

# The sandwich generation

By Zoe Blomfield, managing partner at Viberts

THOSE of you who know me will have heard me talk of being 'sandwiched'. This is a 'thing'.

Being sandwiched is named so because many of us are effectively sandwiched between the obligation to care for children who require support in every way and aging parents who may be ill or unable to perform tasks like they used to

In the broadest sense, the 'sandwich generation' is the 'caught-in-the-middle' generation who have living parents and children. The number of sandwich carers is rising, as people generally have children later and live longer.

It also affects those in their 60s who help to care for their grandchildren, which allows their adult children to work, as well as supporting their own parents who are in their 80s and 90s.

Is it possible that we can help ourselves? Well, in terms of the children, there is little to help us. We must be super-organised, seriously efficient and must multi-task like never before. But, as our children get older and the challenges change, our time commitment is generally less (although I have yet to experience this myself!). However, our parents will often require more of our time. It sometimes starts with the need to provide help with more physical tasks around the home and garden, then perhaps with the shopping and then, in more advanced years, with paperwork and the payment of bills.

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Let's face it, admin in the adult world has become a real chore. We are bombarded with e-mails, letters and phone calls and everything seems so much more complicated than it once was. It often involves technology. As our parents get older, they are less inclined to deal with such matters and in my mum's case, she doesn't have e-mail, doesn't like answering the telephone and infrequently looks in the mailbox. I am sure that this isn't uncommon.

If you have tried it, you will know how difficult it is to help with any of these things. GDPR and data protection, while hugely beneficial generally, make it

virtually impossible to help an elderly parent with anything.

Being able to assist an elderly parent is one of the things that I am asked the most about. My advice is very simple. To be able to assist effectively, you need to have a Lasting Power of Attorney for your parents.

A power of attorney is a legal document that allows someone to make decisions for you, or act on your behalf, if you're no longer able to or if you no longer want to make your own decisions.

In Jersey we can now grant Lasting Powers of Attorney. This means that they survive incapacity if they are granted before the grantor loses capacity.

Putting an LPA in place will offer security for the donor and their loved ones and allows the donor to decide what should happen if old age, illness or injury leave them unable to deal with their affairs. The donor can give instructions on what should happen to their money, their property and their welfare (ie whether they would like to stay in their own home for as long as possible).

One of my clients is a local medic. She is a bona fide member of the sandwich generation and, some time ago, she put in place Lasting Powers of Attorney for her mum. Such was her relief at what a difference that this made to her life, that she sent me an e-mail containing her very real and personal thoughts on the subject. She asked me to publish them if I ever get the chance.

The words that follow below are hers. They are powerful and from the heart. I hope it helps readers to realise that there is something that they can do to help themselves and their parents.

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'As a 50-something-year-old of the 'sandwich generation', caring both for my parents and my children, I send this message to my parents' generation: "If you love your kids, please do this for them."

'Nobody likes to imagine that, as they get older, they will one day no longer be able to manage their own financial affairs or make personal health-related decisions. As a child, we also don't like to think that our previously strong and capable parents will reach that point either. However, the reality of life is that many will do so every year.

"Witnessing your parents experience a bout of acute illness, or just a general slowing down physically and/or mentally, can raise within you a whole load of emotional as well as logistical challenges. As a parent, imagine how much more difficult your child or children's lives will become if they are prevented from making what



are seemingly the simplest and least controversial arrangements on your behalf, in the course of trying to facilitate your wishes for your day-to-day current or future lifestyle, and dealing with their own often busy lives, not to mention their emotions too.

'I have very recent experience of this myself. My mother has lived alone since my father died three years ago. While my mother was in hospital last month, I needed to make a vet appointment for her dog to have his annual check-up and vaccinations. Also, having discovered that the boiler at mum's house smelt strongly of oil, I needed to book the engineer to come and give it its overdue service, and also make a change to the billing address as mum had begun to put invoices in random drawers.

'Both organisations involved in these seemingly simple tasks required sight of the document known as a Lasting Power of Attorney before they would action my requests. Fortunately, mum and I had put in place these relatively simple documents nearly three years ago when Jersey passed the legislation enabling individuals to lay down their instructions about who would handle their financial and/or medical affairs in the event they were no longer able to do so for themselves.

'I will be ever grateful to my mum for having understanding and foresight, and agreeing to have the discussions about Lasting Power of Attorney with me three years ago. Because of this, I now have the legal documents that are enabling me to carry out a whole range of tasks with her wishes and best interests in mind.

'This time has still been undeniably hard. Some difficult decisions about mum's future care are having to be made, but I cannot imagine how much more difficult the seemingly mundane, as well as the obvious financial matters that will need dealing with, would have been if we had not put these documents in place when we did.

'I am a passionate advocate for Lasting Powers of Attorney. I tell all my contemporaries to please open discussion with their parents and put the documents in place in a calm and organised manner while their parents are well enough to do so.

'Some have done so, but some are reporting resistance or misunderstandings. Their parents may be feeling that they will be handing over control of their finances or healthcare. This is not the case and, if you do have concerns, please talk them through with your lawyer.

'As a parent, what you will be doing is easing your child's administrative burden and stress at the point when they really need some help. This is often at a time when you have become unwell and your family is dealing with the emotional and practical repercussions of that too. In the same way as you make a will to ensure your final wishes are carried out, please put in place your Lasting Power of Attorney to ensure your children can easily carry out your wishes while you are alive, and thereby spend time how they should be, making memories by enjoying family time with you.'

