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Caregiver's Corner COVID-19 And "Sandwich Generation" Caregivers



Taking care of their kids and their parents can keep many in the Sandwich Generation from saving for their own future—but help is available.

(NAPSI)—The Sandwich Generation, named for the population of Americans caring for both their school-aged children and an aging parent or other relative, has been uniquely affected by the COVID-19 pandemic, according to a recent survey and white paper from New York Life, "Caregiving and COVID-19: How the pandemic is expanding the sandwich generation." This is largely due to an enhanced demand on the typical type of care the generation provides as a result of the coronavirus' effect on schooling, healthcare, and everyday work and life. The survey found it was largely millennials and particularly women shouldering the burden.

How COVID-19 has Affected the Sandwich Generation

The coronavirus is stretching both time and money thin for the Sandwich Generation, sometimes at the expense of their financial, physical and emotional well-being.

This demographic has spent thousands of dollars in total care for their dependents over time—and the coronavirus pandemic is intensifying this budget crunch. On average, 69 percent say they're paying for this care out of their own daily budgets, with 27 percent working more hours to get the extra funds, 27 percent drawing from their emergency savings, 20 percent sharing costs with a sibling and 18 percent ultimately delaying paying bills.

Due to the coronavirus pandemic, the data found, more than half of those in the Sandwich Generation spend more each month caring for others, as nearly one-quarter of people report spending extra each month on top of the average \$1,000. As a result, about four in 10 put less each month toward their savings and about one-third have less for their retirement, debt, or their personal well-being. Over time, these can make a big difference for a financial portfolio and create additional concerns for financial health.

"As COVID-19 exacerbates the stress on the Sandwich Generation and the economic outlook remains uncertain, preparing for the unexpected becomes critical to achieving long-term financial security," advised Dylan Huang, Head of Retail Annuities, Investment Solutions and Wealth Planning, New York Life. "While our data suggests a troubling trend of Sandwich Generation families sacrificing long-term savings for shorter term needs, the outlook is not all dark skies. This report shows that those working with financial professionals are able to improve their financial well-being and feel more confident about their financial solutions, their family's future, and their own retirement."

What's Next

As the evolving Sandwich Generation navigates its family responsibilities and day-to-day routine, it's important to keep the financial basics in mind and prioritize time to set their family up for more success and less stress in the future. Thinking about life insurance, their emergency fund, and ensuring that their investment portfolio is diversified and within a comfortable risk tolerance, are all areas that can provide security over time and let the Sandwich Generation focus on their loved ones instead of worrying about their finances.

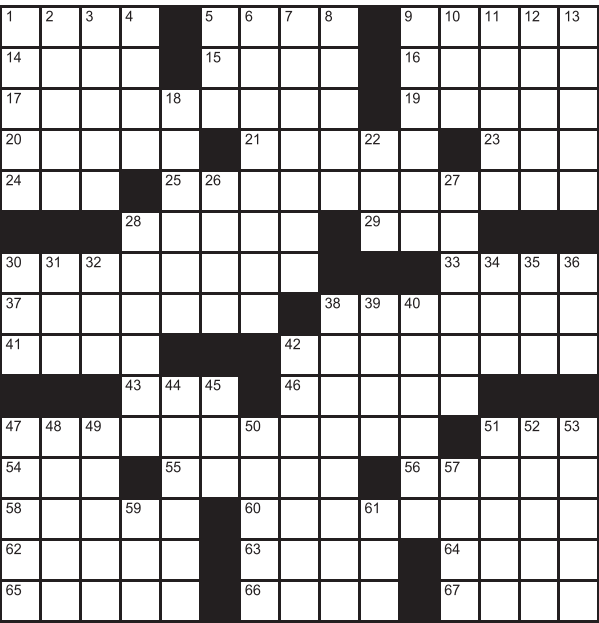
Learn More

For further facts, stats, as well as to see the entire report and survey methodology, visit www.newyorklife.com.

CROSSWORD PUZZLE

Across

- 1. "Roots," e.g.
- 5. Thai currency
- 9. Hand_____
- 14. Eye drop
- 15. Apple spray
- 16. Apportion
- 17. Irrational
- 19. Abundance
- 20. Charles de Gaulle's birthplace
- 21. Dalmatian, e.g.
- 23. "Act your ____!"
- 24. "Malcolm X" director
- 25. Common in early email days
- 28. Cut
- 29. Ace
- 30. Disgraces
- 33. Finger, in a way
- 37. Akin to an apprentice
- 38. One who raises irritating objections
- 41. Sort
- 42. Comforting
- 43. "Chicago" lyricist
- 46. Brings (out)
- 47. Biased in thoughts
- 51. Clairvoyance, e.g.
- 54. Cabernet, e.g.
- 55. Cousin of a raccoon
- 56. "Fiddler on the Roof" role
- 58. Come to mind
- 60. A person that follows in office
- 62. Hoarse cough
- 63. Length x width, for a rectangle
- 64. Fast feline
- 65. Songs in praise of God
- 66. " ____ we forget"
- 67. Affirmative votes



Down

- 1. Drag one's feet
- 2. Cliffside dwelling
- 3. Bit of Gothic architecture
- 4. Husk
- 5. Keep out
- 6. Separately priced item
- 7. Harasses
- 8. Check for fit
- 9. One who casts
- 10. Final: Abbr.
- 11. Drink with a straw
- 12. Fake
- 13. Animal in a roundup
- 18. Computer whiz
- 22. Matterhorn, e.g.
- 26. Put up, as a picture
- 27. Invigorating drinks
- 28. Strong cotton fabric
- 30. Appropriate
- 31. "Don't give up!"
- 32. Blouse, e.g.
- 34. "Aladdin" prince
- 35. Checkers, e.g.
- 36. .0000001 joule
- 38. Outer region of an organ or structure (plural)
- 39. ____ vera
- 40. Regenerative dye
- 42. Height
- 44. Arm muscle
- 45. "You stink!"
- 47. Spinachlike plant
- 48. Fermented beverage similar to cider
- 49. Going to the dogs, e.g.
- 50. Twangy, as a voice
- 51. Arise
- 52. Leaf opening
- 53. Orange crablike Pokemon character
- 57. Catch a glimpse of
- 59. Juliet, to Romeo
- 61. Mouse catcher



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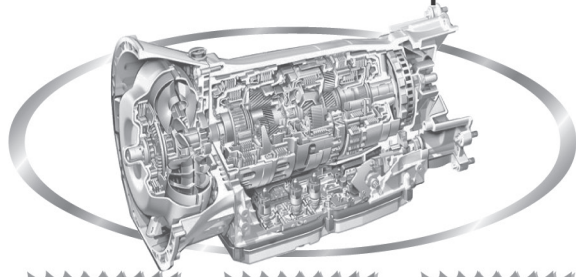
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