

Managing Stress in Midlife Families

Adults who experience the “sandwich generation” have older family members as well as adult children who need physical, emotional, or economic supports that were not needed in the past. Taking charge means assisting other family members, yet not jeopardizing your own mental and physical health.

Individuals in midlife are often the strength of their families, their work-places, and their communities. Because they are so competent, their talents are highly valued. They have the experience to offer leadership and support to others, and may have more time than they did when their children were younger. Such obligations can get out of hand, however. People may feel that responsibilities and demands are increasing rather than decreasing, leaving no time for spouse or family.

To control the stress of competing demands, learn to say “no” as well as “yes.”

- Set priorities for self, family, employment, and community.
- Compare requests with your priorities.
- Reject requests that do not match your priorities. A simple, “That really is not something I can do right now,” is enough and will be respected.
- Plan couple time to talk, to enjoy a common activity, to reflect on good things and problems.

Remember, even though job demands have never been greater, they will taper off. In midlife, it is important to develop interests that can be pursued in retirement.

Money Issues

One big worry for the sandwich generation is if they will have enough money in retirement.

Many people don’t begin planning for retirement until it is 15 years away—when their incomes are higher than they have ever been and the financial responsibilities of childrearing have ended.

Arriving home from work, Ruth finds a message from her mother’s closest neighbor who reports that her mother is getting more forgetful and may no longer be able to safely care for herself.



Ruth feels concern for her 81-year-old widowed mother, but also must deal with her 23-year-old daughter, Jackie, who lost her job and moved back home last week.

Here are some “to do’s” for retirement planning.

- Check Social Security records. Ask for form 7004, Request for Earnings and Benefits Estimate, from your local Social Security office.
- Examine insurance coverage (life, health, home) for adequacy.
- Estimate income and needs in retirement.
- Make plans to cover any gaps between income and needs.

You might:

- Save and invest more between now and retirement.
- Retire later than planned.
- Develop additional income-earning activities (turn interests or hobbies into a small business).

Relationships with Adult Children

Late-age marriages, high divorce rates, and job loss continue to increase the pool of unmarried adults with insufficient earnings to maintain a separate household. To cope, some adult children might remain in or return to the parental home. Parents of other young adults might assist in purchasing a residence, or paying part of the rent or mortgage.

If an adult child shares your residence, be clear about (1) activities or behaviors that are prohibited in your home, (2) responsibilities and obligations (e.g., room and board or household chores).

If your adult child is a parent, decisions must be made about your role in limit-setting and disciplining a grandchild.

If you provide financial help to an adult child, be clear about repayment. Is the money a gift or a loan? Discussions at the outset can help avoid future misunderstandings.

Relationships with Aging Parents

As parents age, families in midlife may face difficult tasks. Roles may be reversed as adult children assume responsibility for an aging parent—taking on decision-making about housing or on economic, health, and social supports for a parent. If you are the caregiver for a parent:

- Involve your siblings and the parent in decisions, if possible.
- Consult an attorney about legal arrangements if you must manage your parent's income or assets.
- Explore Durable Power of Attorney for Health Care, so that you will be able to make the necessary decisions at the end of your parent's life.
- Check with local area agencies to locate support services (Adult Day Care, Homemaker Health Aides, Visiting Nurse) and to find a caregiver support group.

Eat Well, Be Well

Eating well and exercising daily can help you take control and cope with midlife demands. After children leave home, you may be tempted not to plan or even prepare meals. Now, however, is the time for healthy eating. People with diets low in fat and high in whole grains, vegetables, and fruits reduce their risk for chronic degenerative diseases such as heart disease and cancer. Eating low-fat dairy products and getting adequate exercise can help delay osteoarthritis.

Visit MyPlate.gov for the dietary guidelines.

Take Care of Yourself

Adults in midlife want fulfilling, challenging, and productive lives that reflect whole person wellness, including: physical, social, spiritual, intellectual, emotional, occupational, and financial. Challenges to health and well-being in any of these areas are significant and can result in stress.

Surround yourself with a network of supportive people. Strong relationships can help you manage stress. Talk with a spouse/partner or close friend about goals and listen without judgment. Recognize the loss of youthful dreams and acknowledge the feelings. But think about new goals for midlife years. Keep goals flexible, allowing for many choices. Take time to reflect and to strengthen your spiritual beliefs. If stress causes you anxiety or depression, seek professional assistance.

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