


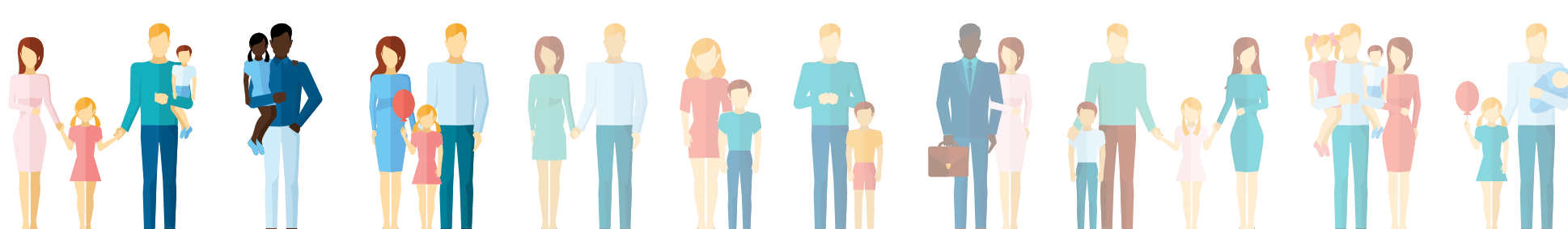
5 Survival Tips for the Sandwich Generation

Members of the Sandwich Generation are responsible for bringing up their own children and for the care of their aging parents. Here are five tips to help these caregivers survive the personal, financial and emotional stress they may experience.

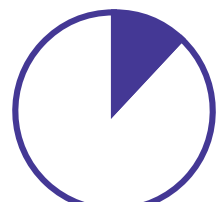


Schedule a financial checkup


- Assess everything from credit and debt to [insurance coverage](#) and retirement savings
- Start an [emergency fund](#)
- Earmark savings milestones



3 in 10 U.S. adults have a child younger than 18 at home.

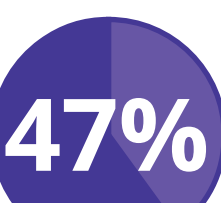


12% of these parents with children under 18 at home also provide unpaid care for an adult.¹



Create guiding principles

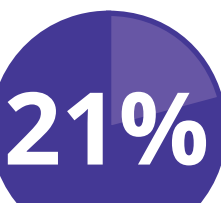
- Write down financial responsibilities and expectations of each generation
- Ask “How much can each generation contribute financially?”
- Ask “What non-financial contributions can each generation make?”



47% of people in their 40s-50s have at least one parent age 65 or older and are raising or at least financially supporting a child over 18.²




15% of people in their middle ages are financially supporting their parents and children.²



21% with one parent over 65 or older have provided financial support to their parent in the past year.²

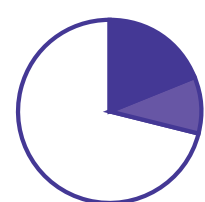


Among all adults with at least one parent age 65 or older, 30% say their parent or parents need help to handle their affairs or care for themselves.²



Make saving for retirement a priority


- Start early
- [Calculate](#) how much you may need in retirement



Sandwich generation members are mostly between the ages of 40-59.³


19% are younger than 40³

10% are 60 or older³

Make sure your portfolio reflects your situation

- Schedule an appointment with a financial advisor to discuss how to adapt your portfolio to your situation



Focus on self-care

- Get enough sleep
- Set small daily goals for nutrition and exercise
- Don't be afraid to ask for help

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Sources:
¹<https://www.pewsocialtrends.org/2013/01/30/the-sandwich-generation/>
²<https://www.pewresearch.org/fact-tank/2018/11/29/more-than-one-in-ten-u-s-parents-are-also-caring-for-an-adult/>
³<https://www.aplaceformom.com/blog/10-05-15-what-is-the-sandwich-generation/>

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