Poll: Sandwich generation worried about own long-term care

In this photo taken Monday, July 6, 2015, Kamila Al-Najjar poses with her mother, Joan Groen, at her assisted living facility in Santa Rosa, Calif. Caught between kids and aging parents, a new poll shows the sandwich generation worries more than most Americans their age about how they’ll afford their own care as they grow older. (Eric Risberg/Associated Press)

By Lauran Neergaard | AP July 9

WASHINGTON — Caught between kids and aging parents, the sandwich generation worries more than most Americans their age about how they’ll afford their own care as they grow older, a new poll shows. But most aren’t doing much to get ready.

Nearly 1 in 10 people age 40 and over are “sandwiched” — they’re supporting a child while providing regular care for an older loved one, according to the poll by The Associated Press-NORC Center for Public Affairs Research.

Another 8 percent may join the ranks of double-caregivers in the next five years, citing declining health of an older relative or close friend.

Dueling responsibilities can make some days feel like a tug-of-war.

“If my mom needs something badly, I get pulled away from my kids a lot,” said Kamila Al-Najjar of Santa Rosa, California, a lawyer with two children and self-described health advocate for her mother. She visits her mother’s assisted living facility at least twice a week and checks in daily by phone, to oversee a list of illnesses.

“You’re dealing with someone who is aging, toward the end of their life; then you have to deal with a teenager. I hear from my mom and daughter that I’m a nag. There’s no winning in it,” she said.
Adding to the challenge, 40- and 50-somethings tend to be at the height of their careers — and need to hang onto their jobs despite difficulties of caregiving, said Susan Reinhard, who directs AARP's Public Policy Institute. Employer flexibility is a top issue as the population ages, she said.

"It's not just their own financial security, it's the financial security for their children and for the future," Reinhard said.

After age 65, government figures show nearly 7 in 10 Americans at some point will need long-term care — from a relative, home aide, assisted living or nursing home.

Yet the AP-NORC Center poll found overall, most Americans 40 and older — 54 percent — have done little or no planning to get ready for this often pricey reality. Only a third reports setting aside money for those needs. That's even though Medicare doesn't pay for the most common types of long-term care, and a nursing home can cost more than $90,000 a year.

Drill down to the 9 percent of this age group who make up the sandwich generation, and their experience leaves them far more concerned about their own senior years.

About half worry about being able to pay for their future care needs or having to move into a nursing home, compared with just over a third of other adults, the poll found. Also, 44 percent of sandwichers fear leaving debts to family, compared with 28 percent of others polled.

But the poll found the sandwich generation no more likely than other middle-aged adults to be planning and saving, possibly because of time or resources.

Al-Najjar is glad her mother "saved all her life ... so she didn't have to stress out about stuff like that." Caring for her has changed how she spends and plans for the future. "It's like a wake-up call," she said. There are "a lot of seniors in the United States that don't have that money."

The squeeze isn't ending as children grow up. Among currently sandwiched parents, 29 percent have adult children living at home, the poll found; others are providing adult children with financial assistance, meaning some are sandwiched even after their children leave the nest.

Another challenge: Finding services to help seniors live out their days at home. AARP recently opened an online "livability index" to rank communities on such factors as accessible housing and transit options.

And the National Association for Area Agencies on Aging runs an Eldercare Locator — at www.eldercare.gov and 1-800-677-1116 — to help people find local resources. Last year, the locator averaged more than 22,000 requests for assistance a month. A recent report found the top needs: Transportation, mostly to get to doctor appointments; in-home services, such as meals and personal care; and finding affordable housing or making age-friendly home modifications.

"People don't generally make these calls until they're in crisis," said association CEO Sandy Markwood. "If mom and dad need this as they get older, you should prepare for that, too."

Carroll Burnett of Whitesboro, Texas, cared for his 88-year-old father, who'd suffered a stroke, for a year before he died in March.

"I felt good that I could take care of him," said Burnett, a retired tool and die maker who had help from his wife and one of his three grown children. But he's saving up: "I don't want any of my kids to go through what I did."
The AP-NORC Center survey was conducted by telephone April 7 to May 15 among a random national sample of 1,735 adults age 40 or older, with funding from the SCAN Foundation. Results for the full survey have a margin of sampling error of plus or minus 3.2 percentage points.

Associated Press writer Stacey A. Anderson and AP news survey specialist Emily Swanson contributed to this report.