

The ‘sandwich generation’: women caring for parents and children

Data from the National Longitudinal Survey are used to estimate the number and characteristics of women 45 to 56 years old who care for both their children and their parents; these women transfer a significant amount of money to their children and time to their parents

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The term “sandwich generation” has become increasingly common in the United States over the last two decades. In a collective sense, the term has been used to describe the middle-aged generation who have elderly parents and dependent children.¹ In the individual sense, the term describes people who are squeezed between the simultaneous demands of caring for their aging parents and supporting their dependent children. This article uses the term in the individual sense and estimates how many women 45 to 56 years old are part of the sandwich generation based on data from the National Longitudinal Survey of Young Women (NLSYW). It examines demographic characteristics of these women and the type and amount of support they give to their children and parents.

The size of the sandwich generation depends on how one defines it. An AARP report found that 44 percent of 45- to 55-year-olds had both at least one living parent and one child under age 21. Only 7 percent of 45- to 55-year-olds, however, lived in a household containing three generations; usually oneself, one’s parents or in-laws, and one’s children.² Support, of course, can mean something other than co-residence. Parents may provide financial support to their nonresident children for college expenses, the purchase of a home, or just as gifts. They may also provide help with childcare or household errands. Adult children can likewise help their elderly parents with personal care or errands, or with financial assistance, even if they do not live together.

In a sense, the sandwich generation is not a new phenomenon. Elderly or infirm parents historically have been cared for by their children, often within the child’s home. The increased attention to the sandwich generation in recent years probably has its roots in many demographic trends.³ As life expectancy increases, more middle-aged people tend to have parents who are still alive. Additionally, these parents probably have fewer children, so there might be fewer siblings with whom to share the burden. Adult children are more likely to live further from their parents, making decisions about caregiving more complicated and disruptive. Women are having children at later ages, so their parents are older, but their children are still young. Support for children might last longer than the support received by their parents’ generation, often reaching into the early and even mid-20s as they attend college and establish their own households. Women are more likely to work outside the home, making it increasingly difficult to provide additional caregiving services. Interest in these problems is undoubtedly due to the fact that they are being experienced by the baby-boom generation, a group that, by its sheer size, garners a large amount of media attention.

This article determines what proportion of middle-aged American women can be classified as part of the sandwich generation. Using data from the NLSYW and its 1997 and 1999 sections on intrafamily transfers (that is, money or hours provided to another family member), this article provides estimates based on various definitions

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of membership in the sandwich generation. It concludes that, depending on our definition, somewhere between 1 percent and 33 percent of 45- to 56-year-old women are simultaneously caring for their parents and their children. The preferred estimate is that 9 percent of these women are giving a significant amount of care to both their children and their parents, and can be termed members of the sandwich generation.

Data

The National Longitudinal Surveys (NLS), sponsored by the U.S. Bureau of Labor Statistics, are a set of surveys designed to gather information at multiple points in time on the labor market activities and other significant life events of several demographic groups of men and women.⁴ The Young Women's cohort was started in 1968, with 5,159 women ages 14 to 24 as of December 31, 1967. Originally designed to include 5 annual interviews, the survey was conducted 22 times before it was discontinued in 2003. In 1999, the "Young Women" were 45 to 56 years old and were interviewed for their 20th time. The retention rate 31 years after the initial interview was 58.4 percent of those respondents who were still living. In general, respondents participated in 1-hour personal interviews. The questions have always focused on labor market activity, but this has generally been interpreted in a very broad sense to include any activities that affect or are affected by one's participation in the labor market. Thus, questions on education and training, child care, marriage and fertility, household composition, attitudes and expectations, criminal activity, government assistance programs, and other topics have complemented the extensive labor market information gathered from survey respondents.

In 1996, NLS management designed a section of the NLSYW questionnaire devoted to transfers of time and money among family members. The idea was to explore the web of connections linking respondents to their parents and adult children. Ultimately, the section proved longer than the 15 minutes available for its administration. Therefore, the questionnaire designers split the section into two parts. In the first, administered in the 1997 survey, respondents were asked about transfers to their parents. The second part, asked in 1999, focused on relations with the respondent's adult children.

The 1997 parent section begins with an enumeration of a respondent's parents,⁵ either living or deceased, and those of her husband. For each of these parents, information about age, health, and residence is also collected. Respondents then provide information about the financial situation of their parents by answering questions about parental income and the net worth of the parents' assets. After this basic background information is collected, the 1997 survey collects extensive data about the amount of time and money the respondent spends assisting living parents and parents-in-law.⁶ This could involve up to four separate households if both a

respondent's parents and her in-laws were no longer living together. Transfers were considered at the level of the married couple. Thus, all transfers from the respondent or her husband to a parent or his/her spouse were reported as one amount. Questions about time transfers asked about two types of assistance: help with personal care (defined in the survey as help with dressing, eating, cutting hair, or any other care involving the body) and help with household chores and errands (activities such as house cleaning, yard work, cooking, house repairs, car repairs, shopping, and trips to doctors). Respondents first reported whether they had spent any time in the past 12 months helping each parent with each type of assistance, and if so, the number of hours over the past 12 months they had spent helping each parent. Questions about financial assistance included information on loans, gifts with a total value of more than \$100, and other financial support, such as paying bills or expenses without the expectation of being paid back.

To capture complementary information about inter-generational transfers in the opposite direction, the 1999 survey asked Young Women about transfers involving their children, including biological, step-, and adopted children. Demographic data, including gender, age or date of birth, highest grade completed, marital status, presence and age of any children, relationship to the respondent, and residence, were collected for each child. Each respondent was then asked about time and money transfers to her adult children, those ages 19 and older and those ages 14 to 18 who were married or had a child.⁷ These questions were similar to the parental questions asked in 1997, though chores and errands were broken out separately and an additional category for assisting with childcare was asked if the respondent had reported that the child had children. On the financial assistance side, questions about college attendance and support for college in the last 12 months were added to the 1997 questions regarding loans, gifts, and other financial assistance.

Unfortunately, some of the rich detail of these data cannot be used in the analysis of who is a member of the sandwich generation. This analysis aggregates assistance to all parents and to all children, reporting total assistance from the respondents both up and down the generations, but not distinguishing among the recipients of this assistance (for example, parents versus in-laws). It also does not separate time or money transfers by type, examining total time spent assisting parents, for example, but not how much of that time is spent on personal care or running errands. Only the group that is identified as members of the sandwich generation is examined using the type of transfers and the detailed contextual variables that are part of the NLSYW data.

There are two caveats to this study that should be mentioned at the outset. First, when weighted, the NLSYW data are nationally representative of the target population—women who were 14 to 24 on December 31, 1967 and resided in the United States at

the time of screening in 1966. Unfortunately, this excludes immigrants in this age range who immigrated after 1966. There is some evidence that this group may be more likely to be giving assistance to both their parents and children.⁸ Longitudinal studies have a difficult time tracking changes to the population that occur after the screening period. It must be remembered that this analysis is about women in the target population, not all women in the United States.

Second, because of the structure of the questionnaire, respondents report on transfers to parents 2 years before they report on transfers to their children. The reported transfers are not as simultaneous as one might hope. Implicit is the assumption that transfers are ongoing, that transfers reported in 1997 were likely to have also taken place in 1999. Though perhaps a heroic assumption, it is a necessary one because of the available data.

Analysis

Membership in the sandwich generation implies that one's parents and one's children are simultaneously dependent on oneself. Dependence, of course, is a matter of definition. The NLSYW allows us to vary the definition of dependence and estimate the number of American women between the ages of 45 and 56 who have relationships with their parents or children that meet the various thresholds.

Support for parents. Consider first the relationship between respondents and their parents. The top panel of table 1 presents the percentage of women ages 43 to 54 when interviewed in 1997 having from 0 to 4 living parents (including own parents and parents-in-law). More than 18 percent of these women have no living parents. Not surprisingly, younger women and married women have more parents; more than 15 percent of married women 43 to 48 still had all four of their parents and in-laws alive, compared with 5.8 percent of married women 49 to 54. The second panel of table 1 shows the number of parental households with which these women are related. Having parents who are not sharing a household may increase the stress and complexity of giving care to your parents, and may introduce stepparents into the equation. Almost half of all women in this group have only one parental household with which to contend, and less than 3 percent have more than 2.

Although more than 80 percent of all women in this age group have at least one parent, the level of support for their parents varies greatly. At the upper end, slightly more than 3 percent of women in this age group have at least one parent living with them. (See table 2.) Almost 8 percent have a parent living in a supported-living or nursing facility. In terms of financial support, more than 25 percent of women gave at least \$200 of support to their parents in the previous year and 6.2 percent gave more than \$1,000 in support. This latter group's average expenditure in support of their parents was \$2,716 for the year. More than one-

Table 1. Percent of 43- to 54-year-old women in 1997 with specified number of living parents and parent households, by marital status and age

Marital status	Number of parents				
	0	1	2	3	4
Total	18.4	30.1	30.0	14.2	7.4
Married	11.3	24.6	31.8	21.3	11
43-48	7.8	18.9	31.9	26.1	15.2
49-54	15.6	31.7	31.6	15.3	5.8
Unmarried	32.7	41	26.3	...	...
43-48	23.5	42.7	33.8	...	...
49-54	43.3	38.9	17.8	...	...
	Number of parent households				
	0	1	2	3	4
Total	18.4	46.3	32.6	2.6	0.1
Married	11.3	37.7	46.9	3.9	.2
43-48	7.8	32.1	54.1	5.5	.6
49-54	15.6	44.6	37.9	1.8	.0
Unmarried	32.7	63.4	.4	...	...
43-48	23.5	70.8	5.8	...	...
49-54	43.3	54.8	1.9	...	...

SOURCE: National Longitudinal Survey of Young Women, 1997.

fifth of women spent more than 100 hours during the previous year assisting their parents with personal care, household chores, or errands. Almost 10 percent spent more than 500 hours (almost 10 hours a week) helping parents. This group averaged 1,605 hours (more than 30 hours a week) of support during the year.

As table 2 shows, support for one's parents comes in many different forms, and the number of women supporting their parents depends on the definition of "support." The most inclusive definition counts a woman as supporting her parents if she had a co-resident parent or a parent in a supported living or nursing facility, or if she gave \$200 or 100 hours to her parents. By this definition, almost 45 percent of women could be said to be supporting their parents. A more restrictive definition, shown in the last row of table 2, estimates that 15.6 percent of women aged 43 to 54 years old either shared a residence with a parent, gave their parents \$1,000 or more, or spent 500 hours or more helping their parents with personal care, household chores, or errands. On average, this group gave \$1,124 to their parents and spent 1,008 hours helping them. It is apparent that a sizable minority of women in this age group are spending a lot of time and money supporting their parents.

Support for children. The other side of the sandwich generation reports on the support given to their children. Only 1 in 6 women in aged 45 to 56 reported having no living children.⁹ Two is the modal number of children; about 10 percent of

Table 2. Percent of 43- to 54-year-old women in 1997 giving specified support to parents

Type of support	Percent of women	Average contribution (in dollars)	Average contribution (in hours)
One or more co-resident parent	3.2	—	—
One or more parent in support facility	7.8	—	—
Gave parents \$200 or more	27.4	\$936	—
Gave parents \$1,000 or more	6.2	\$2,716	—
Helped parents for 100 hours or more	21.8	—	759
Helped parents for 500 hours or more	9.3	—	1,605
Had co-resident parent, parent in support facility, gave parent \$200 or more, or helped parent for 100 hours or more	44.9	\$557	405
Had co-resident parent, gave parent \$1,000 or more, or helped parent for 500 hours or more	15.6	\$1,124	1,008

SOURCE: National Longitudinal Survey of Young Women, 1997.

women have more than four children. The following tabulation shows the number of living children reported by women aged 45 to 56 in 1999:

Number of children	Percent of women
0	16.6
1	14.5
2	31.9
3	17.9
4	9.2
5	4.6
6 or more	5.2

There are a number of ways in which parents support their children. Almost half (46.2 percent) of these women have children living with them. (See table 3.) Few of these women, however, have young children in their household; 1.6 percent have children under 7 and 11.0 percent have children under 14. A third of women in this age range have at least one of their children in college, 11 percent have a child who is attending college living with them, and almost one-fifth provide financial support to their children who are attending college. This support is quite substantial, averaging \$8,900.

Financial support of one's children is much more common than other assistance. Almost 40 percent of women gave their children \$200 or more during the year; about three times the percentage of women who gave assistance of more than 100 hours. The level of financial assistance to children is much higher than it is to parents. On the one hand, more than 25 percent of all women gave \$1,000 or more during the year to their children, compared with 6 percent who gave this much support to their

parents. And the average amount each of these heavy givers gave to their children was more than \$6,700, compared with an average \$2,700 given to parents. On the other hand, more women gave at least a low level of time assistance to their parents than to their children. The percentage of women who gave at least 100 hours of assistance to their parents was more than 50 percent greater than the percentage who gave this much assistance to their children (21.8 percent, versus 13.9 percent), though the percentage giving more than 500 hours to children was about the same as those giving 500 hours to their parents. Still, it appears that assisting children is a more capital intensive activity, whereas assisting parents is generally more labor intensive.

It is obvious that women in this age group are still very involved with raising their children. Two-thirds of these women had children in their household, were supporting children at college, or were giving at least \$200 or 100 hours to help their children. Including college expenses, the amount of support that middle-age women gave to support their children averaged \$5,410 in financial support and 268 hours of assistance in childcare, personal care, errands, or household chores. Even restricting this group further by requiring that children in the household be under 21, or that support be greater than \$1,000 or 500 hours, we still find more than 55 percent of women between 45 and 56 meet this threshold of assistance to their children. Again, their average contribution is quite substantial—almost \$6,500 and more than 6 hours a week of taking care of children, performing personal care, running errands, or helping with household chores.

Simultaneous support. Membership in the sandwich generation is defined as simultaneously giving assistance to both parents and children. Table 4 shows the percentage of 45- to 56-year-old women who are part of the sandwich generation based on various criteria. The strictest definition, in which both parents and children must be co-resident, is a fairly small group. Only a little more than 1 percent of women in this age group have both parents and children living with them. If we also include in the definition, children who are away at college, the group expands only slightly, from 1.1 percent of 45- to 56-year-old women to 1.2 percent. It is still not very common for women in this age group to be living with both their parents and their children.

It is common, however, for these women to be supporting their children and parents simultaneously in less dramatic ways. More than one-fifth of women gave either \$200 or 100 hours of their time to both their parents and their children. If we add to this definition, women whose parents are co-resident or in a supported nursing facility, and those whose children are co-resident or who are being supported at college, fully one-third of women in this age group could be classified as belonging to the sandwich generation. A stricter definition such as that in the last row of table 4, seems to capture the spirit of dependence better: support for parents is defined as either co-residence, \$1,000 of financial

Table 3. Percent of 45- to 56-year-old women in 1999 giving specified support to children

Type of support	Percent	Average contribution (in dollars)	Average contribution (in hours)
Child in the household	46.2	...	...
Child under 7 in the household ..	1.6	...	...
Child under 14 in the household ..	11	...	...
Child under 21 in the household ..	31.9	...	...
Child in college	33.7	...	...
Child living in household while in college	11.4	...	...
Financially supporting child (children) while in college	19.2	\$8,900	...
Gave children \$200 or more	39.4	\$4,856	...
Gave children \$1,000 or more ..	27.4	\$6,762	...
Helped children for 100 hours or more	13.9	1,282	...
Helped children for 500 hours or more	9	1,843	...
Had co-resident child, supported child in college, gave children \$200 or more, or helped children for 100 hours or more	67.1	\$5,410	268
Had co-resident child under 21, supported child in college, gave children \$1,000 or more, helped children for 500 hours or more	55.6	\$6,467	315

SOURCE: National Longitudinal Survey of Young Women, 1999.

aid or 500 hours of other assistance, and support for children is defined as co-residence of a child under age 21, support in college, \$1,000 of financial aid, or 500 hours of other assistance. By this definition, about 9 percent of all 45- to 56-

year-old women are simultaneously supporting both their parents and children, and would be included in the sandwich generation.

The sandwich generation

Who are these 9 percent of 45- to 56-year-old women who make up the sandwich generation? Table 5 compares women in the sandwich generation with those of the same age who are not.

Sandwich-generation women are more likely to be married and out of the labor force and to have much greater income than other women of their same age. This probably reflects both opportunity and ability to support extended family members. Married women are more likely to have living parents (including in-laws) and children, and are less likely to be in the labor force. They have higher family incomes which provide the means to support family members financially and the ability to work less to offer nonfinancial assistance. In fact, after controlling for family income in a linear probability model,¹⁰ marriage is no longer a significant determinant of membership in the sandwich generation—only income and being out of the labor force are significantly correlated with sandwich generation membership.

Another question is, “What types of support do the women in the sandwich generation provide to their children and parents?” One simple way of looking at this issue is to identify the type of support given to each group by these women¹¹ as shown in table 6. As we have seen, these women tend to give financial support to their children, but give personal or household care to their parents. Almost a third of these women qualify as members of the sandwich generation based on this pattern of support. Very few women qualify simply by supplying a place to live. Their involvement in the lives of their children and parents runs much deeper than that.

Table 4. Percent of 45- to 56-year-old women in 1999 simultaneously giving specified support to children and parents

Level of support for—		Percent
Parents	Children	
Co-residence	Co-residence	1.1
Co-residence	Co-residence or support for college	1.2
Aid of \$200 or more	Aid of \$200 or more	14.2
Aid of 100 hours or more	Aid of 100 hours or more	4.1
Aid of \$200 or 100 hours or more	Aid of \$200 or 100 hours or more	21.9
Aid of \$1,000 or more	Aid of \$1,000 or more	2.7
Aid of 500 hours or more	Aid of 500 hours or more	1.4
Aid of \$1,000 or 500 hours or more	Aid of \$1,000 or 500 hours or more	6.2
Co-residence, in support facility, or aid of \$200 or 100 hours or more	Co-residence, support in college, or aid of \$200 or 100 hours or more	33.1
Co-residence, or aid of \$1,000 or 500 hours or more	Co-residence under 21 years old, support in college, or aid of \$1,000 or 500 hours or more	9.0

SOURCE: National Longitudinal Survey of Young Women, 1997 and 1999.

Table 5. Mean and standard error of selected characteristics of sandwich-generation women versus other 45- to 56-year-old women

Variable	Sandwich generation	Other women
Age	50.3	50.3
Standard error	(.223)	(.065)
Married	.775	.661
Standard error	(.028)	(.010)
Out of the labor force	.278	.237
Standard error	(.030)	(.009)
Family income in 1999 (in thousands)	\$114.7	\$67.9
Standard error	(6.0)	(1.3)
Education (years)	14.0	13.7
Standard error	(.165)	(.065)
Black	.094	.110
Standard error	(.020)	(.006)

Table 6. Type of support to children, versus type of support to parents from women in the sandwich generation

Support to children	Total	Support to parents		
		Co-residence only	\$1,000 or more	500 hours or more
Total	...	3.4	39.7	57.0
Co-residence or college support only	27.8	.3	12.2	15.4
Support of \$1,000 or more	57.6	2.4	23.8	31.3
Support of 500 hours or more ..	14.6	.7	3.7	10.3

Table 7 breaks down support by the number of sandwich generation members providing it and the average level of that support. The level of support is striking. Almost 40 percent of this group is supporting children at college, with an average

contribution of more than \$10,000. More than 80 percent are spending an average of 23 hours a week helping their parents or in-laws, and almost 30 percent are spending an average of 26 hours helping their children. Eighty percent are contributing money other than college support to their children and more than 70 percent are contributing money to their parents. These amounts average \$6,263 and \$1,521 respectively. All told, this group transfers an average of \$10,000 and 1,350 hours annually to help their children and parents.

The bulk of financial transfers from the sandwich generation go to children, not to parents. Including support for college, these women give on average more than six times as much money to their children as to their parents. However, almost all transfers of money to parents are gifts; in comparison, almost one-quarter of the total value of money transfers to children by this group takes the form of loans. The children of these women are predominantly in their teens and twenties, and attempting to establish themselves in their adult lives. They should eventually be able to pay back any loans they are given by their parents. These women's parents, on the other hand, are elderly. If they need financial help, they may have no means of ever paying it back. Those in the sandwich generation may also see this as a way of paying back what their parents had given them in earlier times.

A sizeable group of women spends an average of 28 hours a week providing childcare, most likely for their grandchildren, while their own children work or attend school. A smaller group (5.9 percent of sandwich generation women) provides an average of 22 hours a week on personal care for their children, perhaps due to the child's disability or injury. Thus, around 2 percent of all women in this age range provide such personal care or childcare while providing substantial help to their own parents or in-laws.

Table 7. Type of support given by women of the sandwich generation to their children and parents

Type of support	To children			To parents		
	Percent giving	Average amount	Average if greater than zero	Percent giving	Average amount	Average if greater than zero
Co-residence	47.3	...	...	13.5	...	...
College support (dollars/ year)	38.3	\$3,852	\$10,057	...	...	...
Time (hours/year) ¹	29.3	395	1,348	80.4	973	1,210
Personal care	5.9	68	1,153	53.4	522	978
Household chores and errands	14.3	117	818	73.9	512	693
Child care	20.0	280	1,400	...	...	...
Money (dollars/year)	80.7	\$5,054	\$6,263	73.7	\$1,121	\$1,521
Loans	32.2	\$1,192	\$3,702	.6	\$1	\$167
Gifts	79.4	\$3,578	\$4,506	71.5	\$857	\$1,199
Other	24.6	\$283	\$1,150	20.1	\$264	\$1,313

¹ Maximum time support is truncated at 4,380 hours per year (12 hours per day) for individual elements and the total. Therefore, the sum of the

individual items may be greater than the total.

Conclusion

The NLSYW provides data on transfers of time and money to both parents and children for a representative group of middle-aged American women. It shows a high degree of connection between women in this age group and other family members, especially their children. Almost half have children living with them, and the 55 percent of these women who give a high level of support to their children—living with them, supporting them in college, or giving them more than \$1,000 or 500 hours of assistance—average more than \$6,400 of financial support, a figure that represents more than 10 percent of median family income. Help to parents comes more often in the form of assistance in running errands, doing household chores, or helping with personal care.

From these data, we find that the size of the sandwich generation—those simultaneously helping parents and children—depends on what definition we choose to adopt. Having

both one's parents and one's children in the household is fairly rare—about 1 percent of all women in this age group experience this three-generation household. But one-third of all women offer some help to both their parents and children. Defining the sandwich generation as aiding children with either co-residence, support for college, or transfers of more than \$1,000 or 500 hours and simultaneously aiding parents with co-residence or similarly-sized transfers implies that 9 percent of women between ages 45 and 56 are part of the sandwich generation.

The members of the sandwich generation are wealthier and more likely to be married and out of the labor force than other 45- to 56-year-old women. On average, they spend \$10,000 and 1,350 hours each year helping their children and parents. For the economy as a whole, these women represent important resource flows. With roughly 20 million American women in this age group, members of the sandwich generation are responsible for intrafamily transfers on the order of \$18 billion and 2.4 billion hours each year. □

Notes

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¹ Russell A. Ward and Glenna Spitze, "Sandwiched Marriages: The Implications of Child and Parent Relations for Marital Quality in Midlife," *Social Forces*, vol. 77, no. 2, 1988, pp. 647–66.

² "In the Middle: A Report on Multicultural Boomers Coping with Family and Aging Issues," *AARP*, Washington, DC, July 2001.

³ Steven K. Wisensale, "Toward the 21st Century: Family Change and Public Policy," *Family Relations*, vol. 41, no. 4, 1994, pp. 417–22.

⁴ The discussion that follows borrows quite liberally from the *National Longitudinal Surveys Young Women Users' Guide 2001* (Bureau of Labor Statistics, 2001).

⁵ Respondents were asked to identify their parents (parents-in-law) by naming the male and female individuals who "played the most

important role in raising you (your husband)." This might miss certain important parental relationships (for example, biological fathers when one was raised by a stepfather, or stepmothers who married one's father later in life and have survived him), but this limitation was necessary within the structure of the questionnaire.

⁶ The survey also collected transfers from parents and in-laws, but this analysis does not use those data.

⁷ If a respondent had more than five adult children, she was asked about transfers collectively rather than child-by-child. As in the 1979 survey, transfers from the children were also collected.

⁸ "In the Middle," *AARP*, 2001.

⁹ This includes biological, adoptive, and stepchildren.

¹⁰ The results are not shown here.

¹¹ When support included both significant amounts of time and money, the more important activity was determined by whether the dollar amount of support was more or less than twice the number of hours of support.