



The
SANDWICH
Generation

Time to Talk

Help and advice for when you need
to have sensitive conversations



Because you care...

Foreword

Probably like me, you are a member of the so-called Sandwich Generation.

We find ourselves feeling – and more often than not, being – still emotionally and even financially responsible for both our adult children and our longer-living parents.

And inevitably, many times it will be the once solid but now vulnerable older relative who is the source of the greatest stress, as he or she struggles to come to terms with the challenges of later life.

Like most human relationship problems, talking helps but having conversations about issues such as care, downsizing, wills and funerals is not easy.

This booklet is designed to help you and your loved ones to honestly and openly discuss how best to cater for the many aspects of their remaining years.

I hope it helps you.



MIKE BINGHAM
Chief Executive

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Time to talk

Because we have always looked up to our parents for help and guidance, as they become elderly, we may find it difficult to voice our concerns and worries about them.

As they grow older, they face differing challenges, such as changing life styles, ill health, and financial difficulties. Talking about sensitive issues can prove difficult from both sides.

With that in mind we have created this booklet as a guide to get those conversations started and raise any sensitive concerns... When it's time to talk.

Making time to talk

For family members helping an elderly parent can sometimes be difficult especially if they have a chronic condition. We are proud to present "Time to Talk" a guide to help sensitive conversations. Too often, in our love for an older relative, we may rush in and want to make drastic changes.

Time to talk helps you approach those "touchy situations" so that you and the person you care about can work as a team, creating a plan together while avoiding the common pitfalls of family negotiations.

Maybe it's not safe for Dad to drive any more. Or maybe Mum really shouldn't live alone. But leaping in and 'solving the problem' without active involvement from Mum or Dad, can end up with a lot of frustration all around, even anger or mistrust.

Our emotions don't prepare us for the time when our parents become ill, or find it hard to cope, and we can become so overwhelmed that we want to over protect them and wrap them in cotton wool.

Yet they still have their own lives and will want to keep their independence. So we need to be aware that we don't give the impression we are trying to take that way from them, but we simply care about them.

Time to Talk, is a well thought out and written guide to help approach those sensitive and awkward subjects, which we know we need to talk about but are not sure where to start. Be prepared to listen as well as talk, there are always two sides to every discussion and both sides are equally important.

Picking the right time

When we are concerned about the health of our parents, it's understandable that our worries may overtake the concerns. The temptation is always there to rush in and rescue. How do we prevent ourselves from rushing in and compounding our concerns and creating a problem?

How do we avoid 'becoming' the problem by virtue of the things we say?

Take the time to sit down when no one is in a hurry to go out or do something else, like shopping. Consider taking your parents away from the home environment making for a relaxed time when you can talk.

Ask questions rather than make statements, get others views and ideas as well as any concerns they may have. Try to keep the conversation calm and reasoned.

Everyone may feel a rollercoaster of emotions but staying calm keeps rash statements in check and will be more helpful.

So you might ask:

- Can you cope on your own? Do you think some help around the house is a good idea?
- Are you happy driving? Do you still feel safe driving, because...
- What about the garden? Is it becoming a chore rather than a joy?
- Can you manage the stairs, are you able to get into the bath/shower easily.
- Do you having any concerns about maintenance in the house? Is there anything that is becoming a burden, such as changing the light bulb?
- Do you have trouble hearing the telephone or the door bell?
- Are you eating properly and managing to keep warm?
- What about money, can you manage financially?
- Have you written a will? Do you have any preference on who you want to have certain things?
- I understand you don't want to talk about it, but are there any special wishes you would like for your funeral? Do you have a funeral plan?



Pluck up your courage

Aspects concerning our parent's health, writing a will and funerals are always difficult to approach.

We may feel overly concerned about mentioning them. Approached sensibly and with understanding they can often reveal our parents inner most feelings.

They may have wanted to talk to you about them, but felt unable to because they didn't want to upset you and may be relieved you have brought up the subject.

What help is available in an emergency, is there somewhere with contact numbers that are in a prominent place available for the emergency services?

Having a Will enables our parents to make choices and decisions, removes the risk of disputes. It also reassures them anything special that they want to give to anyone goes to them, and it saves money

Knowing the wishes of our parents for their funeral also take away any uncertainty and helps us give them the funeral they would have wanted. **Talk before it's too late.**

Write down your concerns if it helps.

Find all the relevant facts, source brochures and leaflets, prices to illustrate how they may help and telephone numbers.

Avoid talking over the telephone, a face to face conversation work better with sensitive subjects.

Don't expect instant solutions, difficult conversations often take a long time, so be prepared to come back to the topic on another occasion.

This also enables all parties to consider the options.

Is your garden becoming a chore rather than a joy?



Be prepared and start planning

One of the toughest challenges we all face is how to deal with change and how to make it as positive as we can for ourselves and those around us, especially our families.

Even at the best of times, when it is being driven by our wants and desires, change can be daunting. In later life, when we may feel it is being dictated not only by our needs and our frailties but also by those of our aging relatives. The key to the successful management of change lies in our capacity to plan for the future.

Having set the scene by considering how to start the conversation and remove some of the difficulty, the next few pages explore the main issues related to change and older people, and offer a practical guide through this complex area.

They provide the top line information and sources expertise that will be so valuable to everyone who may be faced with difficult conversations about care and other issues.

Helping to advise either now or in the future with making difficult decisions.

The key to a successful management of change, lies in our capacity to plan for the future.

But planning alone is not enough: as we all age we need to understand our options and we need to communicate them to those around us and those we care about.

Discussions about care, support and change are never going to be easy, but experience tells us we should be prepared to have those difficult conversations sooner rather the later.



Can you still cope on your own?

When living in a house suddenly becomes difficult, the first reaction of many is to move, but moving is not a choice to be taken lightly. It's important to take into account all of the options available*.

The thought of leaving the family home that has many memories and a whole way of life can be very overwhelming.

A feeling of a loss of independence and abandonment of leaving a place that has been their home for many years, that they know their way around and have close friends near by, to go to strange area can be frightening.

* When considering moving into a care / nursing home, check the financial implications.

The Community Care Act will make anyone sell their home to pay for care. Protect your assets with the Protective Property Trust and still have you home to pass on to your loved ones.

The choices are:

- Staying in their home and consider alterations to accommodate their personal needs. Social services will be able to advise you and there may be financial help available.
- Arranging help with housework, shopping and anything else you feel would be appropriate.
- Arranging domiciliary care.
- Moving to live with or close to you.
- Sheltered accommodation, which offers security and support but still allows plenty of independence.
- Moving into a residential home where everything is taken care of, from cleaning to meals and entertainment.
- In the extreme, full time care in a care or nursing home.
- All these options should be considered with great deliberation and many questions should be asked before the final decision is made.

Can you still manage the getting upstairs or into the bath?

The stairs in an elderly person's home can become more of a struggle due to stiffness associated with old age, an accident or illness. For people whose bathroom or toilet is upstairs it can be even more of an issue.

When faced with the challenges that limited mobility brings to the home, there are several options. One of which is to move to a bungalow, however this can be expensive and cause upset moving away from friends and family. Getting in and out of the bath or going for a shower is something we do everyday, something we don't think about, but for an older person, simple tasks previously taken for granted can become awkward.


Help getting into bed

Bed and chair leg risers are available to raise the height of the bed or chair. This means that you don't have to bend down as much to get into bed or into a chair. There are different types of riser available for different styles of chair and bed leg, which may or may not have castors.

Bed rails are available which slide underneath the mattress and are secured by straps. They allow you to lean on them to assist in getting in and out of bed. They can also help you to sit up or lie down. Grab rails and poles are also available to help with getting in and out of bed.

Stair Lifts

Getting a stair lift installed causes the least disruption. Stair lifts are safe and very easy to operate. And above all for a person with limited mobility a stair lift can give them some freedom and allow them to remain in their own home.



There are many companies that supply & fit stair lifts. Social Services will be able to provide advice and there may be funding available to help with the fitting costs.

Checking smoke alarms is taken for granted until we can no longer reach up or climb ladders.



Steps

A single step similar to those used for caravans is a simple option to enable you ease for climbing into bed or the entrance to front or back doors. If steps are difficult an option may be to replace them with a ramp or slope. The local authorities may be able to do this for you.

Getting into the bath

Baths and showers are available with a walk in facility or a bath lifts. This is seat that can be lowered and raised to enable you to climb in and out of the bath easier. Another easy option is a rail around the bath.

Are you having problems doing things around the house nowadays?

Taking care of simple, everyday property maintenance tasks such as changing light bulbs, checking the smoke alarm are taken for granted till we can no longer reach up or climb ladders.

It can be difficult for a proud and independent and once highly active person to admit how unmanageable certain tasks have become.

Sometimes these tasks will be left because our parents feel unable to ask us to help or tell us they are struggling. Help them make a list of any jobs that need to be taken care of. Ask their friends and neighbours if there is a recommended handyman that can help.

Contact the local community services for volunteers that provide help with gardening, shopping and general small tasks around the home.

Encourage them to share maintenance with friends, others may enjoy gardening, decorating or just general help. This is helpful if there is a large garden that needs the lawn mowing.

However they should all be wary of people just knocking on their door uninvited with offers of help. Fit a spy hole so they can check before they open the door. Also they always ask for ID and check carefully before letting a stranger into their home.

Problems hearing the telephone or the door bell?

Nobody likes to admit their hearing is failing and or they cannot hear the telephone or the television. The same is true about eye sight. To many, it is virtually like admitting that they are not as young as they used to be.

Telephone

There are many reasonably priced telephones that amplify the ringing or have a flashing light to indicate a call. There are also extra receiver amplification systems. These have volume and tone control.

A 'boost' button offers extra receiver amplification when needed or light call indicators that are an individual units that just needs another phone socket via a double connector. Telephone warning lamps can be moved from room to room as required.

Telephones are available with large number keys which incorporate a volume control for voice as well as ringing. Many are hearing aid friendly.

Doorbells

Loud extension bells can be installed in rooms in their home by adding them to the existing doorbell system. There are visual doorbells that use a table lamp to indicate the doorbell is ringing.

They can be mains powered or battery operated. Simple cordless doorbells are available from most DIY stores that put the bell on the door as normal; the transmitter can be carried around from room to room. These are inexpensive to buy and run.

And don't forget that, as well as the NHS, most hearing care and eye care companies offer free sensory tests to the elderly. Just be aware of the gentle sales pressure that is likely to follow any test!

Is driving not as easy as it used to be?

With more and more traffic on the roads, many elderly people feel unsafe when driving.

Some because of failing eyesight, or other health issues, others simply because that with high traffic volumes they feel anxious about driving even short distances. Others will not want to give up their independence, despite being a potential danger to themselves and other road users. Either way, they should not be made to feel guilty or inadequate that they no longer want or able to drive a car.

There are many other options available.

- Communities bus services, sometimes called Dial a bus / ride services. These are local services that will pick you up from you home and drop you back. Frequently these will be available in conjunction with the local supermarket and the council.
- Volunteer driving schemes whereby volunteers use their own cars to drive elderly and disabled people to day centres, take them shopping, and other events.
- A Transport Buddy Scheme. In many cases for participants who However in rural communities, other forms of transport may not be available.

Contact your local council for information as to what is available.



Are you looking after yourself properly?

It's very tempting to buy ready meals or microwave meals from the supermarket because it makes cooking a meal easy.

If someone has been used to cooking a meal for a family or for a husband or wife, to suddenly start cooking for one can feel very strange. They are in danger of not eating a healthy diet simply because they cannot be bothered, an easy trap to fall into. The importance of a healthy diet is obvious. The five a day rule of fruit and vegetables is essential.

However many elderly people find cooking no longer enjoyable, because of difficulty holding utensils, or getting around the house.

Possible solutions could be:

- Meals on wheels, provided by social services. However an individual needs to be assessed to qualify for meals on wheels.
- Getting together with friends and taking turns to cook a meal.
- Consider joining a Day Care Centre.
- When cooking a meal, do enough for two meals and freeze one.

Keeping warm

With the raising cost of gas and electricity, many elderly people will not have the heating on. It's essential to keep warm.

- Encourage them to wear layers of warm clothing rather than one thick one as this keeps warmth to the body.
- They may be able to get assistance for the cost to improve their home insulation and draught proofing.
- Don't forget the fuel allowance!
- A healthy balanced diet goes hand in hand with helping to keep warm. Of course it is important to enjoy food and to remember that variety is the spice of life.
- Eating a wide variety of foods will help to ensure they get all of the nutrition that they need.



Can you manage financially?

As we grow older, our incomes tend to become more fixed.

Some expenses fall away, for example those associated with bringing up children or paying off a mortgage.

But new costs replace them to a large extent, such as those associated with adapting the home to meet changing needs or planning an extended holiday.

Financial planning will ensure that they are able to make choices about the way they live their life and that they make the best use of their hard-earned assets and the support resources available.

Help them make a list of all their outgoings over the next few years and set those against their predicted income so that collectively, you can plan and prioritise.

- Make sure their financial planning is flexible enough to adapt to their changing needs.
- Reduce overall future costs by planning ahead, for example investing now in a savings plan to provide for future care costs.
- They may be able to use money locked up in their home but do so cautiously; remain in control and retain ownership of their home so that they are able to access what they need when they need it.

Careful planning provides choices:

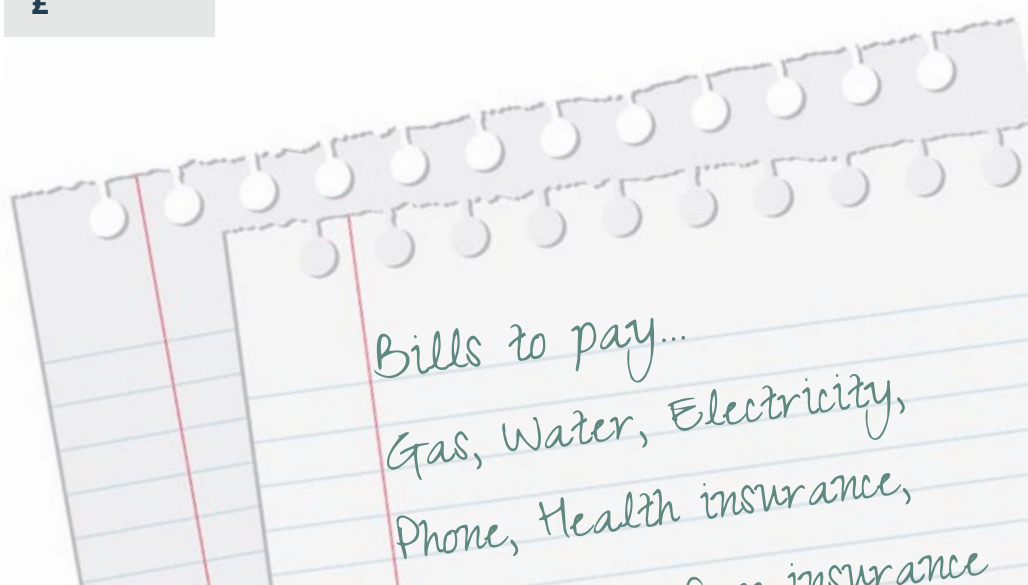
- paying for private treatment where the NHS delay is simply too long.
- staying in their own home while adapting it to meet their new demands.
- moving when the time is right for them
 - + Paying for private treatment where the NHS delay is simply too long.
 - + Staying in your own home while adapting it to meet changing needs.
 - + Moving when the time is right for you.
- Use the list on the next page as a starting point for your joint calculations.



Where the money goes? - The checklist

Calculate your likely spending each year on major costs so that you can see how well your income will meet your outgoings:

Weekly Monthly Annually	£	Clothing	£
Property maintenance	£	Food	£
Gas	£	Family gifts	£
Water	£	Christmas presents	£
Electricity	£	Holidays	£
Phone	£	Credit car/loan/other debt	£
Property improvements	£	Car expenses - fuel, repairs etc	£
Building & contents insurance	£	Everyday travel costs	£
Health insurance	£	Pet care	£
Life insurance	£	Leisure/dinners out/theatre	£
Saving plans	£	Health/golf club membership	£
Charitable giving	£	OVERALL TOTAL	£
Council tax	£		
Care fees	£		



Do you have any preference on who you want to have certain things? Have you written a will?

It is not a legal requirement to have a will in the UK, although it is a very good idea. If a person dies without a Will ("intestate") the law decides who will receive the possessions.

This may certainly make the process of sorting affairs more complicated and costly for the loved ones left behind.

It may also mean that the estate (their assets) may not be distributed as they would have wished.

If a married person dies intestate, it is a common misconception that the surviving spouse inherits everything. This is not always the case and depends on the size of the estate; brothers and sisters and parents may make a claim.

If an individual not married but living with your partner and die intestate, your partner receives nothing. Only a legally adopted child is classed (in law) as a son or daughter. Stepchildren need to be protected and named in the Will of their step-parent, if that step-parent wishes them to inherit as their natural child would.

Having a correctly authored and witnessed Will ensures your estate is distributed as you wish. It can also reduce the burden of Inheritance Tax, provide significant protection for your home from long term care costs and ensure that suitable guardianships and care arrangements are made for children, other dependants and pets.

Many people believe that things like Inheritance Tax will not affect them, believing Inheritance Tax is only a tax on the super rich, these same people are surprised and shocked to find out that when someone dies anything above the nil rated band of £312,000 is taxable at 40%, regardless of income. This money goes directly to the Inland Revenue.

According to a recent article in the Daily Mail a staggering 10 million families could face massive Inheritance Tax bills.



It's a well known saying "You can't take it with you" but it's also great to know that what you leave behind will be distributed according to your wishes.

Making a will is the first and most important step in making sure that happens.

Buy a will pack from the Post Office or Stationers

Contact your solicitors or bank who will guide you through every step and help you write your will. They can also be named as your Executor, and will ensure your wishes are adhered to.

There are also many Will writing companies in the UK.

Be sure you ask about administration costs.

I understand you don't want to talk about it, but are there any special wishes you would like for your funeral?

No one likes to think about death, let alone plan for it. In reality it is something that comes to us all. When someone dies they leave many decisions for the people left behind, along with the grief and shock of losing them.

Many people do not know what their parents wanted for their funeral. Research shows that although many people don't discuss death and funerals, over 80% wanted more involvement and more personal touches for their funerals.

This can easily be achieved.

- Talk about what you would like, even just to let your family know if you would like a burial or cremation.
- A funeral director or individual funeral plan company will discuss any plans with you, the prices and what is involved.
- **Take out a funeral plan:** This is where you pay for your funeral at today's prices, and then your funeral costs are covered when you die. Funerals has almost doubled in price over the last decade*, by paying towards your funeral now you can help protect you and your family from further rises in the future. There is nothing else to pay unless your family adds anything. Discuss with the funeral directors or funeral plan company.

A funeral is very important for the people left behind, an occasion for reflection and memories and a special way to say goodbye. Have the funeral you would like, by talking to your family and letting them know your wishes.

*Source: Mintel Report 2002 & 2007



Write your wishes down in a note book or funeral journal. Funeral journal are available from most funeral directors or on line, some are call funeral wish list.

You can change you mind about what you would like at any time, with a funeral journal that you have written this is very simple. A funeral plan you must remember to inform the company concerned.

Care giving Across The Miles

Caring for a parent is a difficult job. Your duties as a caregiver become increasingly difficult as the miles increase between you. The following are a few helpful tips in order to plan ahead in the event your parents needs your help.

Have a discussion with your parents

Years before the need for care giving arises, discuss ideas and thoughts with your parents. Discuss with them their thoughts on possibilities of relocation, assisted living or nursing home care. Make sure all of their legal and financial needs have been met. Talking with your parents ahead of time will make them more comfortable with the idea of needing help down the road.

Gather important documents

Locate important documents such as medical cards and/or health insurance cards, legal documents such as trusts, wills, funeral plans and powers of attorney, all financial statements including life insurance information and house deeds. Inform the family regarding the location of these documents. Keep copies of powers of attorney in the event you need to make health care or financial decisions from a distance.

Organise and set up a network

Contact relatives, friends and neighbours who live close by your parents. Ask them to routinely stop by and visit your parents, and ask them to contact you if they observe anything out of the ordinary. Find out about community programs that provide services such as meals or transportation, and get them involved.

Keep a journal

Take detailed notes of your parent's care such as their progress, medications, changes in level of care, recent injuries, personality changes, etc. A journal will help keep the family organized, as well as provide helpful information for the doctor or other caregivers who might be involved in your parent's care.

Be observant

Be aware of changes in your parent's personality, their appearance such as lack of grooming or soiled clothing. Verify that the mail is being opened and the bills are being paid. Set up a consistent schedule for communicating with your parents, and pay attention to what they're "not" saying. Remember, your parent doesn't want to give up their independence.

Care for the caregiver

Don't allow yourself to get to the point that you experience burn-out. Get help from other family members, as well as take time for yourself. When care giving becomes too much for the family, and the level of care is beyond your immediate resources, seek out other options. Don't let your guilt get in the way of providing the best care for your parents, even if a care facility or full time caregiver must provide that care instead of you.

Above all, remember to allow your parents to remain involved in the decision making process for as long as their decisions do not negatively impact their health or safety. Remember to discuss your concerns in a sensitive manner.

Re-evaluate the situation

Assess your parent's situation and don't be afraid to make adjustments as the circumstances change. Don't hesitate asking for help from other family members, and investigate the potential for placement into or hiring a full time live-in caregiver if the family and doctors deems necessary.

(Continued page 17)

People thoughts

Real people, real issues.

Design a "Family Plan of Action"

Before the need arises, get the family together and discuss responsibilities and divide them up accordingly. Devise a plan to keep in contact with those members who may live a distance away by frequent phone calls, emails and letters. Investigate costs for care and travel expenses.

Design contingency plans in the event that funds run out, level of care increases, and availability of family is limited.

Make the most of your visits

Schedule and attend doctors appointments with your parents when you are in town, and keep yourself informed with your parent's health.

Gather emergency contact information

Make a list of important emergency numbers such as family members, family friends, doctors, solicitors, clergy, etc. To help preserve this list in the event of an emergency, place this list in a zip bag and store it in your parents' fridge where they keep their ice cubes. Place a magnet on their refrigerator with a note as to the location of this list.

They said
the house was too big
for them...
by Alison.

What they really meant was that getting upstairs was becoming a problem - both are in their 80s.

They really love their house - so we installed a downstairs loo and stair lift, for probably less than the legal and estate agent fees they would have to have paid if they moved.

I sensed the
opportunity when
we went to my uncle's
funeral...
by Sue

Mum wouldn't talk about dying or funerals. But when we went to her brother's funeral and she remarked that he would not have liked the

flowers or the hymns, I told her that the only way she could be sure that she got what she wanted was to think about it now and write it down! The natural progression was then to take out a funeral plan.

Once we found the right help, the relief was immeasurable.

When it became clear the Dad wouldn't be able to return home after his stroke and needed specialist care the decision was daunting. Once we received the right advice and someone to guide us through all the numerous care homes and helped us make the right choice. We knew we had done the right thing for Dad, his health is much better and someone is able to care for him 24 hours a day. Something we will always be grateful for.

File for Life

For peace of mind

An ideal place is on your fridge and/or in your purse/wallet.

Also create a contact on your phone under ICE (In case of Emergency)

Place this somewhere it is easy to find for family, friends or paramedics
should you be unable to communicate with them.

Important Medical Information

Please keep this up to date with your file for life.

Name		Surname	
Address			
Telephone		Date of birth / /	
Gender		Religion*	
Male / Female			
Blood Group		Pharmacy	
Medical Insurance Company			
Policy Number			
Do you have a 'Do Not Resuscitate' form (DNR)			Yes / No
Do you have a Donor Card			Yes / No
Emergency contact		Telephone	
Emergency contact address			
Primary doctors name		Telephone	
Primary doctors address			

*if you wish to state

Acknowledgements and useful links

Thank you to everyone who provided the research for this booklet. It is much appreciated.

General

www.thesandwichgeneration.co.uk
www.myageingparent.com
www.elderlyparents.org.uk
www.nbfa.org.uk

Entitlements

www.ageuk.org.uk
www.carersuk.org
www.gov.uk/carers-allowance

Accommodation

www.eac.org.uk
www.bridgefast.co.uk

Funeral

www.dignityfuneralplans.co.uk
www.co-operative.coop/funeralcare
www.goldencharter.co.uk

Last wishes

www.thesandwichgeneration.co.uk/Myarchive
www.solicitorsfortheelderly.com

Health

www.actiononhearingloss.org.uk
www.hiddenhearing.co.uk
www.alzheimers.org.uk
www.bhf.org.uk (British Heart Foundation)
www.parkinsons.org.uk
www.diabetes.org.uk

Keeping in touch

www.elderlycontact.co.uk
www.contact-the-elderly.org.uk

Funding retirement

www.equityreleasecouncil.com
www.justretirement.com

We are living longer and as such we in turn will take care of our parents longer.

As more and more children are beginning to worry about what the future holds as their parents enter their later years, resulting in what experts are calling Elderly Parent Responsibility Stress Syndrome (EPRSS).

Major social changes such as increased life expectancy and poor pension provision are seen as the root causes. In a recent survey, 57% of people responded that they were concerned that the assets and pensions of elderly relatives were insufficient for them to remain independent for the rest of their lives.

The welfare of the elderly is a major concern but many find it understandably difficult to broach the subject with their own parents.

However, we have found that an elderly mother or father often wants the reassurance or active participation of their children on everything from simple purchases to major investment choices. We hope this booklet helps you.

