

**"The Sandwich Generation:  
Caring for Aging Parents and Growing Children"**

**By GEOFFREY D. CHIN, Attorney at Law**

A growing generation of Americans are finding themselves "sandwiched" between caring for growing children and aging parents. A daughter Mary begins to notice that her 82-year old mother Elizabeth who has just recovered from a stroke, is getting more and more forgetful. She is forgetting to lock her home's doors and windows at night and is leaving the stove burners on. A hospital caseworker tells the daughter that her mother is suffering from some form of dementia and that she should not be left alone and will require 24-hour care. Mary along with her siblings take turns living with Elizabeth; cooking her meals, helping her get dressed, managing her bills, etc. Mary worries about the future. She is concerned that she is not spending enough time with her two young children.

The U.S. Census estimates that the elderly population will reach over 80 million by 2050 -- indicating that people are living longer and consequently are more likely to live with chronic health problems such as Alzheimer's disease. In addition, caregivers such as Mary are increasingly strapped for time as well as for emotional and financial resources in caring for their aging relatives. Too often, caregivers do not seek help for their own problems and suffer silently without utilizing existing resources. Caregivers often suffer from depression, high blood pressure and stress. Mary is fortunate in that she has learned to look for support from her church group and a local senior services center.

Below are listed some suggested steps for caregivers making the transition in caring for aging relatives:

**\* Discuss the future with your parents:** It is painful but necessary to talk about what you are capable of taking on as a caregiver, time-wise, physically and financially. However, these issues must be discussed early on with aging relatives because care-giving is a 24-hour a day, 7 day a week endeavor if the elderly parent wants to stay at home.

**\* Research and Plan for the future:** States and most cities have departments on aging that can be of assistance to caregivers. The U.S. Dept. of Health and Human Services (800) 677-1116 has a website ([www.aoa.gov](http://www.aoa.gov)) where one can find state and local level resources. Community based networks such as local senior centers can help you locate adult daycare facilities, support groups, home help, doctors, nurses and even caseworkers who can help families find the appropriate care for relatives. Informal support networks also exist via churches, ethnic associations, places of employment and national associations founded on a disease or a cause, like the American Heart Association.

**\* Investigate long-term care insurance:** One way to safeguard your financial health and still care for your parents' medical and care-giving needs is to buy long-term care insurance. People are living longer and consequently, will require some form of long-

term care. Caregivers should also plan for their own future by investigating long-term care policies for themselves.

**\* Consider assisted living:** Nursing facilities and assisted-living facilities are an alternative to the aging relative remaining at home. However, a nursing home should be chosen carefully. For example, visit the home to determine the quality of care there and talk to the facility's staff. Examine official federal, state and county records to assess the quality of care. You may also want to consider language specific assisted living if your relative speaks a language other than English. Finally, as a caregiver remember that despite the emotional, physical and financial obstacles which confront you, that there are many sources of support available to help you.

There is an ever increasing demand for senior retirement communities and senior residential communities in the United States as the tax burden forces both spouses in young/middle-aged families to work so there is a lack of family caregivers for elderly parents/relatives. These senior housing communities will grow increasingly popular as the United States population ages with the Baby Boom generation beginning to retire in large numbers.

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The foregoing discussion is intended solely as a general overview of the law and may not apply to the reader's particular case. Readers are cautioned to consult an advisor of their own selection with respect to any particular situation."