and her husband occasionally hired to stay with her father-in-law and help him shower, other local groups also provided some assistance.

“Once we figured out a local Alzheimer’s group was a resource, they sent a respite volunteer here once a week for four hours,” Kiger says. “I would send the director of a Tallahassee elder day care program questions about local resources and things, and she was helpful. Instead of assuming you’re at the mercy of the situation, figure out what resources are available—you never know until you ask.”

Local and national organizations may offer programs aging relatives can participate in.

“There are a lot of free opportunities at senior centers, churches and faith organizations for seniors. These are places where they can go and engage in a card game or arts and crafts and socialize with peers, and it gives the caregiver a break,” Whitehead says.

Longer-term care options may also be an option. Hiring temporary help in your home can offer relief.

“When you bring a loved one into your home, have those conversations about times when you may need to be away; get your loved one’s input about what would be comfortable,” Whitehead says. “Providing a choice can make this easier.”

And sometimes, circumstances make a move to senior living the best option for the parent and the caregiver. After a building fire left Whitehead’s mother without a place to live in Ohio, she was able to move to an assisted living facility near her daughter’s home in Georgia.

“My mother was reluctant, but she knew my home, because of pets and stairs, would not be conducive. She also preferred to be on her own and not live with us,” Whitehead says. “She came to stay for a week with us and while she was here, I’d already picked out a place I thought would work. We went to look at it and she really liked it. We were happy to have her closer.”



## Finding Balance as a Caregiver

It's hard for first-time caregivers to know what to expect; but you can prepare to meet whatever the future holds by creating a support system of family, friends, neighbors and other resources to rely on.

Do your research; determine your options for today and for the future so if your loved one's needs require more care than you can manage, you will know your options. Through it all, take the time to ensure your own needs are met—and accept that caregiving may always be an ongoing balancing act.



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