

The Sandwich Generation

Back to school with kids and aging parents.

If you are caring for an elderly parent or parents and preparing for an active school year with your children, you are probably overwhelmed, over scheduled and depleted. According to the American Association of Retired Persons, 44% of Americans between the ages of 45 and 55 are "sandwiched" between aging parents or in-laws and their own children under the age of 21. Because today's parents are having children later in life, they are caught in the middle of childbearing and demanding needs of aging parents.

Being caught in the middle of caring for spouse, children, parents and perhaps a job outside of the home requires constant juggling of who needs the most of your time and energy. This "family triage" not only can produce stress on relationships, but can profoundly affect the caregiver.

Many caregivers forget they are as important as those to whom they are giving care. First and foremost, it is important to eliminate guilt that they are not doing enough. Realistic expectations and balance of time structure is absolutely necessary. Second, it is important to carve out time for self every day. Schedule time with friends to laugh and enjoy. Third, set boundaries by coordinating with parents certain days or times for doing errands or scheduling doctor's appointments. Lastly, the caregiver may want to join a support group in order to share with others who are in a similar situation.

In order to avoid marital disruption, make sure there is ample time to communicate and spend time with your spouse. When a couple is not only still dealing with parenting issues and thinking about their own future, adding the responsibility of caring for aging parents can be damaging to their marriage. Many of these couples face major stress in their finances and interruption of plans for retirement, travel and enjoying life together. This may be a time to work together as a team and create options for other sources of help like siblings, parent's friends, neighbors and community resources.

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It is not uncommon that children can feel neglected when their parent's time is compromised with care giving responsibilities. Be sensitive to your children's perceptions and feelings. Listen to their questions or complaints and educate them on their grandparent's physiological and mental changes. Children are generally very insightful and empathic when they understand the situation. Children are also usually willing and want to be a part of caring for their grandparent.

Regardless of whether you are already "in the middle" or anticipating the future possibility of caring for an elderly parent, experts advise to begin researching and lay the groundwork for future decisions. Caring for elderly parents is never easy and can be emotionally and financially exhausting if forced to react to emergencies without a previous plan.

Planning ahead with our parents may eliminate confusion and misunderstandings and can even increase some sense of control, predictability and security. "The elderly do not plan for getting old and often have not designated anyone to handle their finances and make medical decisions for them," according to Carol Abaya, founder and publisher of an elder care website.

The following are important topics to have a frank and open dialogue with parents.

- A durable power of attorney for authorization to sign check, pay bills and make financial decisions.
- A durable power of attorney for Health Care Decisions to make medical decisions.
- A Living Will.
- Long term care insurance. As of the summer of 2007, the average monthly cost of long term care for older people with chronic conditions and disabilities was about \$3,000.00. In 2010, the cost of monthly health care is closer to \$7,000 / month. The cost will only increase over time.
- Future living arrangements. Ideally, most seniors would like to stay in their home, however, this may not be realistic. It is important to make an objective evaluation of your parents physical and mental needs for their quality of life and safety.

I never wanted to discuss with my parents the possibility of their aging process. After my father died unexpectedly at an early age, my mother insisted it was time for our talk to discuss the possibility of her elder years. Her insistence for

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