

Tipsheet: 'Sandwich Generation' Caregivers

<http://www.unitedwaytwincities.org/tipsheets/documents/sandwich.pdf>

Being part of the sandwich generation means you're "sandwiched" between helping your children become independent, caring for your aging parents as they yield to the aging process while finding ways to live a fulfilling life and realize your dreams. This situation can lead to emotional, logistical and financial stress for everyone involved.

Know that you're not alone!

What Challenges Will You Face?

Your parents faced some of the challenges that you may be facing now adjusting to a new life as empty nesters and getting reacquainted with each other as a couple. However, life has grown even more complicated in recent years. Some things you can expect to face as a member of the sandwich generation include:

- Your parents may need assistance as they become older. Higher living standards mean an increased life expectancy; you may need to help your parents adequately prepare for the future including end-of-life considerations.
- If your family is small and widespread, you may end up as the primary caregiver for your parents.
- If you've delayed having children (for any personal reason), your kids may be entering college the same time your parents become dependent on you for support.
- You may be facing the challenges of "boomerang" children and/or grand children who return home after a divorce, job loss or other family crises.

Coping and Caring for Aging Parents

Be practical and creative about your caregiver role. Do what you can reasonably do and don't feel guilty about what you can't. Ask other family members and friends to help you pick up medication from the pharmacy, stop by to visit with your parents or other errands/needs.

Be sympathetic and supportive of your children and teenagers. They're trying to adjust, too. Tell them honestly about the pros and cons of having a grandparent in the house. Ask them to take responsibility for certain chores, but don't require children to be the caregivers.

Don't try to care for your parents alone. There are many local and national caregiver support groups available. In San Diego County there are number resources to access care giving tips, support groups and information. There are also a number of

local, civic and religious organizations that offer programs to help keep your parent(s) involved in the community.

Evaluate your parents' abilities. If you're concerned about your parents' mental or physical capabilities, ask their doctor(s) to recommend a facility for a geriatric assessment, which can be done at a hospital or clinic. The evaluation determines your parents' capabilities for day-to-day activities like cooking and housework.

Get financial help/advice. Use financial services that can help you assess what assets your parents have and how they can be best used to pay bills.

Nurture yourself and your family regularly. Make time to renew your energy and plan recreational activities.

Open the lines of communication. Talk to your parents. Find out what their needs and wishes are. Some suggested topics include: long-term care insurance, living arrangements, medical care decisions, financial planning, estate planning, and expectations (what you expect from your parents and what they expect from you). If they are unable or unwilling to discuss these with you, you may have to plan as much as you can without them.

Plan for your own senior years:

1. Review your financial goals regularly and make necessary changes to your financial plan to accommodate an unexpected expense, like a career change.
2. Work hard to control your debt. Limit debt to no more than 20 percent of your take home pay.
3. Put as much as you can into a retirement plan/savings.
4. Encourage realistic expectations from your children. Their desire to attend an expensive college will add stress if you can't afford it. Avoid dipping into your retirement account to pay for college. Your children can repay loans with their future salaries; your pension will be the only income you have.

Set limits and identify family member responsibilities. Have a family meeting with all of those affected by the care of elderly parents. Have everyone agree to individual responsibilities and encourage as much independence as possible. If you have boomerang children, don't be afraid to discuss a target date for their departure.

Simplify your life. Look at what is demanding more time and energy than you have. If possible, eliminate what you don't have the time to do and limit activities that interfere with your time with your family or for yourself.

Take care of legal responsibilities. Work with an attorney specializing in eldercare. Make sure that power of attorney forms for financial and health care



decisions, a living will with instructions regarding life support and a final will for distributing assets after death are all completed.

Use community resources. To find out about the many programs and resources to assist in respite care, support groups, education, adult day care and more.

Respectful Caregiving

Accept and love yourself. If you feel you haven't been accepted, loved or validated sufficiently in the past, stop trying to make it happen. Find ways to accept love and validate yourself.

Bring the outside world to them. Seek creative ways to bring the outside world in to one who is disabled or chronically ill.

Continue being affectionate. If you and your parent(s) are comfortable doing so, remain physically connected through hugging, kissing and a comforting pat on the shoulder.

Finish any unfinished business. Say "I'm sorry" and help them to say they're sorry to you.

Let your parent(s) know you love and respect them.

Help as needed, with good humor and grace. Offer your assistance without undermining their independence.

Maintain a sense of humor.

Maintain regular contact. If you live out of state, call and write to them regularly. If you can, plan outings appropriate to their health and interests.

Plan together for care.

As long as it is reasonable to do so and be aware of their wishes and desires now, so that you can respond accordingly if you should have to make decisions for them at a later time.

Suggest the use of resources respectfully. When you suggest available resources, do not consider this as a substitute for what you can do.

Remember everyone has needs and rights. Seniors should have their own room with their own phone line for space and privacy.



Remember that they did as good a job of parenting you as they could.

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