

The Sandwich Generation Becomes the 'Panini Generation'

Boomers Faced With Balancing Their Retirement Needs and Responsibilities to Aging Parents

BLOOMFIELD, CT, Mar. 16, 2009 -- The sandwich in the much-publicized "Sandwich Generation" has changed.

"The best way to describe the shift is that the layers of the sandwich are different," says estate planning attorney Kathleen Bornhorst. "It used to be that Baby Boomers were sandwiched between childcare and eldercare. Now, because Boomers and their parents are getting older, they are caught between their own retirement plans and dreams and the care of their aging parents." Bornhorst, a partner in the Wealth Preservation practice of Pepe & Hazard LLP, recognized the shift a few years ago. "I've seen it in my clients as their adult children become more involved than ever in their estate planning, retirement living and care plans," she says. "These Boomers are involved because they care and at the same time they are mindful that they have to balance their parents' needs with their own retirement issues."

"We call it the 'Panini Generation'," says Patty Roohr, the director of marketing for Duncaster Retirement Community. She spends a good part of her day counseling Boomers who are struggling with these issues. "Very often when I meet with the adult child they tell me they feel guilty that they're looking into a Retirement community like ours and not inviting their parents to move into their homes with them. The first thing I tell them is that, if they gain nothing else from their visit, they need to get rid of the guilt immediately. It's just not helpful. The truth is that when there's a parent who is still vital and involved in life he or she deserves their own space and their adult children deserve their own spaces, too. It doesn't mean each of them doesn't love the other dearly, but they are in two totally different phases of their lives. The Boomers deserve to reap the harvest of their hard work and the parents deserve to do the same in their own fashion."

As the elderly population expands in numbers and longevity, a growing number of aging children will be caring for elderly parents. The vast Baby Boom generation — the 79 million people born from 1946 to 1964 — are now looking at their retirement and wondering how to balance that with caring for their aging parents. "These people want to know their parents are well taken care of but they don't know how to best help," says Bornhorst. "Furthermore, many don't want to take on caring for them directly and they feel guilty about this."

Consider Sally, a 65-year-old widow who retired from her job in an insurance company. She's worked hard all her life and now wants to move to Florida, along with the freedom to work part-time or travel when she wants. But she can't because her 89-year-old mother, Jane, depends on her. Jane is relatively healthy and living in her own home in Connecticut. But Sally spends a good deal of her time taking care of her mother's day-to-day needs, like driving her to the doctor or the grocery store because Jane can't do these things for herself anymore. "This is

not what I worked for all my life," says Sally with a note of guilt in her voice. "But I do not want my mother to live with me."

Having Mom Move In Doesn't Work for Anyone

Actually, the option of parents moving in with their adult children doesn't work for either party, according to both Bornhorst and Roohr. "The World War II generation simply does not want to move in with their children," says Bornhorst. "They are independent and private. They are also more social than previous generations and they don't want to be in an isolated environment of sharing their children's homes. They are not willing to feel like guests where they live."

Roohr echoes Bornhorst's comments about the differences between today's seniors and their parents. "Our parents aren't going to be satisfied with waiting for us to come home and be the only excitement in their lives. They want to be on the go, to take classes, to go on trips. These are the things they've worked hard to enjoy and they see living with their children as restricting their lifestyle."

Roohr remembers counseling one adult child wrestling with this issue: "He knew that if his mom moved in with him it would shrink her life. It would limit her and confine her because she wouldn't have her own community. His family would be her only focus and he knew she needed more than that. She's since moved to Duncaster and hasn't stopped since she got here. She spends much of her time outdoors indulging her passion for bird watching and taking painting classes. She's in her mid 80s and simply isn't ready to sit back and have the world going on around her.

Another adult daughter came to Roohr feeling guilty about even looking into Duncaster as a home for her mother. "She told me, 'I don't want my mother to know I've been here because I feel so guilty that I'm looking into this.' But she knew her mother was ready to make a move. The daughter's family loved to travel, but they'd been taking her mom with them or worrying if she stayed home alone. She finally admitted that something needed to change for everyone.

Boomers Have No Experience with Eldercare

When Boomers consider this balance of mom's needs and their own, they are also confronted with another issue – they are not equipped with the skills to take care of older people that previous generations had. "Many Boomers have no idea how to care for an older adult because the multi-generational home that was common in their parents' day was not part of their growing up," points out Bornhorst. Statistics bear this out. Forty-one percent of baby boomers who have a living parent are helping care for them according to a USA TODAY/ABC News/Gallup Poll. The study also revealed that nearly half of these caregivers worry about their ability to do so in the future.

"It was not that long ago that we watched our parents take care of their parents, but the world's a different place right now," adds Roohr. "We truly don't know how to take care of our parents. In addition, most of us couldn't even begin to offer all the pieces many elderly people will need under one roof. That leaves us worrying

about the eventual long-term care needs of our parents when they need the acute care of a nursing home, which can run from \$9000 to \$12,000 a month."

Like Bringing the Kids to Soccer All Over Again

Seniors also have their own interests that they don't want to compromise. Says Roohr: "The adult children want to help when parents no longer drive, but they find themselves sandwiched like they were when their own kids were young. It's like having to bring your kids to soccer games all over again. I talk to so many adult children who love the fact that parents are involved – joining book clubs or going on trips with their friends, but the adult children feel burdened by the fact that they're the ones having to drive their parents to these activities. Or maybe the parents want to go to concerts or a play and their children would prefer to go somewhere else with their spouses. They end up compromising or choosing between parent and spouse and feeling the guilt that goes along with that."

Where Will Mom Live?

There's also the issue of compromise when it comes to where parents and their children live. "Many of my clients are in their 60s and looking to retire and move away," says Bornhorst. "But they put that off because they ask themselves 'Where does that leave mom?'" That's an issue that promises to loom larger in the next 15 years as Boomers age. With advances in medicine and the first baby boomers turning 60 this year, people who are beginning to plan for their own retirements also are taking care of aging parents. Statistics prove that we're living longer and our parents are going to be with us longer than they would have a generation ago. Boomer caregivers are concerned about the impact of care giving on their lives. They worry about their own emotional well-being (47%), personal relationships (36%), physical well-being (31%) and sibling relationships (30%). Twenty-nine percent of Boomers also expressed concern that their parents' needs will surpass their own capabilities, according to this survey by Campbell-Ewald Health, a firm that specializes in connecting the health care industry with American consumers.

Successful Boomers are also faced with the issue of career changes that involve travel or moving. "They are torn because of their responsibility to their parents," says Roohr. "At first, they believe the only solution is for the parent to move with them, which would mean their parent has to leave and give up everything they know. Their parents would prefer to keep close to their community of origin. I talked with a daughter who came to see us at Duncaster before bringing her mother. She expected that she would soon be transferred for her job and knew her mother didn't want to move across the country with her. She didn't want her mother to be without a sense of community. Her parents had lived in Greater Hartford for 50 years and this was where her mother had roots that she didn't want to disturb. They saw Duncaster as a way for her mom to keep her sense of community and remove the burden of guilt from the daughter."

Boomers Want the Best for their Parents

Boomers are the first generation to really grapple with these issues as life spans increase and options for both them and their parents escalate. "Members of the

Panini Generation struggle with these issues because they care. They worry about their parents being taken care of, but they know they can't do it," says Bornhorst.

"These are people who sincerely want the best for their parents," adds Roohr.

"They want to know that their parents have a good life and, at the same time, they want that for themselves. In the end, that's what both generations deserve."

About Pepe & Hazard

Pepe & Hazard LLP is a regional law firm, practicing primarily in the areas of general litigation, construction and business law. For more than 25 years, the Firm has served clients nationally and internationally; operating out of offices in Hartford, Fairfield and Waterbury, Connecticut and Boston, Massachusetts. Its wholly owned subsidiary, Integrated Project Solutions LLC, specializes in electronic discovery, document management, electronic records storage and imaged documents. For more information please visit www.pepehazard.com.

About Duncaster

Duncaster is Bloomfield's signature retirement community. This campus of 190 independent residences, assisted living and Duncaster's Caleb Hitchcock Health Center is designed to help residents live life to the fullest by providing security and fulfillment. The community includes an aquatic and fitness center and an on-site health clinic. Residents can participate in ongoing education, social and cultural programs. For more information about the issues facing the Panini Generation, see www.duncaster.org or call (860) 380-5005.

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