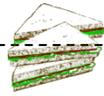


Dear Students of Social Work,



The Sandwiched Generation

Think demographics and we think age groups, profile of households, single or married or the number of children. Policymakers use demographics to predict trends and plausible scenarios – and more importantly, the policies which will service the needs of the people.

The term “sandwiched generation” is now widely used and is generally understood to be the layer of people who are caring for both children and parents at the same time. The question being asked is why policymakers, while recognising the needs of this generation, seem ambivalent about the form of support that they may need? This could be due in part to the general principle that subsidies should go to the most important needs of the poor and the lower middle-income group with help such as the waiver for maid levy for the care of the young and old. One encouraging piece of support for the sandwiched generation is the Pioneer Generation package that is tiered to meet the various categories of income background. Another support is the means-tested Community Health Assistance Scheme that helps to take the load off healthcare payments for the elderly. However, the worry still remains for those who care for elderly who miss the criteria for the Pioneer Generation package.

To be sure, the sandwiched generation is a varied group of people with a range of “caregiving” scenarios for the young and old. This includes paid and unpaid caregivers, formal and informal arrangements, government programmes and a combination of siblings, neighbours and trusted people deployed regularly or in an ad hoc manner. Every “sandwiched” household knows how dynamic and complex care arrangements can be.

The pressure on this generation, typically those between 35 and 59, is great because of their roles, responsibilities and obligations for care that include the financial, physical and psycho-social aspects of the care.

It is this load of care, or what is sometimes called the “heavy lifting”, that draws attention. It is common to hear calls for official help to shoulder the load of care. This then leads invariably to the discussion about support, subsidies and safety net. But for any discussion on these 3 “S” to be meaningful, it has to recognise that the load of care is differentiated according to households and the sudden exigencies and emergencies, such as accidents and illnesses, could overwhelm even the best prepared of them.



Heterogeneous sandwich

Designing policy for this heterogeneous cohort with varied resources and values is a gargantuan proposition. While it is logical to imagine that some subsidies can be made universal and more accessible to this group, it must be recognised that not all in the sandwiched generation need the same level of help. There are “good sandwiches” – households which have good child care support from the older generation and where the younger generation have access to many benefits, resources and opportunities. Should the level of subsidies they receive be the same as those in less advantaged positions simply because their roles in caring for the young and old are the same?

The mantra of “family is the first line of support” is increasingly being tested. There is increasing pressure for more help to be extended beyond the low income group to more accurately reflect the contemporary social and demographic realities. For example, the sandwiched generation, not unlike others, faces the disequilibrium from re-skilling for re-employment in a more volatile global economic environment while being committed to various responsibilities. Families today have fewer children, households are smaller in size and there are fewer adults in any household to share the responsibility of supervising, supporting and caring for the young and old.

So it does look like the sandwiched generation warrants greater support from the state. The approach for support and subsidies is usually structured as a partnership among state, private and community agencies, business and educational institutions and a network of social, cultural and religious organisations. Such an approach however does not place the responsibility to support needs solely or clearly on anyone. It builds on the assumption of a more Asian perspective that weighs the care of the young and old more on the family, community and individuals. But the question is whether the family is prepared and able to shoulder the burden of the “heavy lifting” of care and for how long.

It is important to delve deeper into understanding the load of care, when it happens, the cost implications and the access to care and alternatives. This will ensure that the support, subsidies and safety net are designed to best distribute the limited resources. Let’s take a look at how the 3 “S” works for the sandwiched generation.

SUPPORT: Defined as moral, practical help and the physical caring of the young and old. It varies across families and the amount of support given tends to be a function of the relationships and obligations among members that have been built up over time. How these expectations among family members are played out determines the outcome of care arrangements which depends too on the demands of the physical care. A family is generally able to fulfil its obligation of day-to-day care for the young and old but arrangements fall apart when, say, a family member is struck down with a debilitating condition. While not that uncommon, families are not primed to cope with such situations. Having ready access to a range of services to provide care and support including befriending services can be helpful.

There is room to increase and improve the range of services. Whether they are provided privately or by the Government is less of a concern than ensuring that they are accessible and affordable. For the family, the general expectation is for one to at least be physically present if he/ she is unable to help out monetarily.

SUBSIDIES: MediShield Life will extend basic covering to every Singaporean and will bring relief to most in the sandwiched generation or middle-income group who could experience twice the anxiety for both the young and old that they are obliged to be responsible for. The subsidy, which is being finalised, is very finely tuned and it remains to be seen how different groups will react to the amount set aside for them.

All subsidies are to some extent about redistributing revenue from taxes. There is a conundrum here. The middle-income group pays taxes and needs subsidies. Again, they are “sandwiched”. They may or may not be able to access reliefs and rebates depending on where the eligibility criteria are drawn. As a principle, it is good to keep the tax burden on the middle-income low, so that they get to keep what they earn as much as possible. Subsidies have to be balanced with the design of taxes. The philosophy of targeting benefits at the most important needs of the poor and the middle-income groups is a good one. As we understand the demands on the sandwiched generation, extending subsidies and benefits beyond the very poorest will become logical. If this is so, a structure of more intentional subsidies is needed to enable families to carry the load of care and for a longer period. This should be done within the family environment rather than to support costly institutions.

SAFETY NET: The safety net for the sandwiched generation will depend on how society views the ageing and the aged. Being Asian buys us some time in respecting old age and the contributions of people through the course of their life. There is still readiness on the part of families to take on the care of family members. On the part of individuals, there is now attention on the importance of the lasting power of attorney to facilitate care planning by individuals to ease the burden on the family. These are important avenues for planning ahead. In time to come, with the expansion of services to allow older persons to age in place in estates and in their homes, the self financing of such services will stretch the time that people can be in the community where they have lived for much longer. But this too means that as a community, we should be more prepared to allow for facilities, amenities and services that serve older people and those with disabilities in our communities. That is, the “not-in-my-backyard” syndrome has to be killed.

Get used to a “messy” life



Being part of the sandwiched generation means getting used to a “messy” life. Financial arrangements can go awry and support structures can fall apart when something untoward befalls a household. They can happen when the old falls sick or when the income earner with long term commitments on the housing and car loses his/ her job. The tendency for a middle-income household to equate a good lifestyle with enrichment and tuition classes for the children and a live-in domestic maid adds to the perception of running on a non-stop treadmill. Every “sandwiched” household believes it is unique partly because care situations can be dynamic and complex. There is only that much that one can anticipate and plan for. People can whine and whinge and look for ways to butter up the sandwiched generation or people can invest their energies into building a community of support that allows the pooling of ideas together to help this group.

From a psycho-social caregiving perspective, there is another aspect that is worth thinking about and many carers will share some of these helpful tips. Top on the list that many will share is to get comfortable with “things being messy.” The house will not be as clean; the finances will not be as tidy; and there are things that one has to deal with that the caregiver would never have thought of having to deal with. At a more personal level, some would advise that it is good to look at the aging parents’ situation and figure out how one would want to age and fix what can be done now. Areas that are worth thinking ahead about include having the lasting power of attorney done for both finances and care. Proactive delegation for someone to make decisions on behalf of a person in the event that the person loses mental capacity is helpful and should be given priority. It facilitates someone assuming responsibility and alleviates the anxiety and stress for the person who usually and suddenly may have care responsibility entrusted on him or her.

Of course, one of the best lessons one can learn from caring especially for aging parents is saving for old age and eating right and exercising. Basic and commonsense, these are practical and important lessons that can be learned early.

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