

Aging Happens: ‘Sandwich generation’ caught in the middle

By Ellen Waldman

October 2, 2018

The title of this column could be “Let’s Talk about Sandwiches.” Not the yummy ones you might order at Sammich or other great restaurants in Ashland. Rather, sandwiches such as those composed of family members in difficult situations.

Social worker Dorothy Miller originally coined the term “sandwich generation” in 1981, to describe women in their 30s and 40s who were “sandwiched” between young children and aging parents as their primary caregiver. Now I’m seeing double- and triple-decker sandwiches such as these. A 67-year-old woman in Ashland has a neurodegenerative disease and has been taking care of her 90-year-old mother. Her son lives out of state and now has responsibility for overseeing both of their care needs. It goes the other way as well. A 70-year-old has responsibility for both her frail elderly mother, as well as her adult children and grandchildren who cannot find stable work.

Here are some statistics. Nine to 13 percent of U.S. households with two or more people aged 30 to 60 have two earners and care for both elders and children, according to research by Margaret Neal and Leslie Hammer, both professors at Portland State University in Oregon. It costs employers \$3,500 per year for each worker who is a primary elder care provider. I think it’s actually higher than this, if you factor in missed time at work, like the son I mentioned above.

The Bend Bulletin wrote in 2017 that nearly three-quarters of Americans have provided at least some financial support to an adult child while caring for a parent. The Oregonian/OregonLive in 2013 cited AARP, noting that the typical Sandwich Generation member is a 48-year-old woman. She maintains a paying job and spends an average of 20 hours a week providing care for a parent(s). In 2017, the Alzheimer’s Association’s reports 83 percent of the help provided to older adults in the United States comes from family members, friends or other unpaid caregivers.

If you find yourself in a “sandwich,” what can you do to make this easier? Here are some tips that might help:

Take care of yourself: set aside time to do something that makes you happy and allows you to de-stress. We do not have many respite options here, so it takes some creativity. See the ADRC below as one possible resource.

Help your parents and adult children get organized: include their financial, medical and estate-planning documents; and an “in case of emergency” checklist.

Have a financial plan: focus on your own finances to understand financial costs to you of supporting your parents and your children. Include how to handle the risk of potential long-term care costs, which are not covered by Medicare.

Ask for help: include conversations with your financial advisor and attorney as you plan for support to your parents or children.

Here are a few resources to consider as well.

Aging and Disability Resource Connection (ADRCofOregon.org; 1-855-673-2372). This is one of my best recommendations for any resources and services in our area. It's free and acts as a gateway to an abundance of assistance.

"The Other Talk: A Guide to Talking with Your Adult Children about the Rest of Your Life," by Tim Prosch (www.aarp.org/entertainment/books/bookstore/home-family-caregiving/info-2016/the-other-talk.html). My new favorite guide book. Instead of the "birds and bees" talk, this is the other one about aging issues. It addresses finances, where you want to live, helping your children find the documents and information they'll need, types of medical treatments, and who will advocate for you.

Finally, you may want to consider hiring an Aging Life Care professional (Aginglifecare.org). These professionals can support you to help parents with decisions about managing their housing, care choices, and other aspects of aging. They also have an in-depth knowledge of local area care providers and resources.

In the past few months, I have seen four families whose loved one is only in their '60s and, due to either dementia or some other medical condition, now needs help with their daily activities. Most people don't think they need to be prepared this soon. May I remind you to please have these conversations now, do some research, and get your documents in place?