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Topic (iv) Balancing work and family responsibilities

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

Submitted by the U.S. Bureau of Labour Statistics\*

**Invited Paper**

**I. Introduction**

The term “sandwich generation” has become increasingly common in the United States over the last decade. The term describes people who are squeezed between the simultaneous demands of caring for their aging parents and supporting their dependent children. How many people comprise the sandwich generation depends on how one defines it. An AARP report found that 44% of 45-55 year-olds had both at least one living parent and one child under 21. Only 7% of 45-55 year-olds, however, lived in a household containing three generations, usually oneself, one’s parents or in-laws, and one’s children (AARP 2001). Thus, depending on if one defines support as co-residence, financial support, help with personal care or errands, or some combination of these, one can get very different answers as to how large the sandwich generation is.

In a sense, this is not a new phenomenon. Elderly or infirm parents have historically 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. As life expectancy increases, more middle-aged people have parents who are still alive. Additionally, these parents had fewer children, so there may be fewer siblings with which to share the burden. Adult children are more likely to live further from their parents, making decisions about care giving more complicated and disruptive. Women are having children at later ages, so their parents are older while their children are still young. Support for children lasts longer than before, 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 care giving services. Finally, increased attention to these problems is undoubtedly due to the fact that they are currently being experienced by the baby boom generation, a group that has always attracted more than its share of media attention.

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This paper does not attempt to explain why attention to the sandwich generation has increased; it has more modest ambitions. It attempts to determine what proportion of middle-aged American women can be said to be part of the sandwich generation. I use data from the National Longitudinal Survey of Young Women (NLSYW) and its 1997 and 1999 sections on intra-family transfers to provide estimates based on various definitions of membership in the sandwich generation. I show that, depending on our definition, somewhere between 1% and 33% of 45 to 56-year-old women are simultaneously caring for their parents and their children.

The next section discusses the data used in this analysis. It describes the NLSYW, giving special attention to the sections on intra-family transfers. Using these data, and various definitions of caring for parents and children, I estimate the percentage of 45 to 56-year-old women who are part of the sandwich generation in section 3. I look first at those who have responsibilities toward their parents and then those with responsibilities toward their children. Finally, I look at the group that is combining these responsibilities. The final section concludes.

## II. Data

The National Longitudinal Surveys, 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 labour market activities and other significant life events of several groups of men and women<sup>1</sup>. 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 comprise 5 annual interviews, the survey is still being conducted on a biennial basis in odd-numbered years. In 1999, the "Young Women" were 45-56 years old and were interviewed for their 20<sup>th</sup> time. The retention rate thirty-one years after the initial interview was 58.4 % of those respondents who were still living. In general, the interviews have been designed as personal interviews of approximately one hour in duration. The focus has always been on labour 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 labour market. Thus, questions on education and training, childcare, marriage and fertility, household composition, attitudes and expectations, criminal activity, government assistance programs, and other topics have complemented the extensive labour 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 decided to split the section in two parts. In the first, to be administered in the 1997 survey, respondents would be asked about transfers to their parents. The second part would be asked in 1999 and would focus on relations with the respondent's adult children.

The 1997 parent section begins with an enumeration of a respondent's parents<sup>2</sup> and those of her husband, both living and deceased. 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 transfers of time and money to the respondent's living parents and parents-in-law. This involved 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

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<sup>1</sup> The discussion that follows borrows quite liberally from the *National Longitudinal Surveys Young Women Users' Guide 2001* (BLS, 2001).

<sup>2</sup> 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 (e.g. biological fathers when one was raised by a step-father, or step-mothers who married one's father later in life and have survived him), but this limitation was necessary within the structure of the questionnaire.

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 above \$100, and other financial support, such as paying bills or expenses without the expectation of being paid back.

To capture complementary information about intergenerational 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, are 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.<sup>3</sup> 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.

My analysis ignores much of the detail available in these data. I aggregate assistance to all parents and to all children. Thus, I report total assistance from the respondents both up and down the generations, but I do not distinguish among the recipients of this assistance (for example, parents versus in-laws). I also do not separate time or money transfers by type. I examine total time spent assisting parents, for example, but not how much of that time is spent on personal care. I also use only a few of the variables available in other sections of the NLSYW. I consider age and marital status but do not look at other demographic variables that might determine how able a woman is to give assistance such as whether she is working or in good health.

There are two caveats to this study I would like to mention at the outset. When weighted, the NLSYW data are nationally representative of the target population – women who were 14 to 24 on December 31, 1967 and resident 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 (AARP 2001). Longitudinal studies have a difficult time tracking changes to the population that occur after the screening period. It must be remembered that I am really talking about women in the target population, not all women in the U.S.

Second, because of the structure of the questionnaire, respondents report on transfers to parents two years before they report on transfers to their children. I ignore this time difference and assume that transfers reported in 1997 also took place in 1999. This is perhaps a heroic assumption, but one I am forced to make because of the data available to me. In 2001, respondents were again asked about transfers to their parents. When those data become available, I will have a better idea of how transfers vary over time.

### **III. 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

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<sup>3</sup> If a respondent had more than 5 adult children, she was asked about transfers collectively rather than child by child.

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 threshold.

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

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	11.0
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	--	--

  

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	0.2
48 and under	7.8	32.1	54.1	5.5	0.6
Over 48	15.6	44.6	37.9	1.8	0.0
Unmarried	32.7	63.4	4.0	--	--
48 and under	23.5	70.8	5.8	--	--
Over 48	43.3	54.8	1.9	--	--

Source: National Longitudinal Survey of Young Women, 1997

I start by considering 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). Over 18% of these women have no living parents. Not surprisingly, younger women and married women have more parents; eleven percent of married women still have all four of their parents and in-laws alive. 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 step-parents into the equation. Almost half of all women in this group have only one parental household with which to contend, and less than 3% have more than 2.

While over 80% 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 over 3% of women in this age group have at least one parent living with them (see table 2). Almost 8% have a parent living in a supported living or nursing facility. In terms of financial support, over a quarter of women gave at least \$200 of support to their parents in the previous year; 6.2% gave over \$1000 in support. This latter group's average expenditure in support of their parents was \$2716 for the year. Over one-fifth of women spent more than 100 hours during the previous year assisting their parents with personal care, household chores, or errands. Almost 10% spent over 500 hours (almost 10 hours a week) helping parents. This group averaged 1605 hours (over 30 hours a week) of support during the year.

Table 2: Percent of 43 to 54 year-old Women in 1997 Giving Specified Support to Parents

Type of Support	Percent	Average Contribution
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 \$1000 or more	6.2	\$2716
Helped parents for 100 hours or more	21.8	759 hrs.
Helped parents for 500 hours or more	9.3	1605 hrs.
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 hrs.
Had co-resident parent, gave parent \$1000 or more, or helped parent for 500 hours or more	15.6	\$1124 1008 hrs.

Source: National Longitudinal Survey of Young Women, 1997

I also examined women who supported their parents in any of these ways. The most inclusive definition I used was to count 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 % of women could be said to be supporting their parents. I prefer the more restrictive definition shown in the last row of table 2. I estimate that 15.6% of 43 to 54 year-old women either shared a residence with a parent, gave their parents \$1000 or more, or spent 500 hours or more helping their parents with personal care, household chores, or errands. On average, this group gave \$1124 to their parents and spent 1008 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.

The second part of being in the sandwich generation is giving support to one's children. As shown in table 3, only one in six women in this age group reported having no living children<sup>4</sup>. Two is the modal number of children; only about 10% of women having more than 4 children.

Table 3: Number of Living Children Reported by 45-56 Women in 1999

Number of Children	0	1	2	3	4	5	6 +
Percent of Women	16.6	14.5	31.9	17.9	9.2	4.6	5.2

Source: National Longitudinal Survey of Young Women, 1999

There are a number of ways in which parents support their children. Almost half (46.2%) of these women have children living with them (see table 4). Few of these women, however, have young children in their household; only 1.6% have children under 7 and only 11.0% have children under 14. A third of women have at least one of their children in college, with 11% providing housing while a child is attending college, and almost one-fifth providing financial support. This support is quite substantial, averaging \$8900.

Financial support of one's children is much more common than other assistance. Almost 40% of women gave their children \$200 or more during the year, about three times the percentage who gave assistance of over 100 hours. The level of financial assistance to children is much higher than it is to parents. Over a quarter of all women gave \$1000 or more to their children compared to only 6% who gave this much

<sup>4</sup> This includes biological, adoptive, and step children.

support to their parents. And the average amount each of these heavy givers gave to their children was over \$6700 compared to the \$2700 given to parents. On the other hand, more women gave at least a lower level of time assistance to their parents than to their children. Over 50% more women gave at least 100 hours of assistance to their parents than to their children (21.8% vs. 13.9%), though the percentage giving over 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, while assisting parents is generally more labour intensive.

Table 4: Percent of 45 to 56 year-old Women in 1999 Giving Specified Support to Children

Type of Support	Percent	Average Contribution
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
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.

Source: National Longitudinal Survey of Young Women, 1999

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, this group averaged \$5410 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 \$1000 or 500 hours, we still find over 55% of women between 45 and 56 meet this threshold of assistance to their children. Again, their average contribution is quite substantial – almost \$6500 and over 6 hours a week of taking care of children, performing personal care, running errands, or helping with household chores.

Table 5: Percent of 45 to 56 year-old Women in 1999 Giving Specified Support to Children

Level of Support for:		
Parents	Children	Percent
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 \$1000 or more	Aid of \$1000 or more	2.7
Aid of 500 hours or more	Aid of 500 hours or more	1.4
Aid of \$1000 or 500 hours or more	Aid of \$1000 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 \$1000 or 500 hours or more	Co-residence under 21 year old, support in college, or aid of \$1000 or 500 hours or more	9.0

Source: National Longitudinal Survey of Young Women, 1997 and 1999

Membership in the sandwich generation is defined as simultaneously giving assistance to both parents and children. Table 5 shows the percentage of 45-56 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 over 1% 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% of 45 to 56 year old women to 1.2%. 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 for these women to be supporting their children and parents simultaneously in less dramatic ways. Over 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 those 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. I prefer the more limited definition at the bottom of table 5. In this definition, support for parents is defined as either co-residence, \$1000 of financial aid, or 500 hours of other assistance. Support for children is defined as co-residence of a child under age 21, support in college, \$1000 of financial aid, or 500 hours of other assistance. Using this definition about 9% of all 45 to 56 year-old women are simultaneously supporting both their parents and children, and would be included in the sandwich generation.

#### IV. 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% of these women who give a high level of support to their children – living with them, supporting them in college, or giving them over \$1000 or 500 hours of assistance – average over \$6400 of financial support, a figure that represents more than 10% 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 adapt. Having both one's parents and one's children in the household is fairly rare – about 1% of all women in this age group. But one-third of all women offer some help to both their parents and children. My preferred definition of the sandwich generation – with either co-residence, support for college, or transfers above \$1000 or 500 hours in each direction – would indicate that 9% of women between 45 and 56 are part of the sandwich generation.

## **References**

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