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## **THE REGISTER CITIZEN**

# MARKET MATTERS: Preparing for caring

By Christine M. Tenore  
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*Photo: Contributed Photo; Christine M. Tenore*

Roughly one out of every eight Americans right now is caring for an ailing parent or grandparent — or both. This translates into staggering numbers. Between 7 million and 10 million adults fit into one of the generational categories for eldercare.

And as the population of America ages, these intergenerational relationships are becoming ever more complicated. Not only is there the familiar “Sandwich Generation,” folks usually in their 40s to 70s who care for aging parents while raising their own children, but there now are additional, classifiable generations: the “Club Sandwich Generation” and the “Open-Faced Sandwich Generation.”

The first term refers to those in their 40s through 60s who are sandwiched between aging parents, adult children and grandchildren. It also refers to couples with young children plus aging

parents and grandparents. The second term, Open-Faced Sandwich Generation, refers to anyone, regardless of age, involved in eldercare, caring for a sibling, an aunt or uncle, or even a good friend.

What has caused this continued shift in relationships?

First of all, we are living longer. In 1900, the average life span was 47 years. With health care advances and better life style choices, we now can anticipate living until 80 or older. As well, couples are waiting longer before starting a family, so as the adult children's parents' health begins to fail, the couples are just entering early stages of building their own personal and professional lives — with young children.

So, statistics reflect that many of us will face multiple relationship challenges. What can be done to anticipate the potential role as a caregiver? Since none of us have a crystal ball, it is best to “plan for the worst, and hope for the best.” Having a plan can help avoid having to deal with a crisis in the future.

The first important step: having the appropriate legal documents. This is crucial in managing your own and your extended family members' medical and financial matters, regardless of age or health, before the need arises.

Powers of attorney, that is, the legal appointment of a trusted person and alternate agents to act on your behalf, will ensure that your wishes will be carried out, especially in the event of an emergency. In addition, medical advance directives, known as a living will, and appointment of a health care proxy regarding your medical and end-of-life wishes will ensure that someone you trust will be able to act regarding your medical decisions. The agent that you trust for either situation will “stand in your shoes.” It is important for all generations to execute these documents.

It is important to have conversations among the generations regarding financial resources, expectations of both the parents and the adult children, and the considerations for alternate living arrangements, should the need arise. These discussions should happen now, regardless of how uncomfortable the dialogue might be. Avoiding talking about painful subjects will not make

them go away. Facing our realities is one way to control how each generation will manage in a caregiver situation.

Education is very important. The Alzheimer's Association, [AARP](#) and the internet are good preliminary resources for caregiving options and understanding your loved ones' diagnoses. Retaining a geriatric care manager is a great option if searching for respite care, transportation, home-care, management of the household, meal delivery and options, as well as alternate housing considerations. Support groups also can be beneficial for the caregiver, to relieve the feeling of isolation and helplessness.

Being a caregiver for multiple generations can be exhausting, frustrating and stressful. Planning ahead, having legal documents appointing agents of your choice and defining sources of support early in the process will help ease the burden.

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