

CONVERSATIONS FOR CAREGIVERS

The Sandwich Generation - Caring for Kids and Aging Parents at the Same Time

August 26, 2026
12pm - 1pm EST

SESSION NOTES

Below is a summary of the topics and items discussed on the August 26, 2026 session of **Conversations for Caregivers: The Sandwich Generation - Caring for Kids and Aging Parents at the Same Time**.

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SESSION TOPICS

Defining Sandwich Caregiving | Carrying Every Role | Emotions and Burnout
Work and Money | Bringing Kids In | Sharing the Load | Next Steps & Resources

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DEFINING SANDWICH CAREGIVING

Sandwich Generation caregivers support two generations at once—raising or supporting children while also caring for an aging parent, spouse, or other older loved one. The defining strain isn't any single task; it's the conflicting demands that all arrive at the same moment. And you are far from alone: roughly 23% of U.S. adults have a parent age 65 or older while raising a child under 18 or supporting an adult child, and at least 63 million Americans provided ongoing care for an adult or child with a complex condition in the past year.

CARRYING EVERY ROLE

Caregiving is rarely one job. Most sandwich caregivers juggle four kinds of support simultaneously: practical care (meals, transportation, medications, appointments, personal care); emotional care (reassuring a child while supporting a parent through illness or loss of independence); financial support (medical, household, and school costs); and coordination across doctors, schools, insurers, pharmacies, and other helpers. Much of this work is invisible and unpaid—it runs around the clock and doesn't switch off when a task is checked off, which is exactly what makes it so draining.

EMOTIONS AND BURNOUT

The role carries complex emotions: guilt over “not doing enough,” grief (including anticipatory grief as a loved one's health changes), resentment, anxiety about the unknown, and the sense that your own needs come last. Those feelings sit alongside real positives—meaning, connection, pride, and love. Watch for signs that everyday stress has tipped into burnout: exhaustion, irritability, withdrawing from friends and activities, trouble concentrating, changes in sleep, skipping your own appointments, and feeling hopeless. Give yourself grace; you are doing the best you can.

WORK AND MONEY

Caregiving follows you to work—arriving late, using up leave, and sometimes declining promotions to protect a fragile schedule—while financial strain compounds as hours drop or savings and retirement funds get tapped. The most valuable step is often the hardest: tell a supervisor or HR that you're a caregiver. You don't need to share medical details, just enough to open the door to supports like FMLA, flexible scheduling, and Employee Assistance Programs.

BRINGING KIDS IN

Children notice shifts in routines and stress even when no one explains them, so honest, age-appropriate conversations help—simple language for younger kids, more information and responsibility for teens, and an open door for questions (it's fine to say “great question, let's find out together”). Kids can join the care team through companionship, small chores, cards, and check-ins, but medication management, personal care, and medical decisions belong with adults so those weights don't overwhelm them.

SHARING THE LOAD

You can't do it all alone—and you shouldn't have to. Get information out of your head and into a shared family calendar and a central “patient file” (binder or digital) holding medications, insurance, contacts, and key documents. Rather than “I need help,” ask for something specific: “Could you stay with Mom Saturday?” or “Would you pick up Dad's refill?” Build a wider care team of relatives, friends, neighbors, faith communities, and professionals, and build in respite so you get genuine breaks. Long-distance caregiving counts too—coordinating, managing finances, and offering emotional support are all real care.

START THIS WEEK

- Update one document—a power of attorney, will, or advance directive.
- Start a shared family calendar and a central care/contact file.
- List tasks others could take on—then ask one person to take over one thing.
- Research respite options in your area.
- Schedule the appointment you've been putting off.

Q&A HIGHLIGHTS

Q1: What's the best way to suggest outside help, like therapy, to another caregiver?

A: Lead with care, not criticism. Open with connection—“How's it going? What supports do you need? I want to make sure you're doing okay”—so it lands as “I'm here to help,” not “you're falling short.” Framing it around their well-being keeps the conversation from feeling like judgment.

Q2: Any tips for encouraging an older loved one to take part in their care or daily activities?

A: Set up an online account for the Medicare plan or supplement and review it regularly. You can see medications, hospital and rehab charges, and which providers billed — which is how you catch problems, like a provider listed for a visit that never happened. Monitor it and advocate when something looks wrong.

Q3: What if relatives won't assist—how do I lighten the load?

A: Look beyond immediate family. In-home support programs, neighbors, friends, and faith or community members can all become part of the care team. The Caregiver Help Desk can connect you with local respite and support programs when relatives aren't available.

Q4: Can you be paid as a caregiver for a disabled adult child while working full-time?

A: It's possible but depends on your situation—insurance, state programs, and paperwork all factor in. Start with your state or county aging and disability agency, and ask any in-home providers or hospital social workers you already work with; they often help families navigate these options.

Coming Up Next Month

Estate Planning Basics for Families Managing Care

September 23, 2026
12pm - 1pm EST

Register at www.LRseminars.com

Q5: Is there a reliable resource for Medicare/Medicaid eligibility and long-term care coverage?

A: Because rules vary by state, start local—contact your state Medicaid or Medicare agency directly for eligibility details. Don't hesitate to go back and ask them to explain anything that's unclear; follow-up questions are expected and encouraged.

RESOURCES SHARED

- **Caregiver Action Network – National Caregiver Help Desk:** <https://www.caregiveraction.org/helpdesk/>
- **Family Caregiver Toolbox:** <https://www.caregiveraction.org/toolbox/>
- **Eldercare Locator:** <https://eldercare.acl.gov/>
- **ARCH National Respite Network – National Respite Locator:** <https://archrespite.org/caregiver-resources/respitelocator/>
- **National Institute on Aging – Caregiving:** <https://www.nia.nih.gov/health/caregiving> | <https://www.nia.nih.gov/toolkits/caregiving>
- **U.S. Department of Labor – FMLA for Family Caregivers:** <https://www.dol.gov/agencies/whd/fmla/family-caregiver>
- **BenefitsCheckUp:** <https://benefitscheckup.org/>
- **VA Caregiver Support Program:** <https://www.caregiver.va.gov/>



ABOUT OUR SPEAKER:

NICHOLE GOBLE | CAREGIVER ACTION NETWORK

Nichole Goble is the Director of Community Initiatives at the Caregiver Action Network (CAN), where she has served for 10 years. Her background is in disability advocacy, and she brings firsthand caregiving experience—as a former caregiver for her grandfather and a current long-distance caregiver for her mother.

DISCLAIMER: This summary highlights key webinar points and questions. For comprehensive details, view the full seminar at [LRSeminars.com](https://www.lrseminars.com).

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Our Member Services team is available for assistance.

Phone: 800.728.5768

Email: info@legalresources.com

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