

ONE-TO-ONE INSIGHTS

5 WAYS TO LESSEN THE “SANDWICH GENERATION” LOAD

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Being a member of the “sandwich generation” isn’t quite as much fun as the quirky name suggests. If you’re dealing with the dual duties of caring for both children and aging parents, you know what it’s like to feel the squeeze. It can be a lot of pressure.

We’ve got 5 tips to help support you through even your most challenging days.

- 1. Prioritize self-care.** Putting yourself first isn’t always easy. This is especially true for women, who make up the majority of the “sandwich generation.”¹ But when the oxygen masks drop during a turbulent flight, you need to put on a mask first before helping others. It’s the same with caregiving. Prioritizing your own well-being gives you the energy you need to care for your loved ones.
- 2. Plan ahead.** We often shy away from estate planning, with its uncomfortable focus on difficult life events. But for the sandwich generation, planning ahead can be vital. You can ease the stress of future uncertainties by having medical directives or living wills in place—for your parents, yourself and your spouse or partner.

¹“The sandwich generation,” Perspectives on Labour and Income (Statistics Canada Catalogue no. 75-001-XIE, vol. 5, no. 9)
<https://www150.statcan.gc.ca/n1/en/pub/11-008-x/2005001/article/7033-eng.pdf?st=PFNUMTAN>

- 3. Discuss finances openly.** Talking about your financial situation with both immediate and extended family can help you plan out your budgetary needs. This might entail discussing costs of mobility aids for aging parents with your siblings. Or it might involve discussions with your partner about how to best save for your child's postsecondary education. Having frank conversations ahead of time helps you focus on the things you can control.
- 4. Stay organized.** As a dual caregiver, you often find yourself pulled in multiple directions. From medical tests and appointments to parent-teacher meetings, there's a lot on your plate. Staying organized can help you wrangle your schedule and prioritize your to-do list.
- 5. Ask for support.** At times, it might feel like you're carrying the entire burden of care on your shoulders. But often, help is readily available—and it's important to ask for (and accept) it when the load gets too heavy. Look into sharing responsibilities with other family members, professional caregivers or local support organizations.

Ultimately, you and your family don't have to do it alone. If you're looking for some extra support when it comes to your family's financial plan, we're here to help so don't hesitate to reach out.