



The Sandwich Generation

Are you between the ages of 40 and 60? Are you providing some care for or assistance to aging parents or grandparents while still raising your own children or grandchildren?

If so, you are a member of the ever-growing Sandwich Generation—adult children whose needs are often caught, or sandwiched, between those of an older and younger generation at a time when we are busy working and planning our own future.

Whether this time is now, or somewhere in the near future, there are steps that you can take to make your life, and theirs, a little easier.

The first step you need to take is talking to your parents. Find out what their needs and wishes are. In some cases, however, they may be unwilling or unable to talk about their future. This can happen for a number of reasons, including incapacity, fear of becoming dependent, resentment toward you or interfering or reluctance to burden you with their problems.

If such is the case with your parents, you may need to do as much planning as you can without them. If their safety or health is in danger, however, you may need to step in as a caregiver. The bottom line is that you need to have a plan.

If you are nervous about talking to your parents, make a list of topics you need to discuss:

- ◆ Long-term care insurance—Do they have it? If not, should they buy it?
- ◆ Living arrangements—Can they still live alone, or is it time to explore other options?
- ◆ Medical care decisions—What are their wishes and who will carry them out?
- ◆ Financial planning—Retain the services of a financial planner who can help you assess what assets your parents have and how they are to be spent to meet financial obligations.



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- ◆ Legal responsibilities—Work with an attorney, preferably one who has expertise in eldercare. Make sure there are Powers of Attorney for both financial and healthcare decisions, a living will with instructions regarding end of life decisions and final will for distributing assets after death.

Once you have opened up the lines of communication, your next step is to prepare a personal data record. This document lists information that you might need in case your parents become sick or incapacitated:

- ◆ Financial information—bank accounts, investment accounts, real estate holdings
- ◆ Legal information—wills, durable powers of attorney, health care directives
- ◆ Funeral and burial plans—prepayment information, final wishes
- ◆ Medical information—health care providers, medications, medical history
- ◆ Insurance information—company names and policy numbers
- ◆ Location of other important records such as keys to safe deposit boxes, real estate deeds, etc.
- ◆ List of their personal support system such as friends, neighbors, clergy and contact information for each.

It is a good idea to make copies of all the documents you gather and keep them in a safe place. This is especially important if you live far away, because you will want the information readily available in the event of an emergency.



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Medical Assessments: Getting a Baseline

If you are concerned about your parents' mental or physical capabilities, ask their doctor to recommend a facility for geriatric assessment. This evaluation determines your parents' capabilities for their activities of daily living such as cooking, housekeeping, personal hygiene, taking medications, making phone calls and more. If needed, the facility can refer you and your parents to organizations that provide support.

Alternative Living Arrangements

As your parents grow older, their health may deteriorate so much that they can no longer live on their own. At this point, you may need to find them in-home health care or health care within a retirement facility or nursing home. Or, you may insist that they come live with you. If money is an issue, moving in with you may be the best (or only) option, but you will want to give this some serious thought. This decision will impact your entire family, so talk about these changes as a family first. There is a lot of help out there including friends and extended family. Don't be afraid to ask.

Family Medical Leave Act

If you have caregiving responsibilities for an older adult, contact your employer to find out if your company offers options that might ease your caregiving tasks, especially the Family Medical Leave Act.

Don't try to care for your parents alone. Many local and national caregiver support groups and community services are available to help you cope with caring for your aging parents. If you don't know where to find help, contact your county's Area Agency on Aging or your states Department of Eldercare Services.