

# Are You a Member of the Sandwich Generation?

Every day in our society, millions of adults are faced with the challenge of raising their children while also providing assistance to an elderly parent. U.S. Census Bureau statistics indicate that the number of Americans aged 65 or older will double by the year 2030 to over 70 million. Combine this with the growing trend of women over age 35 having their first baby, and the issues facing this so-called Sandwich Generation show no sign of slowing down.

When faced with the challenge of managing our work and home lives, combined with the busy schedules of children and teens, how can any one person possibly have the time to navigate the maze of information related to caring for aging parents? Although there is a wealth of information available regarding care for the elderly, the amount of misinformation is far greater. As our parents age and we become more involved in their care, it becomes important to determine whether they have done advanced planning regarding their finances and medical treatment.

Many elderly individuals may already have a Will, but they have not taken steps to create Financial and Medical Powers of Attorney and a Living Will. These three documents are every bit as important as a Will and enable elderly individuals to determine who will oversee their medical



and financial affairs in the event they become incapacitated. If an individual does not have a valid Health Care Power of Attorney, there are laws in place that dictate the person(s) who will oversee the individual's medical decisions. If a Financial Power of Attorney is not in place, a costly guardianship proceeding will be necessary to establish the person(s) who will manage all financial decisions. Even in the instance where an elderly individual does have a Will, Trust(s), and/or Powers of Attorney in place, these documents may have been prepared a long time ago and are no longer

applicable to the person's present situation.

When reviewing a parent's Will, one of the more common issues arises when one's spouse has passed away and/or entered a nursing facility and a new Will has not been prepared to reflect this change. Any Power of Attorney that has been prepared should also be reviewed, as the powers and duties that are granted to one's Agent are constantly evolving and it is essential to determine that this document is up to date. It is also important to examine any Trust documents that may have been prepared. As our parents' financial and health circumstances change, certain Trusts may no longer be advantageous and/or it may make sense to create a different type of Trust to protect assets as an elderly parent prepares to enter an assisted living or nursing facility.

Once you determine that your parents have the appropriate documents in place, your work may be only partially done. The next issue that many adult children encounter arises when one or both of their parents become ill. While there are many options regarding both short- and long-term care for the elderly, the extent of care that your parent needs will likely dictate the type of facility or in-home care services that you need to look for. If your parent would like to remain at home, there are both private-pay programs provided by home health agencies and Waiver programs provided by the PA Department of Aging. If it does not seem feasible for your parent to remain at home, there are four main housing options available including independent living, assisted living, skilled or long-term nursing facilities, and memory facilities. All of these options have specific benefits and services depending on the level of care that your parent may require. Additionally, the category of facility along with an analysis of your parents' financial data will determine whether they may be able to secure assistance from Medicaid or veterans benefits to pay for the cost of care.

While you may find it difficult to discuss plans for an illness or death with your parents, educating yourself early will help to avoid unnecessary anxiety down the road. A trusted Elder Care attorney will help to navigate this maze and preserve your peace of mind.

## Nursing Home Worries?

Are You Worried about Losing Your Home or Life Savings to the Cost of a Nursing Home?

Are You Concerned About How to Pay for Your Loved One's Expensive Nursing Home Care Without Going Broke?

Do You Want to Avoid Placing Your Loved One in a Nursing Home?

Are you a Veteran and Interested in Possibly Receiving an extra \$2100 a Month?

Are you the Spouse of a Veteran and Interested in Possibly Receiving an Extra \$1100 a Month?

**In Pennsylvania, the Average cost of a Nursing Home is over \$97,000 per year.**

**How Much Can You Afford? Are You Prepared? Call Zacharia & Brown**



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