

**The Sandwich Generation:
Intra-family Transfers Among Middle-
Aged American Women**

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Sandwich Generation

- Squeezed between parents and children
- Not new phenomenon
- Increased attention
 - More and older parents
 - Older mothers
 - Greater distances
 - More support for children
 - Working women
 - Baby boom generation

How Big is the Sandwich Generation?

- Depends on definition
 - Co-residence
 - Age
 - Financial Support
 - Time Spent on Assistance
 - Special Circumstances

National Longitudinal Surveys

- Sponsored by Dept of Labor (since 1966)
- Cohort Design
- Emphasis on Labor Markets
- Omnibus Surveys
- Advantages of Longitudinal Design

NLS Young Women's Cohort

- Started in 1968
- 5159 women 14-24 on 31 Dec 1967
- 20th interview in 1999, ages 45-56
- 58.4 % retention rate
- One-hour personal interview

NLSYW Transfers Section

- Designed in 1996
- Concern was Sandwich Generation
- Time and Money Spent on Parents and Children
- Split in two
 - Parents in 1997
 - Children in 1999

1997 Parent's Transfer Section

- Enumeration of Parents and In-Laws
 - Background - age, health, residence, wealth
- Transfers at Household Level
 - Time:
 - Personal Care
 - Chores and Errands
 - Money
 - Gifts over \$100
 - Loans
 - Paying Bills or Expenses

1999 Children's Transfer Section

- Enumeration of Children
 - Background - age, relationship, college attendance, residence, marital status, presence / age of children
- Transfers to Adult Children
 - Time:
 - Personal Care
 - Chores and
 - Errands
 - Childcare
 - Money
 - Tuition
 - Gifts over \$100
 - Loans
 - Paying Bills or Expenses

Number of Parents – Women 43-54 in 1997

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
48 and under	7.8	18.9	31.9	26.1	15.2
Over 48	15.6	31.7	31.6	15.3	5.8
Unmarried	32.7	41.0	26.3	--	--
48 and under	23.5	42.7	33.8	--	--
Over 48	43.3	38.9	17.8	--	--

Parents of women 43-54

- Over 80% of these women have at least one parent or in-law
- Only 11% have all 4 parents
- Younger and married women have more parents

Support to Parents - Women 43-54 in 1997

Type of Support	Percent	Avg. Amount
Co-resident parent	3.2	
Parent in support facility	7.8	
Gave parents \$200+	27.4	\$936
Gave parents \$1000+	6.2	\$2716
Helped parents for 100+ hours	21.8	759 hrs.
Helped parents for 500+ hours or more	9.3	1605 hrs.
Co-resident, support facility, gave \$200+, or help 100+ hours	44.9	\$557 405 hrs.
Co-resident parent, gave \$1000+, or help 500+ hours	15.6	\$1124 1008 hrs.

Support to Children - Women 45-56 in 1999

Type of Support	Percent	Avg. Amount
Child in the household	46.2	
Child under 7 in the household	1.6	
Child under 14 in the household	11.0	
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(ren) while in college	19.2	\$8900

Support to Children - Women 45-56 in 1999 (cont.)

Type of Support	Percent	Avg. Amount
Gave children \$200 or more	39.4	\$4856
Gave children \$1000 or more	27.4	\$6762
Helped children for 100 hours or more	13.9	1282 hrs.
Helped children for 500 hours or more	9.0	1843 hrs.
Had co-resident child, supported child in college, gave children \$200 or more, or helped children for 100 hours or more	67.1	\$5410 268 hrs.
Had co-resident child under 21, supported child in college, gave children \$1000 or more, or helped children for 500 hours or more	55.6	\$6467 315 hrs.

Women Supporting Both Parents and Children

Parents	Children	Percent
Co-residence	Co-residence	1.1
Co-residence	Co-residence or college support	1.2
Aid of \$200+	Aid of \$200+	14.2
Aid of 100+ hours	Aid of 100+ hours	4.1
Aid of \$200+ or 100+ hours	Aid of \$200+ or 100+ hours	21.9
Aid of \$1000+	Aid of \$1000+	2.7
Aid of 500+ hours	Aid of 500+ hours	1.4
Aid of \$1000+ or 500+ hours	Aid of \$1000+ or 500+ hours	6.2
Co-residence, support facility, aid of \$200+ or 100+ hours	Co-residence, college support, aid of \$200+ or 100+ hours	33.1
Co-residence, or aid of \$1000+ or 500+ hours	Co-residence < 21 yr old, college support, \$1000+ or 500+ hours	9.0

Conclusion

- High degree of connectedness, especially to children
 - Half have children in home
 - 55% give high level of support, avg. \$6400
- Kids get money, parents get time
- Only 1% reside with both parent and child.
- Preferred estimate – 9% in Sandwich Generation

Data Conclusions

- Many more variables in this data set to analyze
- Difficult to get total picture of transfers
 - Other people involved
 - Want person-to-person level
- Important facet of lives of these women