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Women in the sandwich generation

Although my favorite sandwich is any sandwich, I'm talking about the fact that women are often the ones who mostly step into the care giving role.

As more women have children later in life, and more parents live longer lives, the ladies are sandwiched between kids and parents and taking care of both. It's not easy.

The day-to-day demands of caring for both children and an aging parent can put a strain, both emotional and financial, on a woman, who is often the primary caregiver.

This is especially challenging when adult siblings or family members don't agree on the best course of action for elder care.

One dominate sister may live many miles away, pay next to no attention to the parent, yet demand things be done her way instead of letting the local sister do what she feels is best.

An old saying is that caregiver is caught between a rock and a hard place. So what to do?

The first thing for the caregiver to do is get in the proper mindset. This life stage, some call it a crisis, could last many years. Try to treat it as a marathon, and pace yourself. You don't want to get burned out and hurt your own health or finances.

Encourage open communication with your family to figure out ways to share the financial, emotional, and time burdens. Hold regular meetings on the telephone or via email to discuss issues, set priorities, and delegate tasks.

Women sometimes feel they have to "do it all," but there is no reason you can't share at least some of the workload.

It's important for caregivers to get their own financial house in order. At the time you need to do this, the demands of care giving may cause you to lose income.

You may have to step back at work through reduced hours, unpaid time off, or turning down a promotion. It's unfair to expect the caregiver to do it all while others say "thanks" while you slowly kill yourself.

Let's get organized. This is such a big topic that there will probably be future articles.

Here are some tips. First, get your finances on track. Establish a budget and stick to it.

Invest in your own future by putting as much as you can into your own retirement. Avoid raiding it to pay for your kid's college education. That's what College Savings Plans are for.

Tell your siblings that they have a responsibility to chip in on a regular basis for their parents. We're all in this together.

Don't quit your job before exploring other arrangements. Could you work part-time from home? Commute to the office less? Hire someone to care for Mom or Dad?

Have the honest and open discussion with your parents about their financial resources. Do they have retirement income? Long-term-care insurance?

Learn about the parent's financial situation so you will have an idea of their ability to pay. Consult with their Financial Planner, attorney, tax advisor, or other knowledgeable person.

You definitely need to know about their financial and estate situation. Learn the whereabouts of all their documents and accounts. You need to be very nosy because the time may come when you have to act in their behalf.

My Mother and I developed a form I call Inventory. It's a guide to organizing your documents. Call me for a free copy.

If the parent lives a distance away, you'll have to monitor their welfare from afar. That can be challenging. It may call for professional assistance from individual home care or even a retirement center.

This is not easy work. My Dad died and Mom was living alone in a big house near Chicago. My sister and I decided we must act. We gave Mom her only decision, Arizona with her or Florida with me.

My sister and I flew to the Chicago area and started to clean Mom's house. I'll never forget my sister loading trash bags with what Mom felt were her treasures.

Clothes went to the shelter, and I made 22 trips to the dumpster in Mom's car. The house was cleaned, sold, and selected items were ready for shipment.

Mom chose Arizona and spent many a happy day at a retirement center surrounded by people. That's what we had to do, we did it, and we didn't feel guilty about it.

My sister continued to be sandwiched between her daughter and her own career at Arizona State University. However, we both had the comfort of knowing that Mom was being well-attended.

My sister and I survived the sandwich generation and the memory of it tastes pretty good, especially with a pickle on the side.

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