



Sandwich generation or stress generation? How to manage it all!

In today's world, it has become more and more common for people to be met with a double bind: caring for their children and their parents or grandparents at the same time. This so called 'sandwich' effect can easily amount to added stress. When you are looking after your children and your parents, you are not only facing additional practical matters of care such as financial obligations and time management, but also added emotional pressures that can lead to fatigue and burnout. Reality is reality, and while you can't control when you'll be called upon to care for your family, you can take care of yourself in the midst of it to prevent emotional pitfalls. Here are some ways you can find balance in the middle of this sandwich.

Plan and communicate

Often times, things can go wrong when there isn't a plan and when communication is lacking. When caring for multiple generations, it is unwise to assume anything will just "take care of itself". It may seem like a good idea to protect either generation from the reality that caring for them is an effort, however being clear and honest is best and it doesn't need to be hurtful. Sit down with the whole family and discuss the practical realities of your shared future, and create a plan that details every family member's roles and obligations.

Prioritize self-care

As with all potentially stressful life events, when you are taking care of someone it can be easy to neglect your own needs. It is of utmost importance that you make time for self-care - activities that restore and rejuvenate you. These are different for everybody but often include reading, going for walks, taking baths, spending time with friends, or going to a yoga class.

Make use of resources

Look into support programs in your area. You will likely find a host of programs for older adults that can help you take care of your aging relatives. Similarly, you may find organized groups or online forums where others that are in the same situation as you and your family go to exchange ideas, advice, and general support. Take advantage of what's out there!

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Accept the bad, embrace the good

Bad days will exist, where you will feel overwhelmed, underappreciated or just plain tired. Accept these and know that they will pass. Just as important is to recognize good days and moments, when you feel loved and compassionate towards your family and extended family. Knowing that some days will be better than others can help you take it easy on yourself when the going gets tough.

Reach out for help

When it feels like too much, seek help. This could mean asking someone to take over some of your regular chores for a day or a week, or seeing a counsellor if you feel like the emotional tolls of double-ended care are becoming more than you can tolerate by yourself. Don't be afraid to ask for help, embrace your ability to recognize when you need it.

The cost of raising kids

How much does it cost to raise a child? This question has been widely debated, with figures ranging from \$3,000 to \$10,000 per year. The numbers vary widely, but what remains undisputed is that raising a child from birth to the age of 18 is a massive undertaking that will reverberate through all areas of your life, and affect your financial decisions well into the future.

Some of the things to consider when raising a child are the costs of **childcare, food, healthcare, clothing, recreation and education.**

Keep in mind these are only estimates, and that actual costs may vary widely. When it comes to raising children, you don't want to be overwhelmed and preoccupied with financial stressors. Here are some tips to lessen the burden of the financial aspects of parenting, to give you space to do what you do best - be with your family.

Make a budget and stick to it

This is perhaps the number one thing: having a budget will save you much stress and anxiety. If you are in a two-parent family, work together with your partner to establish where and how you will spend your hard-earned money. It can be very helpful to engage the help of a financial advisor, especially if you aren't skilled at budgeting.

Set up an emergency fund

Whether or not you have children, life is often full of surprises. These could include health complications, repairs to your home or car, or situations where you find yourself needing to take time off work. Stowing money away for when something unexpected comes your way will protect you from having to go into debt.

Go secondhand

When your child is growing quickly, buying used clothing or accepting gently worn gifts from other parents is a no-brainer. There is more you can do to take part in the secondhand economy such as swapping, donating, borrowing, and lending. Going secondhand not only cuts down on your spending, it's great for the environment and connects you with other parents as well.

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Skip specialty items

There is an entire industry built around parenting, and selling specially made goods for everything a new parent might need. But a lot of these things - nursing clothing, diaper bags, decorative items for nurseries - can be replaced by comparable items that aren't tailor made for parents or children.

Teach your children about finances

As children get older, they begin to have opportunities to manage their own money. As a parent, it is important that you encourage and even seek out these opportunities. And this starts with you: be open with your kids about how much you make and how much your expenses are each month. Share your budget with them and help them create their own. Insist that they start earning money for themselves - even if it's only a little - and help them manage this income. Good habits start early!

Getting and keeping your finances on track positively affects your mental health, allowing you to be a healthy and present parent. If you feel overwhelmed with the financial realities of parenting, reach out and talk to a counsellor today about your concerns and your hopes. Finances don't need to be a burden; let budgeting and planning be your greatest allies in leading a balanced and healthy financial life.

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