

***THE SANDWICH GENERATION: BALANCING HOME,  
ELDERCARE, AND WORK***



**INSTRUCTOR GUIDE  
1-DAY COURSE**



***THE SANDWICH GENERATION: BALANCING HOME, ELDERCARE, AND WORK***

Copyright © 2008 HRDQ  
Published by HRDQ  
2002 Renaissance Boulevard #100  
King of Prussia, PA 19406

Phone: (800) 633-4533  
Fax: (800) 633-3683  
Web: [www.HRDQ.com](http://www.HRDQ.com)

No part of this publication may be reproduced or transmitted in any form or by any means except as permitted under HRDQ's End User License Agreement, and the 1976 United States Copyright Act (17 U.S.C.) sections 107 and/or 108. Inclusion in any publication, whether for commercial or non-commercial purposes, is prohibited. Requests for permission to reproduce or reuse this content outside the terms of the End User License Agreement, should be addressed to [permissions@hrdq.com](mailto:permissions@hrdq.com) or (610) 279-2002.

For additional Reproducible Program Library licenses please contact the HRDQ Client Solutions Team at (800) 633-4533.

The material in this publication is provided "as is." HRDQ disclaims any warranties, expressed or implied, regarding its accuracy or reliability, and assumes no responsibility for errors or omissions. To the extent permissible by law, HRDQ accepts no liability for any injuries or damages caused by acting upon or using the content contained in this publication.

Version 2.0  
Last updated December, 2008

ISBN 978-1-58854-544-2

## Reproducible Program Library—End-User License Agreement

### IMPORTANT! PLEASE READ!

The following terms and conditions are a legal agreement between Organization Design & Development, Inc. DBA HRDQ (“HRDQ”) and You, Your organization, its subsidiaries, affiliates, and legal partners (“You”) regarding the Reproducible Program Library (“RPL”).

You may use the RPL only in accordance with the terms of this agreement as set forth below.

1. License Grant. HRDQ hereby grants You a non-exclusive and non-transferable license to download, reproduce, customize, and otherwise make use of the RPL within the terms of this agreement.
2. Proprietary Rights. The RPL is the sole and exclusive property of HRDQ and/or its authors including all right, title, and interest in and to the RPL. Except for the limited rights given to You herein, all rights are reserved by HRDQ.
3. Term. This Agreement is effective upon acceptance, and will remain in effect in accordance with the term of the license purchased. The specific term of this Agreement is defined on the sale invoice provided You at the time of purchase and available thereafter from HRDQ.
4. Authorized Use of Library. For the term of this license, You may:
  - (a) Store the RPL on a computer,
  - (b) Amend, edit, and change the RPL provided that all original copyright notices, and trade and service marks, remain intact and appear on this agreement and amended versions and reproductions thereof,
  - (c) Print and distribute paper copies of the RPL for educational or training activities, whether with direct employees, students, agents, or clients, and,
  - (d) Resell the RPL, in whole or in part, provided You have a current reseller agreement with HRDQ.

You may not:

- (a) Translate, reverse engineer, decompile, disassemble, or create derivative works based on the RPL,
  - (b) Include the RPL, in whole or in part, in any publication, product or service offered for sale,
  - (c) Lease or loan the RPL,
  - (d) Copy or upload the RPL onto any bulletin board service or public Internet site, or,
  - (e) Sublicense or reassign this license.
5. Termination. Failure to perform in the manner required in this agreement shall cause this license to automatically terminate and HRDQ may exercise any rights it may have. Upon natural expiry of the term, unless renewed by You with HRDQ, access to the download site will be denied and all passwords rendered inactive. Upon termination, for whatever reason, You must destroy all original and amended versions of the RPL, in any and every format, and certify as such, in writing, to HRDQ upon request. All provisions of this license with regard to the protection of the proprietary rights of HRDQ shall continue in force after termination.
6. Warranty. The RPL is provided “as is.” HRDQ warrants that the RPL does not violate any copyrights, trademarks, trade secrets, or patents of any third parties. HRDQ disclaims all other warranties, expressed or implied, regarding its accuracy or reliability, and assumes no responsibility for errors or omissions. To the extent permissible by law, HRDQ accepts no liability for any injuries or damages caused by acting upon or using the content contained in the RPL. If any part of the RPL is defective in workmanship or materials, HRDQ’s sole and exclusive liability, and sole and exclusive remedy for You, shall be replacement of the defective material. HRDQ’s warranty shall survive the termination of this agreement. Some states do not allow exclusions or limitations of implied warranties or liability in certain cases, so the above exclusions and limitations may not apply to You.
7. Permissions. Any other use of the RPL not defined in this agreement is subject to the written approval of HRDQ.

HRDQ, 2002 Renaissance Blvd. #100, King of Prussia, PA 19406, 610.279.2002, [www.hrdq.com](http://www.hrdq.com)

# Instructional design and learning philosophy

We are committed to providing the best core skills content possible for Instructor-Led Training (ILT). The following principles are applied in the development of programs:

## Sound Instructional Design

All course content is developed using a variety of research techniques. These include:

- Brainstorming sessions with target audience
- Library research
- Online research
- Customer research (focus groups, surveys, etc.)
- Subject Matter Experts (SME)
- Interviews with trainers

Expert instructional designers create imaginative and innovative solutions for your training needs through the development of powerful instructional elements. These include:

- Learning objectives — effective tools for managing, monitoring and evaluating training
- Meaningfulness — connects the topic to the students' past, present and future
- Appropriate organization of essential ideas — helps students focus on what they need to know in order to learn
- Modeling techniques — demonstrate to students how to act and solve problems
- Active application — the cornerstone to learning — helps students immediately apply what they have learned to a real-life situation
- Consistency — creates consistent instructions and design to help students learn and retain new information
- Accelerated learning techniques — create interactive, hands-on involvement to accommodate different learning styles

## Application of Adult Learning Styles

Adults learn best by incorporating their personal experiences with training and by applying what they learn to real-life situations. Our experienced instructional designers incorporate a variety of accelerated learning techniques, role-plays, simulations, discussions and lectures within each course. This ensures that the learning will appeal to all learning styles and will be retained.

## Course timing

### Module One: Caught in the Middle: Demographics of the Sandwich Generation

Type of Activity	Segment	Time
	Learning objectives	5
	Does this sound familiar?	10
	Characteristics of the Sandwich Generation	10
	Who are the caregivers?	5
	I'm not a caregiver. Or am I?	10
	Where are we headed?	20
	Time money and profitability	10
	The new reality	10



Reading



Written Exercise



Facilitation



Group Activity

## Course timing

### Module Two: Surviving the Balancing Act



Learning objectives

5



Divided time, divided mind

5



Balancing your life

15



Find joy in the balancing act

15



"Time, Time, Time. What has become of me?"

10



Simplify your life

10



Nurture yourself, nurture your job

15



Appreciate the value of changing roles and skills

20



Having a "no regrets" attitude

10



Navigating caregiver and work responsibilities

10



Reading



Written Exercise



Facilitation





Group Activity

# Course timing

## Module Three: Managing the Stress Factor

Type of Activity	Segment	Time
	Learning objectives	10
	Assessing your stress	15
	Major causes of stress for the Sandwich Generation	5
	Be in awe of yourself	15
	Identify boundaries	15
	Saying "no" diplomatically	15
	Using relaxation exercises	10
	Mental strategies to combat stress	20

## Module Four: Planning

	Learning objectives	5
	Why don't people plan	10



Reading



Written Exercise



Facilitate



Group Activity

## Course timing



Asking the hard questions

10



The realities of government help

10



Top ten financial tips to avoid the crunch

20



Know your company benefits and policies

10



Know your Internet and community resources

10



Reading



Written Exercise



Facilitation



Group Activity



# Contents

Licensing agreement.....	iii
Instructional design and learning philosophy .....	iv
Course timing.....	v
Course objectives .....	xi
<b>Module One: Caught in the Middle: Demographics of the Sandwich Generation</b>	
Learning objectives .....	2
Does this sound familiar?.....	3
Characteristics of the Sandwich Generation .....	4
Who are the caregivers? .....	5
I'm not a caregiver. Or am I?.....	6
Where are we headed?.....	7
Time, money, and profitability .....	8
The new reality .....	9
<b>Module Two: Surviving the Balancing Act</b>	
Learning objectives .....	12
Divided time, divided mind .....	13
Balancing your life .....	14
Find joy in the balancing act.....	15
"Time, time, time. What has become of me?" .....	16
Simplify your life .....	17
Nurture yourself, nurture your job.....	18
Appreciate the value of changing roles and skills .....	19
Having a "no regrets" attitude.....	20
Navigating caregiver and work responsibilities .....	21

# Contents

## Module Three: Managing the Stress Factor

Learning objectives.....	24
Assessing your stress.....	25
Major causes of stress for the Sandwich Generation.....	26
Be in awe of yourself.....	27
Identify boundaries.....	29
Saying “no” diplomatically.....	30
Using relaxation exercises.....	32
Mental strategies to combat stress.....	33

## Module Four: Planning is the best medicine

Learning objectives.....	38
Why don't people plan?.....	39
Asking the hard questions.....	40
The realities of government help.....	41
Top ten financial tips to avoid the crunch.....	42
Know your company benefits and policies.....	44
Know your Internet and community resources.....	45

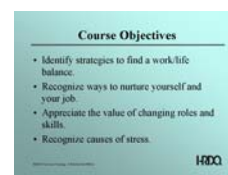
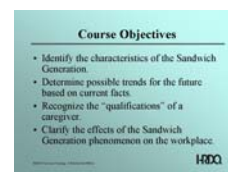
## Appendix

Action plan.....	48
Course review.....	49
Solutions for every training challenge.....	51

## Course objectives

Successful completion of this course will increase your knowledge and ability to:

- Identify the characteristics of the Sandwich Generation
- Determine possible trends for the future based on current facts
- Recognize the “qualifications” of a caregiver
- Clarify the effects of the Sandwich Generation phenomenon on the workplace
- Identify strategies to find a work/life balance
- Recognize ways to nurture yourself and your job
- Appreciate the value of changing roles and skills
- Recognize causes of stress
- Practice techniques to reduce stress
- Know important caregiver questions to ask
- Be aware of the reality of government help
- Discover financial tips to avoid the crunch
- Explore helpful caregiver resources



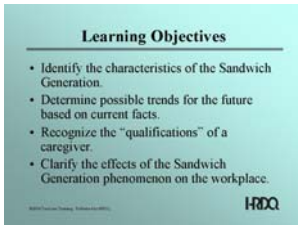
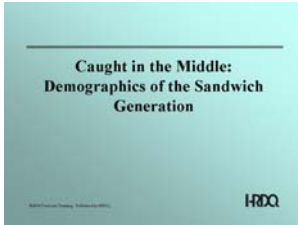


## ModuleOne



# ***CAUGHT IN THE MIDDLE: DEMOGRAPHICS OF THE SANDWICH GENERATION***

Discuss learning objectives with participants.



## Learning objectives

Successful completion of this module will increase your knowledge and ability to:

- Identify the characteristics of the Sandwich Generation
- Determine possible trends for the future based on current facts
- Recognize the "qualifications" of a caregiver
- Clarify the effects of the Sandwich Generation phenomenon on the workplace

## Does this sound familiar?

You are in a meeting preparing to leave on an important business trip. Your beeper goes off and your mother is calling to let you know that she needs to go to the doctor for a check-up. You wish that she had told you earlier so that you could make arrangements, but you know that she tries to avoid doctor's visits as much as possible. Before you leave on your trip you find yourself calling around to your neighbors and relatives that live near-by to see if they could take your mother to the doctor. You hope that someone gets back to you before the plane takes off. Your last resort is to call your son, a senior in high school, to take her during his lunch hour at school.

### Or this...

You are in a car pool with other parents to get your children back and forth to after school activities. While you are on your business trip your spouse, who also works full time, is flexing hours so that your week of car-pooling is covered.

Read the following scenarios with participants. Ask if either of these stories sound like it could be someone's story in the class. Encourage them to elaborate with their own experiences.



## Characteristics of the Sandwich Generation

Explain that the term, “The Sandwich Generation” refers to the 44% of the population between the age of 45 and 55 that is sandwiched between children still living at home and elder care responsibilities.

This group, once called the Baby Boomers, is facing a new demographic trend. For the first time in our history, Americans as a population have more parents than children, and as a result are experiencing the enormous pressures of having to care for this growing group of dependent relatives.

To understand the importance of this development we need to take a closer look at the characteristics of this group.

Read the characteristics of the sandwich generation aloud with the group.

**Characteristics of the Sandwich Generation**

- More than 22 million families provide some kind of unpaid, informal elder care and 64% of caregivers in these families are employed full- or part-time. —*Labor Project for Working Families, January 2000*
- 42% of workers have responsibility for children under 18 years of age. —*Labor Project for Working Families, January 2000*
- Nearly 50% of all parents believe it is impossible to hold down an executive-level job and still have time for a satisfying home life. — *Primedia Poll, 2002*

© 2008 HRDQ, 10/20/08/HRDQ **HRDQ**

**Characteristics of the Sandwich Generation (cont.)**

- The average caregiver is age 46, married and working outside the home earning an annual income of \$35,000 per year. —*Galvin Poll, 2002*
- About 22.4 million households have at least someone caring for an elderly relative or friend, and almost 2.5 million of those caregivers are themselves elderly, according to the National Alliance for Caregiving. —*The Wall Street Journal, July 1, 2003*

© 2008 HRDQ, 10/20/08/HRDQ **HRDQ**

**Characteristics of the Sandwich Generation (cont.)**

- 33 percent of employees currently face adult care issues, 13 percent will face them within a year, and 35 percent expect to deal with them in the next 5+ years. Interestingly, 61 percent of female respondents currently face adult care issues, while 84 percent expect to do so within 5+ years. —*LifeCare, Inc., 2003*

© 2008 HRDQ, 10/20/08/HRDQ **HRDQ**

More than 22 million families provide some kind of unpaid, informal elder care and 64% of caregivers in these families are employed full- or part-time.

—*Labor Project for Working Families, January 2000*

42% of workers have responsibility for children under 18 years of age.

—*Labor Project for Working Families, January 2000*

Nearly 50% of all parents believe it is impossible to hold down an executive-level job and still have time for a satisfying home life.

— *Primedia Poll, 2002*

The average caregiver is age 46, married, and working outside the home earning an annual income of \$35,000 per year.

—*Galvin Poll, 2002*

About 22.4 million households have at least someone caring for an elderly relative or friend, and almost 2.5 million of those caregivers are themselves elderly, according to the National Alliance for Caregiving.

—*The Wall Street Journal, July 1, 2003*

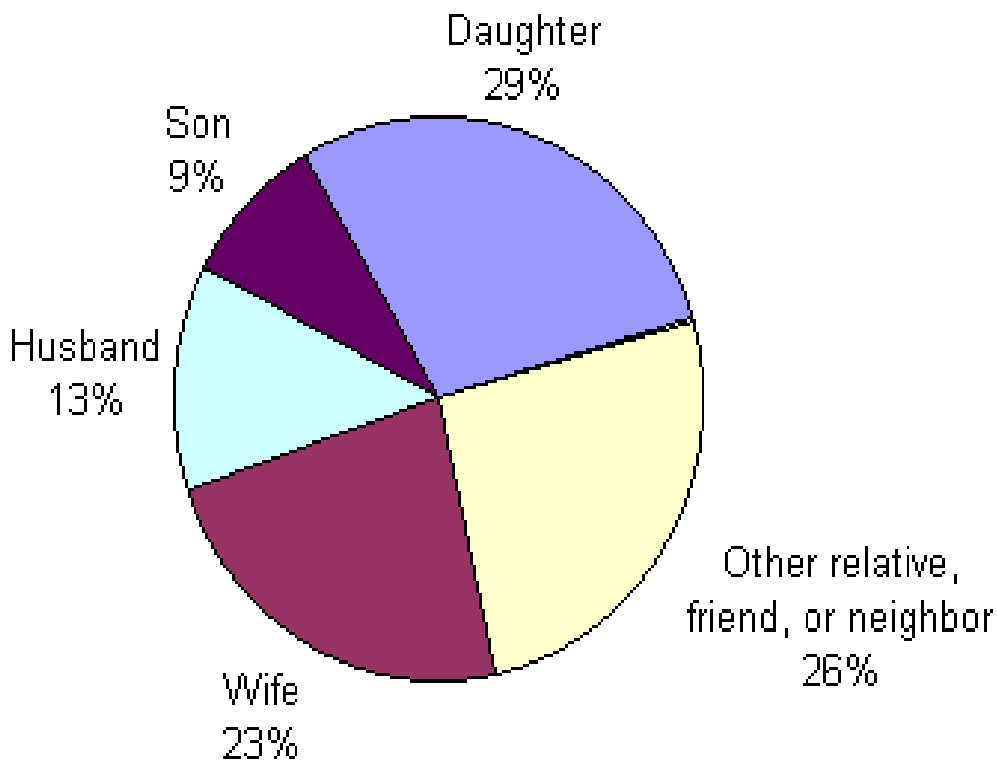
33% of employees currently face adult care issues; 13% will face them within a year; and 35% expect to deal with them in the next 5+ years. Interestingly, 61% of female respondents currently face adult care issues, while 84% expect to do so within 5+ years.

—*LifeCare, Inc., 2003*



## Who are the caregivers?

Most elder care is given in the home of the elder or the caregiver, at no extra cost to the public



American Society on Aging, 2000

Review the pie chart depicting the typical caregiver. Note that 52% of the caregiving population makes up the daughter and wife portion of the caregiving role. In the 26% of the "Other" category 23% of those are women. In more recent years there has been a slight rise in the percentage of male caregivers, but overall females take on the role of caregiver 70% – 75% of the time.

**Why so many women?**  
Research has shown that men are still considered the primary financial base in families (even when women's salaries are equal or almost equal to their spouse's). This may go back to the phrase so commonly heard in earlier generations "Men work from sun to sun, while a woman's work is never done." Women took this saying seriously and were often times proud of their accomplishments, though little credit was given. Though the generations have come a long way, juggling many balls in the air, or multitasking, has often been and still is, a skill attributed to women.



Ask participants to work individually on this page. When they are finished ask if there is anyone in the class with no check marks on the list. Having even one check mark means that you are in some way a care giver in your family or community. Ask if people had more than one, or if anybody had all of the items checked.

Make note that care giving includes both elders and children.

Explain that many times people do not think of themselves as caregivers if they are only making a couple of trips to the doctor, or helping out with services, but not providing financial assistance. Emphasize that this is not a complete list. Ask for other ideas and talk about the consequences of having little things, like the ones listed, add up. Many times those consequences mean feeling overwhelmed, stressed and a general imbalance.



## I'm not a caregiver. Or am I?

*Place a check mark if you provide any of the following for an elder or child in your family:*

\_\_\_\_\_ Helping others make medical decisions

\_\_\_\_\_ Driving to and from doctor and other health care appointments

\_\_\_\_\_ Picking up or dropping off drug prescriptions or medical supplies

\_\_\_\_\_ Driving to and from social events

\_\_\_\_\_ Contacting, or helping someone contact, home health care organizations, day care, or home aids

\_\_\_\_\_ Assisting someone with their finances

\_\_\_\_\_ Helping someone clean and organize their house

\_\_\_\_\_ Assisting someone or arranging for home repairs

\_\_\_\_\_ Arranging for or helping someone to arrange for meals, entertainment, or social events

\_\_\_\_\_ Transporting or arranging transport to or from day care

In small groups, look at the list of current trends and ask the groups to write down what they could mean for the future. Ask them to take a broad perspective and look at what the trends could mean for business, personal consequences, or social influences.

Some ideas are included in the boxes. Looking over the list you will probably find common themes: Time, money and need for support. What does this mean?

Nearly two-thirds of caregivers reported that caregiving responsibilities had a direct impact on their health and finances. This came in the form of:

Lost wages

Decreased pension and social security benefits due to decreased hours worked

Compromised potential job advancements

Increased stress related illnesses

Inability to balance home and work concerns

## Where are we headed?

Current trend	Future trend
Individuals over 75 years of age are the fastest growing population group in America.	More elders will need care and there will need to be more people able to care for them.
The average person will spend 17 years taking care of a child and 18 years taking care of a parent.	Elders and their families will be spending more money over the years helping to pay for dependents, both children and parents.
The typical caregiver provides an average of 20 hours/week of care giving and works full time.	Most caregivers are working full time. With this in mind, an extra 20 hours of care giving makes for a 60-hour work week. This means less time for self and family.
Nearly half of all baby boomers aged 40-55 have children still living at home and eldercare responsibilities.	A significant number of people need help and support with caregiving responsibilities. It will only increase with time.
Most couples don't begin investing toward retirement until their early 40s.	Less money for their retirement and their own elder years.
Studies show that parents and children are geographically living further and further from each other.	More money and time will be needed to meet eldercare responsibilities. This means more absences from work.
The average age of a child leaving their parents home to live independently is twenty-four.	More money and time will be needed to pay for child dependents.
On average, caregivers helped with elder expenses for two to six years and spent a total of \$19,525 in out-of-pocket expenses. (This does not include nursing or home care. It is composed mostly of drug prescriptions, home repairs and travel expenses.)	Money taken out of retirement or investments for their own elder years.

### Where are we headed?

#### Future trends

- More elders will need care and there will need to be more people able to care for them. More time will be needed to take care of children and elders at home.
- Elders and their families will be spending more money over the years helping to pay for dependents, both children and parents. Less money for retirement – more people applying for welfare.

HRDQ

### Future trends (cont.)

- Most caregivers are working full time. With this in mind, an extra 20 hours of caregiving makes for a 60-hour workweek. This means less time for self and family.
- A significant number of people need help and support with care giving responsibilities. It will only increase with time. Less income going toward investments and retirement.

**Future trends (cont.)**

- Less money for their retirement and their own elder years. A significant number of people need help and support with caregiving responsibilities. It will only increase with time. Less income going toward investments and retirement
- More money and time will be needed to meet eldercare responsibilities. This means more absences from work.
- More money and time will be needed to pay for child dependents.

**Future trends (cont.)**

- Money taken out of retirement or investments for their own elder years.



What does this mean for businesses?

Let's look at the bottom line.

Read the following statistics with the groups.

Questions and discuss

**Time, money and profitability**

- U.S. businesses lose \$11.4 to \$29 billion per year due to caregiving.  
— *The MetLife Juggling Act Study, 1999*
- A recent Gallup Poll found that 90% of employees consider work/life benefits as important as health insurance.  
— *Employee Benefit News, March, 2003*
- 70% of employees don't think there is a healthy balance between work and personal life.  
— *True Careers survey, 2002*



**Time, money and profitability (cont.)**

- 80% of U.S. workers are reporting higher levels of stress than five years ago.  
— *Employee Benefit News, March, 2003*
- 61% of adults say they would give up some of their pay for more time with their family.  
— *Families and Work Institute, 2002*
- The average per-employee cost of absenteeism rose sharply from \$610 per year in 2000 to \$755 in 2001.  
— *Human Resources Management Ideas & Trends, October issue, 2001*



**Time, money and profitability (cont.)**

- U.S. companies lose \$3 billion annually as a consequence of child-care related absences, estimates the child-care action campaign.  
— *Employee Benefit News, June 15, 2003*



# Time, money, and profitability

While employees are struggling to cope with increasing demands on their time, personally and professionally, employers are trying to cope with diminishing profit stemming from these demands.

U.S. businesses lose \$11.4 to \$29 billion per year due to caregiving.

— *The MetLife Juggling Act Study, 1999*

A recent Gallup Poll found that 90% of employees consider work/life benefits as important as health insurance.

— *Employee Benefit News, March, 2003*

70% of employees don't think there is a healthy balance between work and personal life.

— *True Careers survey, 2002*

80% of U.S. workers are reporting higher levels of stress than five years ago.

— *Employee Benefit News, March, 2003*

61% of adults say they would give up some of their pay for more time with their family.

— *Families and Work Institute, 2002*

The average per-employee cost of absenteeism rose sharply from \$610 per year in 2000 to \$755 in 2001.

— *Human Resources Management Ideas & Trends, October issue, 2001*

U.S. companies lose \$3 billion annually as a consequence of child-care related absences, estimates the child-care action campaign.

— *Employee Benefit News, June 15, 2003*

# The new reality

Flexible work schedules and creative benefit plans and training are on the rise in corporate America. Here's why:

**Changing family dynamics**—There are more parent households with both parents working, there are more single-parent households, and there are more parents caring for children under age 18 and/or an elderly parent(s).

**Changing workforce demographics**—America's aging workforce wants to work part-time and beyond typical retirement age.

**Global economy**—With today's global economy and the rise of e-commerce, "downtime" isn't an option, so a flexible workforce is essential.

## Benefits of being flexible

- Improve workplace productivity
- Reduce employee absenteeism
- Increase employee morale
- Enhance recruitment and retention
- Improve the bottom line
- Increase "employer of choice" status
- More \_\_\_\_\_
- \_\_\_\_\_

What does all this mean?

It means that corporate America is responding to the needs of their employees. They are finding that they must participate in the new reality of today's ever-changing, overburdened workforce. They are finding that supporting this group with training, flexibility and choices means happier employees and a better bottom line.

Read through the new reality and brainstorm ideas on more benefits for employee and employer.



