

# The Sandwich Generation: Caught in the Middle – Video Transcript

The term “sandwich generation” was coined in the early 1980s to describe women in their 30s and 40s who were sandwiched between caring for young children and aging parents.

Now, as life expectancies increase and more adult children are taking longer to reach independence, the definition has expanded to include women *and* men in their 50s and 60s who are supporting aging parents and *adult* children.

A 2018 survey found that 19% of adults age 35 and older were providing support to an older family member, and 21% were supporting a child over 18.

In many cases, members of the sandwich generation are busy holding down their own full-time jobs, and being squeezed by dual responsibilities can create financial and emotional stress.

If you find yourself caught in the middle, here are some tips:

One, communicate and set limits.

Talk with your parents about their financial resources and obligations, overall health, and wishes for the future. Help them set up a budget, and include a plan for long-term care needs. When talking with your children, be open about the limitations of your financial resources, and set reasonable guidelines for their financial responsibility.

Two, have an estate plan.

Make sure your parents (and you) have a current will and other appropriate documents, such as a durable power of attorney and advance medical directive. A durable power of attorney lets you act on your parents’ behalf to handle financial matters in the event they become physically or mentally unable to do so. An advance medical directive spells out the treatment your parents would want—or not want—in the event they can’t express their wishes.

Three, look for outside support.

Your local *Area Agency on Aging* office is a good starting point to learn about programs your parents might be eligible for. Skilled home-health aides may be able to give you a much-needed break. And online support groups might be a good source of feedback and coping strategies.

Four, take care of yourself.

It sounds like a no-brainer, but when you’re meeting everyone else’s needs, it can be hard to meet your own. Aim to eat healthy, get enough sleep, and carve out time now and then for

your own hobbies and interests. Taking care of yourself will make it easier to help take care of others.

*Typically there are costs associated with the creation and maintenance of the legal instruments mentioned in this video.*