

The Sandwich Generation: Understanding the dual caretaker role. Resources and referrals for providing both Child and Elder Care.



Written by the Benefit Experts at **eni**

eni is an industry leading employee benefits solution provider.

We specialize in Total Wellbeing Solutions designed to better your employees' experience and increase overall ROI for your largest investment, your team.

Supporting both your children and aging parents can be a daunting task.

As tasty as it sounds, the Sandwich Generation is a challenge for the tens of millions of Americans who care for both their children and parents simultaneously. Individuals in the Sandwich Generation generally are in their 40s and 50s and come from all cultures and ethnicities. A Pew Research Center study found that one in seven middle-aged adults in providing financial support to both a child and aging parent.

There are also a growing number of cases where an adult is caring for their own children, their parent(s), and their grandparent(s). This is a fairly recent phenomenon, developing from elderly people living longer and young adults starting families later.

A MetLife study indicated that many of the adults caring for parents and children are working full-time. Almost 70% of caregivers are forced to make adjustments at work, ranging from reduced hours to passing up promotions, to accommodate their life at home. Without adequate resources or assistance people can easily become overwhelmed. Absenteeism and distracted employees cost companies tens of billions of dollars each year. Dual caretaking takes a toll on the individuals and companies' bottom lines when child and elder care resources are not offered to employees. According to a MetLife study, sandwich generation absenteeism accounts for \$5.1 billion lost annually.

\$4.8 billion = dollar amount lost to employees shifting from full-time to part-time roles

\$6.6 billion = the amount spent to replace employees who left the workforce

\$6.3 billion = the cost of workday interruptions

\$17.1 billion to \$33.6 billion = employers estimated costs annually attributed to caregiving

Navigating the demands of caretaking for both your parents and children along with balancing a career is a hefty burden. Managing this can be more reasonable when you are armed with knowledge, resources, and a support system to lean on.

Caring for the Elderly



Careful and advanced planning will enable you to make the smoothest transition into the role of your parent's caretaker. It is helpful to talk to your parents about the future well before they become ill, incapacitated or a medical emergency arises. Discussions regarding medical care, finances, housing, and personal concerns can be difficult to have, but they are indeed necessary.

Documentation and Decision Making

When caring for an aging parent it's important to make sure that all legal and financial concerns are handled appropriately. Ensure that your parents have both a will and a living will in case life

sustaining medical care is needed. Speak with them about designating someone as their healthcare proxy. If a health crisis arises, it is so important to be able to jump into action on your parent's behalf instead of being tied up with legalities. Also, find out if they have long term care insurance or enough savings to cover the costs of a Home Health Aide or a nursing home if the need for either should occur. If your parents will not be able to cover the cost of long term or in home care, you may want to start a savings account just in case a condition develops where this is the only option.

Medical Matters

Become acquainted with your parent's physicians. Doctors are extremely busy these days and may rush appointments or overlook certain symptoms and concerns. It's incredibly important for your parent's doctor to see that their elderly patient has an advocate who is looking out for them. As people age it is common to visit multiple doctors for different conditions, but make sure that your parent has one good general practitioner who oversees all of their medical care. This doctor should have copies of all medical records, be aware of all procedures and

hospitalizations, and know all of the medication that is being taken. If your parent has a serious or chronic condition, it helps to arm yourself with knowledge about the illness, so you know what to expect and prepare for.

Financial Concerns

Ensure that your parent has designated a trusted person as durable power of attorney. This person has the ability to make financial decisions on their behalf should your parent become unable to do so or requires assistance. Durable power of attorney can handle matters for your parent such as paying bills, managing assets, or selling their home. If your parent is still in control of their own finances, have them be extremely careful, as the elderly are a favorite target for con artists. Salespeople peddling themselves as “Financial Advisors” often approach older people with the intent to sell them fraudulent insurance packages or make terrible investments, resulting in a loss of their savings.

Moving In



If your parent(s) must move in with you, try to carve out some space in the house that they can call their own. Your house will inevitably feel a bit cramped with 3 generations all living under 1 roof. Giving your parents their own space will allow them to maintain a level of privacy and dignity. It is important to understand that moving in with you may be extremely difficult for your parent. This essentially indicates a reversal in your roles; suddenly their child is parenting them. Since this can be a tough transition, be sure to treat your parent with the utmost respect. You may be caring for them, but they are still an adult and should be treated as such. It is also important to foster and promote independence; this will help them retain their identity and feel like less of a burden on you. Finally be sure to considerately and gently remind them that

Providing Long Distance Care

you (and your spouse) are the head of the household. The parent is accustomed to being in charge and setting the rules, which can inevitably cause tension. Your parent must accept and understand that this is your home and that you will run your household and raise your children how you see fit.

Perhaps the most important role that a well-managed EAP plays is as a strategic partner to both organization and individual employees' wellness initiatives. We have found that, with a highly engaging and customizable program, employee participation skyrockets, productivity increases, and organizations get a clear picture of risk factors. By removing the guesswork and conjecture from the process of choosing benefits, every dollar is spent the most efficiently.



Over 1/3 of all caretakers support their parents from a distance. Since you are not able to supervisor their everyday living situation, it is crucial to be organized. Have a list of important phone numbers, doctors, emergency services, home health aides, etc., on hand at all times so you can quickly act on your parents' behalf whenever necessary. Similarly, make sure all people involved in your parent's care have a number where they can reach you. Establish a local support network. Recruit any friends, family or neighbors that live close to your parent and ask them to keep their eyes open and check in from time to time so they can keep you abreast of daily living conditions and your parent will appreciate the company. It is critical to call your parent on a consistent

basis; keeping in regular contact will enable you to provide much better care. If your parent is tech savvy, you can set them up with the internet and even a web-cam. This makes keeping in touch simple and your parent may enjoy being able to chat live with you!

Before you leave for your visit, make a list of everything you want to accomplish while visiting and any serious matters that may be better discussed in person than over the telephone. While you are there take a mental inventory of your parent's physical appearance and actions as well as the condition of the home. This will help you to make decisions from afar about issues your parent may not be telling you about. For example, if you notice that the fridge is bare, you may want to order a home delivery meal service or if your parent seems unkempt it may be time to hire a home health aide who can assist your parent with daily grooming. Also, take the time to visit with people who see your parent on a daily basis and ask about their normal daily condition. Finally, check out local services that are catered to the elderly and any service that your parent currently uses to ensure that they are safe and sanitary. Remember to enjoy the visit and leave some room for simply spending quality time with your aging parent.

Caring for your Children



Raising your children while simultaneously taking care of your parent can be a daunting task. Unfortunately, if your children are beyond the age of toddlers, they can sometimes get lost in the shuffle. If your parent is especially frail or ill and requires a great deal of attention and time, your children may begin to feel neglected, especially if they are accustomed to having your undivided attention. However, there are steps you can take to help your children feel nurtured and supported.

Quality Time



Regardless of how busy you are, set aside time to spend with your children without their grandparent present. It can be something as small as catching a movie or going to lunch. If your parent's condition requires a great deal of your daily attention, you may want to plan something more extravagant on a monthly basis with your children such as going to the zoo or a carnival, so your children have a large block of uninterrupted time with you.

Encourage Participation

It is perfectly acceptable to ask age appropriate children to help out around the house if you are overwhelmed at home. However, do not make them responsible for helping with your parent's caretaking.

Children who volunteer to help with their grandparent's care, should be encouraged to do so. If they resist though, it is important that they are not forced to partake in the caretaking as it is not their responsibility and unlike you they do not have a choice in the matter. It's important to preserve that grandchild/grandparent role and nurture their special bond.

Listen Carefully

Take time to listen to your children's concerns, while also being honest about why you can't spend as much time with them and about their grandparent's current physical and/or emotional state. Children's fears and concerns may seem trivial to you, but remember that children process differently than adults, so be patient and thoroughly dissect and resolve their concerns in a way that they can understand.

"Mommy, grandpa is so mean and yells at me even when I don't do anything wrong"

"Grandpa isn't mad at you, his brain is just sick, so he can't understand that he is being hurtful to you. Let's take a look at old pictures of grandpa and let me tell you what a great dad he was before he was sick and how much he loves you"

“Thanks mommy, I’m sorry grandpa is sick, but I’m glad that he isn’t mad at me. I love him too and I know he doesn’t mean to yell at me”

Caring for Yourself



Most importantly, make sure to take care of yourself! Your health and wellbeing have to be a priority if you want to survive the pressures of caring for both your parents and children. The rate of depression among dual caregivers is twice as high as for the general population. Caregivers are more likely to suffer from long term medical problems such as heart disease, arthritis, and even cancer, have a weaker immune response to infectious disease, experience higher levels of obesity, and have an increased risk for memory loss. Neglecting your own care can have devastating effects physically, mentally, and emotionally.

Ask for Support

Surround yourself with a strong support system. Don’t be afraid to lean on your husband, wife, partner, friend, or relative. A sympathetic and caring ear can do wonders for your peace of mind. If you have siblings, but you are the primary caregiver for your parent, encourage them to help out. They should provide financial assistance, if at all possible, and allocate time to spend with your parent so you can have some free time.

Stay Healthy

Luckily, there is a great deal that you can do to avoid these health pitfalls. Take the time to eat well and exercise regardless of your busy schedule. Between appointments for your children’s vaccinations and your parent’s cholesterol tests, be sure to fit in doctor’s appointments for yourself. Regular health screenings and early illness detection are the best protection from long term health problems. Always leave time for a proper night’s rest. Most people need between 7 and 8 hours of sleep per night to function optimally throughout the day.

Indulge Yourself



Many caregivers feel guilty whenever they are not providing for their parents or children. It's time to let go of that guilt! It is imperative to occasionally indulge yourself and partake in activities that you enjoy. Take a hot bath, reconnect with your spouse, get a massage, go hiking, lose yourself in a novel, catch a movie that is still in theaters, or take yourself out for lobster and chocolate soufflé. Doing something you love is rejuvenating; it releases stress and boosts your spirits.

Balance Your Career

Balancing your career while caring for your parent and children can be an especially heavy burden. You constantly feel divided between the demands of your job and your responsibilities as a caregiver. Remember to keep your roles separate.

It's generally a bad idea to take care of personal matters while you are at work, as your employer may view this as stealing company time. Similarly, it is unfair to your family to be focused on work while you are home with them.

It's a good idea to speak with your Supervisor and the Human Resource Department about your situation. You can ask if you can work from home a few days per week, if you don't have the money for full time elder care, or you can develop a plan with your boss to cover your workload in case you have to respond to an emergency because your parent is admitted into the hospital.

Find out what resources your company can offer you. Some large companies provide child and/or elder care benefits or options such as flex time or telecommuting. Finally, if your company has an EAP, Personal Assistant or Work/Life program, take advantage of it. Prepaid counseling can add to your support network and a personal assistant or virtual concierge service can take on the burden of completing those small time consuming tasks like planning a vacation or finding a gift, so that you are free to focus on being the best mother, father, son, daughter, friend and co-worker you can be.

A Personal Assistant Can Help



A Personal Assistant (PA) is an exclusive virtual concierge that provides useful referrals, research, and information on any topic. Personal Assistants may be reached 24/7 via eni's toll-free number or online through our website. Based on the member's request, a Personal Assistant will prepare an in-depth custom, multi-page PDF or hard copy document on the desired information. This product is highly sought after by employers, who realize the great impact this service has on their bottom line and the morale of their workforce.

Sample Requests Include:

- Vacation/Travel Planning
- Health Information
- Event Coordination
- Home Projects
- Relocation
- Dining/Shopping/Entertainment
- Pet Care
- Automotive Care
- Gift Guide

eni's exclusive web portal further enables members to achieve work/life balance by providing a variety of virtual resources. The web portal contains hundreds of work/life tools, articles, assessments, calculators, and interactive videos for personal and professional development. In addition, members can interact with their Personal Assistants exclusively online if they prefer. Members can even chat live with or submit electronic requests to their Personal Assistant.

A Personal Assistant Service can be especially helpful to dual caregivers as your PA can assist you by providing information, referrals, and resources, unique to your situation, designed to help you balance the demands of both work and your familial caretaking role.

Elder Care Services

Referrals for:

- Transportation service
- Meal delivery service
- Home health care services
- Adult day care services
- Nursing homes

Information on:

- Local and national agencies on aging
- Home modification
- Legal and financial counseling
- Will preparation
- Durable power of attorney
- Navigating Medicare
- Estate planning
- Government benefits eligibility
- Emergency response systems
- Disease management
- Caregiver support groups

Child Care Services

Referrals for:

- Day care services
- Babysitting services
- Tutoring services
- Pediatricians
- After school programs

Information on:

- School districts
- Colleges
- Completing college applications
- Majors/courses of study
- Financial aid options
- Immunizations
- Handling and overcoming bullies
- Proper nutrition
- Sibling rivalry
- Good studying habits
- Test taking strategies
- Dealing with puberty
- Potty Training

A Personal Assistant Case Study



A young working couple was busy raising their 9 month old child and providing long distance care for their elderly grandparents, when they decided to use their Personal Assistant Services.

1st Personal Assistant Request

Elder Request:

“Our Grandparents live in West Cornwall, Connecticut and are both over 90 years old. They live out in the country and do not want to leave their home. We are interested in any kind of outreach or assistance program. Also, is there a way to force them into looking at other living options? We are afraid that if something happens to grandmother, our grandfather won’t know what to do.”

The Solution:

To address the first portion of the request, eni’s Personal Assistants provided information on many “in-home” elderly assistance programs, in order to include varying levels of care. They included contact information and detailed descriptions of home health services, as well as meal delivery services, home companion programs and housekeeping services.

eni then proceeded to explain how to hire an independent home care worker in case the other options were too expensive or didn’t fit their grandparent’s schedule. Step by step guidelines were supplied, including how to place an advertisement and a sample advertisement, how to pre-screen candidates, sample interview questions, as well as questions for references, and even a sample contract.

- Where have you worked before? Do you have experience working with an elderly or disabled person?
- Do you know about ___ (ask about a specific illness or condition)?
- How do you feel about working for an elderly or disabled person?
- Tell me a little about yourself, your interests and hobbies.

Finally, eni provided detailed information on how to talk to elderly individuals about leaving their home once it is no longer safe for them to remain there unassisted:

An examination of a typical interaction between you and your elderly parents illustrates how much can get lost in translation.

- Your father has fallen twice over the last few months, but every time you suggest a move from the family home, he changes the subject.

Your experience: Ever since your mother died last year, “what about Dad?” has become one of the primary items on your mental To Do List.

When you drop in for a visit after a long day at work, your father is unsteady as he makes you a cup of tea and knocks the cup to the floor. As you gather up the broken china, your teenage son calls to remind you that he needs a ride to the math tutor’s home in less than an hour. On the way to pick him up, you need to get something for dinner, leaving you about ten minutes to visit with your father.

You’re feeling rushed as you raise the issue again of the assisted living facility nearby.

Instead of responding, your father wanders off on a well-worn memory about the house, and how he and your mother purchased it just three months after your brother was born.

2nd Personal Assistant Request

Child Request:

“We will be moving shortly to the Avondale, Cochranville, West Grove, and Kennett Square area in PA. We don’t have a specific house chosen yet as we need to make sure there is good childcare in those areas. We have one 9 month old child. We are most interested in daycare centers. Also, we never researched nannies before so I do have interest in a cost comparison, if possible.”

The Solution:

To satisfy this request eni provided a report on daycare centers in the requested area. The report included the name, phone number, and address of the center, as well as the hours of operation and rate (per week or per month). We also included a listing of local nannies. The information provided on the nannies included name, contact information, age, satisfaction rating, years of experience, degree, availability, hourly rate, and additional services provided.

3rd Personal Assistant Request

A 3rd elder care request was made 4 months later. The couple had utilized the information provided and was finally able to convince their elderly grandparents to move into an assisted living facility closer to their home.

“We are looking for assisted care living for my grandparents in the PA area. Please send us information for Chester County in PA on name and locations of assisted living facilities, ratings (if available), and price (if available).”

The Solution:

eni provided the couple with a complete listing of assisted living facilities in the County, which included full contact information, service and facility descriptions, ratings, and even inspection reports. Price was not included, but we explained that pricing is determined by a myriad of specific criteria, so it would be necessary to call each facility and explain your grandparents’ medical and financial situation before a price could be specified. Finally, eni supplied the couple with an Assisted Living Facility Checklist that could be utilized to evaluate each step of the process of choosing a facility including appraising the initial phone call, the first visit, and the contract.

If you would like more information about **NexGen EAP**, a holistic, total wellbeing solution, contact eni at 888.331.4364.

