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The Sandwich Generation: Supporting Caregivers Stuck in the Middle

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While sitting with her young son as he recovered from a severe asthma attack, Carol Bradley Bursack heard her mother’s medical alert system go off. She was immediately faced with a difficult decision: stay with her son or rush to her mother’s apartment? Who needed her the most? ¹

This story is familiar to millions of Americans providing unpaid care for their family members: 29% are part of the “Sandwich Generation,” simultaneously caring for an older relative while raising or financially supporting children. ² **Nearly 17 million Americans are in the Sandwich Generation, making up one-third of all caregivers.** ³ Longer lifespans, an aging population, and rising long-term care costs mean more adults care for parents while raising children of their own. These pressures can be especially intense for middle-class families, many of whom earn too much to qualify for public assistance but not enough to comfortably absorb the costs of child care, elder care, housing, and other essentials on their own.

But the Sandwich Generation is more than just a growing caregiving demographic. It is a warning sign that America’s support systems have not kept up with how families actually live. Policymakers too often treat child care, elder care, paid leave, and housing as separate challenges. But families experience them all at once. As caregiving needs span generations, the gap between how families live and how public policy responds will only grow. ⁴

This report examines four places where that mismatch is most apparent and proposes 11 ways policymakers can modernize existing supports to better reflect the realities of caregiving today.

Where Family Supports Fall Short

Families have long cared across generations, but the policies meant to support them remain divided across separate systems. For families caring across generations, that creates four major problems:

1. Work and Care Systems Aren’t Built to Work Together

Most members of the Sandwich Generation balance paid work with caring for children and aging relatives. ⁵ While caregiving leave policies are meant to help workers take time off to provide care, these systems are often better suited to predictable caregiving needs. For example, the federal Family and Medical Leave Act (FMLA) and many state and employer-based Paid Family and Medical Leave (PFML) programs require workers to provide 30 days’ notice when the need for leave is foreseeable. ⁶ But emergencies involving children and aging parents rarely come with advance warning. Elder care can be especially difficult to

plan for because needs can change quickly. A family may need short-term help after a hospitalization, ongoing support for a chronic condition or disability, or more intensive care after a sudden change in health. Leave policies that work well for discrete periods of care can be harder to use for the ongoing or unpredictable demands of caring for an aging adult.⁷

Care services are also organized around traditional work schedules rather than families' needs. For example, most child care centers and many elder care providers operate during typical business hours, leaving few options for families requiring support outside those windows.⁸ Even caregivers with traditional work schedules may need evening child care while taking a parent to a medical appointment or weekend elder care while attending a child's activities. **Without more flexible work and care options, families are forced to rely on informal care, reduce their work hours, or leave the workforce altogether.**

2. Financial Supports Weren't Built for Modern Caregiving

The Sandwich Generation faces the combined costs of caring for children and aging parents.⁹ Although the federal government provides financial support for caregiving, most of these programs were designed around a single caregiving responsibility rather than overlapping ones. As a result, families supporting more than one generation often find that existing benefits don't cover their costs. That shortfall can push families to draw from retirement accounts, emergency funds, and college savings to cover care-related expenses.¹⁰

The Child and Dependent Care Tax Credit (CDCTC), for example, can be used both for children and dependent adults. However, the credit is capped at \$6,000 for households with two or more dependents—meaning a family with two children receives the same amount as one with four children and a dependent older adult.¹¹ The credit doesn't grow as families take on additional caregiving responsibilities.

Federal caregiving supports are also fragmented across multiple systems. Families receive child care assistance through CCDF, tax relief via the IRS, and long-term care support from Medicaid or aging services programs. Each has its own eligibility rules, funding stream, and administrative processes. Federal policy continues to treat child care and elder care as separate challenges, even when families are managing both at once. **This forces families to navigate multiple disconnected systems to access the support they need.**

3. Care Infrastructure Isn't Keeping Up

America's care infrastructure isn't keeping pace with growing demand for child care and elder care.¹² Millions of families already struggle to find affordable child care, in-home care, nursing home care, and other critical services. As the US population continues to age, these shortages are likely to become harder for families to manage.

Ongoing issues with child care supply are well documented. The field faces persistent staffing shortages, and more than 4.2 million children lack access to a formal care slot. And families face similar shortages when they need elder care.¹³ Low wages, long hours, and pandemic-era disruptions have pushed many out of the sector, limiting access to home health services and licensed nursing facilities just as demand is accelerating.¹⁴

For members of the Sandwich Generation, these shortages compound one another. Families struggling to find child care today may soon find themselves searching for reliable elder care, all while working full-time. When formal care is unavailable, unaffordable, or too hard to arrange, families become the backstop. **Without expanding America's care infrastructure, more families will be forced to fill in those gaps themselves.**

4. Housing Doesn't Fit Multigenerational Families

Many members of the Sandwich Generation need housing that can safely accommodate both young children and aging adults. That may mean modifying a home, moving in an older relative, or finding housing better suited for multigenerational living. Yet much of America's housing policy makes it difficult for families to live with, or near the people they care for, leaving many multigenerational families with limited options.

For example, Accessory Dwelling Units (ADUs) can allow older adults or dependents to live near caregivers while maintaining greater autonomy. However, restrictive local zoning rules, complex procedural requirements, and high construction and compliance costs make building ADUs time-consuming and expensive, limiting their use for multigenerational families.¹⁵

At the same time, federal housing assistance programs often do not reflect the needs of multigenerational families. Occupancy standards commonly limit the number of people who can live in a unit, often using two people per bedroom as a benchmark. Yet most federally subsidized housing units have only one or two bedrooms.¹⁶ That may work for smaller families but can significantly reduce affordable housing options for caregivers in the Sandwich Generation who have larger households. As a result, caregivers may face higher housing costs precisely at the time when they are also supporting children and aging relatives.

As multigenerational caregiving becomes more common, housing policy should evolve and make it easier for families to live close to the people they care for.

Building a Modern Family Support System

Families have changed. America's family support systems haven't kept up. Policymakers should focus on four areas for reform:

1. Make Work and Care More Flexible

Work and caregiving should better reflect modern realities. Families are expected to work according to a set schedule, but caregiving rarely follows one. Policymakers should:

- **Incentivize employers to offer flexibility-focused benefits.** Lawmakers should provide tax incentives to encourage employers to offer benefits such as flexible scheduling, predictable hours, or other arrangements that allow employees to better navigate work and caregiving needs. These benefits would be particularly valuable for workers with nonstandard schedules who face greater barriers to coordinating reliable care.¹⁷
- **Expand care options for a 24/7 workforce.** Child and elder care providers often lack the staff and resources to stay open past traditional business hours. A federal grant program should help child care providers expand evening, overnight, and weekend care, while helping communities expand home care, adult day services, respite care, and other flexible supports for older adults. Policymakers could also offer targeted wage supplements, subsidies, or other incentives to staff covering care during nontraditional hours.
- **Pass a federal PFML program.** A federal Paid Family and Medical Leave (PFML) program would allow workers to take job-protected leave without sacrificing their income when caring for children, aging parents, or both.

2. Modernize Financial Support

Federal financial supports still assume families care for one dependent at a time. Policymakers should:

- **Strengthen existing financial support for caregivers.** Policymakers should strengthen assistance for unpaid family caregivers by passing the *Credit for Caring Act*, which creates a tax credit of up to \$5,000 for eligible caregivers. They should

modernize the Child and Dependent Care Tax Credit to better support families caring for children and older adults at the same time.¹⁸ Congress should also strengthen Social Security to improve older Americans' financial security and reduce the pressures that basic expenses can place on family caregivers.

- **Help families prepare before a care crisis.** Lawmakers should give families clearer tools to anticipate future caregiving needs and costs through retirement planning, employer benefits, and state-based planning initiatives. Better preparation will not eliminate unexpected care needs, but it can help families avoid making major financial decisions for the first time during a crisis.

3. Support Multigenerational Housing

As multigenerational households become more common, housing policy should make it easier for families to live near or with the people they care for. Policymakers should:

- **Expand housing assistance for multigenerational families.** Congress should expand existing housing assistance or create targeted grants that help low- and middle-income caregivers afford, modify, or maintain homes for both children and aging relatives.
- **Encourage the development of multigenerational housing.** Policymakers should build on existing tools such as the Low-Income Housing Tax Credit (LIHTC) by creating tax incentives for developers to include multigenerational units in affordable housing projects. Congress could also fund a grant program to help caregivers build ADUs, which allow older relatives to live close by, can reduce professional care costs while helping older adults maintain autonomy.¹⁹

4. Integrate Child and Elder Care Support

Child and elder care systems should be better coordinated so families don't have to navigate them entirely separately. Policymakers should:

- **Coordinate financial support across child care and elder care.** Congress should create more flexible benefits or modify existing ones to better recognize caregivers supporting multiple generations at the same time. This could include pairing child and elder care subsidies or expanding tax benefits to reflect families that are supporting both children and aging parents.
- **Align and strengthen care infrastructure.** Policymakers should better connect child and elder care infrastructure to make it easier for caregivers who need both services. Congress could fund grants for cities looking to expand or develop Intergenerational

Day Centers (IDCs), which provide care for older adults and children in one location.²⁰ The grants could be used to construct new centers or provide subsidies to make them more affordable for families.

- **Pilot more flexible caregiving career pathways.** Lawmakers should pilot a joint child and elder care certification in partnership with private home health care agencies and child care providers. Workers earning this credential could receive a federally subsidized wage supplement, expanding the pool of caregivers qualified to support families across generations where appropriate.
- **Better coordinate existing care navigation resources.** Policymakers should strengthen coordination between programs such as the Eldercare Locator and Child Care Resource & Referral Organizations so families managing both needs aren't forced to start from scratch in two separate systems. This could include shared referral practices, information, and connections between existing local resources.

Conclusion

The Sandwich Generation is growing, but America's family support systems too often treat caregiving responsibilities separately. Families caring for children and aging relatives are forced to navigate work policies, financial supports, care services, and housing rules that were not designed to work together. The result is a system that makes an already difficult stage of life harder and more expensive.

Policymakers do not need to build an entirely new family support system to make meaningful progress. By making work and care more flexible, modernizing financial supports, expanding multigenerational housing options, and better connecting child and elder care systems, lawmakers can make existing supports work better for the families who rely on them. As more Americans find themselves caring for multiple generations at once, our policies should better reflect the way families actually live and work.

ENDNOTES



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