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I N P E R S O N

A Survival Course for the Sandwich Generation

Carol Abaya Learned the Hard Way What It's Like to Care for Elderly Parents. She Wants to Make It Easier for Others.

By GEORGE JAMES

RED BANK

AS a journalist, Carol Abaya covered an aborted Communist coup in Indonesia, the seizure of power by Ferdinand Marcos in the Philippines and race riots in Paterson.

But none of this was as tough as stepping in to care for her elderly parents.

"I was not prepared personally to handle the emotional stress that I felt when I had to suddenly take over everything from my parents," said Ms. Abaya.

Her mother was 85, her father 90. Ms. Abaya, who is also a real estate broker, operated her mother's real estate company for the next year and the household as well, commuting more than an hour each way between her home in Marlboro and theirs in Englewood, disrupting both her personal life and her own public relations business.

Her parents had always been very independent, which made the situation more difficult. And as the days passed into months, Ms. Abaya found herself looking for any and all advice. But she found none.

The experience so affected Mrs. Abaya that she has devoted her life to helping midlife adults, many with growing families, make the adjustment to essentially becoming parents to their aging parents.

For them, and herself, she published a magazine called *The Sandwich Generation: You and Your Aging Parents*, out of her home in Marlboro for six years until she ended publication in early 1998.

Since then she has written an advice column called *The Sandwich Generation*, for the *Globe Syndicate*. It appears in several newspapers nationwide, including *The North Jersey Herald and News*, a daily paper in Passaic County.

She has spoken to numerous groups, including the American Society on Aging and the Assisted Living Federation of America and in 1995 testified on tax care credits for the elderly before the House Ways and Means Committee. And she has been featured in *Kiplinger's Retirement Report* and in *New Choices*, a *Reader's Digest* magazine, and also appeared on many radio and television talk shows.

She is a member of the advisory committee to the Continuing Education Gerontology Certificate Program of the Rutgers University School of Social Work. In 1996, she was honored by the Women's Bureau of the Federal Department of Labor.

One evening last month, she addressed



Carol Abaya writes and speaks about what she learned while caring for elderly parents. Inset: an audience in Red Bank.

Nancy Wegard for The New York Times

about 40 people in Navesink House, a non-profit retirement home here.

"Her message is a very necessary one," said Tom McGee, a 52-year-old insurance agent from Oceanport. "As we get older, there are issues that need to be addressed, and most of us are oblivious to them until it happens to us in our own families."

Ms. Abaya tries to help midlife adults understand the emotions not only of parents struggling with the maladies of aging but their own feelings as well. She asked the audience to do an exercise.

"Imagine that you're being sent to an isolated island where you'll have to spend the rest of your life," she told them. "You

can only take five people or things along, and you must choose which ones."

As the exercise progressed, they were forced to whittle the number to three. When finished, she asked them, "How did you feel when you had to start narrowing down your entire life to three people or things?"

Guilt, frustration, pain, confusion, anger and fear of the future, they answered.

These are the feelings, Ms. Abaya told them, that many people have as they grow older and begin losing their spouses, siblings, close friends, children and even their homes, not to mention the ability to do things for themselves.

"One of the challenges of being a sandwich generationer is to understand the feelings of aging parents," she said, "and to deal with them in a way that the dignity of the older person is preserved."

But, she added, using herself as an example, no one is ever really prepared for such a task.

She was born one of two daughters to Samuel Goldstein, whose hardware store was a fixture in Englewood, and Sarah K. Goldstein, who operated a real estate office there for more than 40 years.

Ms. Abaya received a bachelor's degree in 1959 from the University of Wisconsin and a master's from New York University a few years later, both in international relations.

Her first reporting job was with *The Morning Call*, a daily newspaper in Paterson, where in 1964 she got to cover a race

Advice Both Practical and Philosophical

Tips on parent care from Carol Abaya:

EMPOWER Our objective is to empower our parents, as we did with our children, to help them retain their independence. The worst thing sandwich generationers can do is to move into a parent's life like a bull in a china shop and take over everything.

CONTROL Whatever is done and whatever decisions are made must be done *with* the parent and not *for* the parent.

GET HELP To protect what I call your "I" self, you need to also seek out and use help from others when a parent becomes frail or sick. You don't have to do everything yourself.

WORK Women put themselves too much at financial risk when they quit work to stay home and care for an aging parent for any length of time. The family leave act enables a person to take off time in case of crisis and still retain one's job.

DURABLE POWER OF ATTORNEY To protect their assets in time of crisis, people, regardless of age, should choose someone trustworthy to handle their finances in the event they become unable to. Durable power of attorney, the best form, is in effect from the time of signing to death.

LIVING WILL You need a legal document, a living will, a health care directive that designates who you want to make medical decisions for you when you can't and gives

instructions both to your representative and doctors.

TESTAMENTARY WILL A will directs who gets your assets on your death (and the guardianship of children).

JOINT BANK ACCOUNT Except for spousal accounts, I am totally against joint bank accounts because they put the elder's money at risk.

LIVING TRUST In New Jersey, don't set up a living trust. Advocates argue that having one allows you to avoid probate, retain privacy and save money. But in our state, probate is very simple, inexpensive and there is no inventory of assets.

And finally, maintain a sense of humor.

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riot after badgering an editor who had been reluctant to send a woman.

"She asked tough questions and she wouldn't take no for an answer," the former editor, Mark Stuart, recalled. "She pushed herself into situations where you normally didn't find women and that even some men chose to stay away from."

One such situation was in Indonesia, where she had gone for a vacation in 1965 just as the Communists attempted a coup.

"I was the only American newspaper reporter there at the time," she recalled, remembering her glee at having been able to provide first-hand reports to The Morning Call, The Washington Post and The New York Herald Tribune.

Another was in the Philippines in 1972, where she was working for McGraw-Hill World News Services when President Marcos, unable to succeed himself, declared martial law and seized the Government.

In 1986, she founded her own public relations agency and had several elder care centers as clients. Still, when her mother was hospitalized in early 1991 after falling while shoveling snow, she was unprepared.

MRS. GOLDSTEIN was hospitalized for two months. When she came out, she was bedridden, and Ms. Abaya's father went into the hospital with internal bleeding. He was no sooner home than her mother entered the hospital again.

At one point Ms. Abaya employed four people around the clock to care for the household.

She discovered her parents had no long-term care insurance and she had no clue about their financial resources. The lesson taught her that families have to discuss such matters and children need durable power of attorney for emergencies.

"It was physically exhausting," she said. "Many nights I cried myself to sleep, and I was walking around with a migraine all the time."

When her mother was well enough to take back her her business in 1992, Ms. Abaya started The Sandwich Generation as a quarterly magazine.

She saw it as an extension of her mission as a journalist: to provide accurate and unbiased information so people could better make decisions.

And as her parents became more frail, she stepped in more and more.

But she also used her experiences to feed her magazine topics like acquiring long-term care insurance, getting a parent to stop driving, shopping for a doctor and nurturing the spirit.

The magazine, which grew to have a circulation of about 30,000 nationwide, ceased publication early last year because it was losing money. "And," she said, "I was getting tired."

But she continues the work through her column, reassuring people they are not alone in feeling guilt and frustration in dealing with aging parents.

Her father died in 1994 at age 94, and her mother in 1997 at 91.

"My role," Ms. Abaya told her audience in Navesink, "was to protect their health and welfare, to make sure that their daily needs were met and appropriate care was provided. I also did everything possible to nurture them emotionally as they aged and lost capabilities and became frailer. I didn't always succeed. My mother claimed I was being too protective, and she didn't like to admit she needed help."

"But," she added, "my objective was to help them — particularly my mother, who fought getting old until the day of her death — maintain their independence and control of their own lives as much as possible."