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## A Bitter Sandwich on Thanksgiving

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By Kerry Pechter     *Wed, Nov 29, 2017*

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*An elderly widow recently suffered a bad fall. Her children, one of whom is still paying college tuition for one of the grandchildren, face the prospect of paying \$12,000 a month for nursing home care.*

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Relatives of mine are experiencing a Dagwood-sized sandwich-generation moment that involves a large and unplanned expense for nursing or assisted-living care. We visited them over the Thanksgiving holiday in their comfortable, oak-forested suburban neighborhood. They weren't feeling comfortable.

Until last September, their mother, a widow now past 80, was living independently in her Florida condo. Then she fell and struck her head. After surgery for sub-cranial bleeding, she needed physical therapy. She has lost weight, and now uses an aluminum walker with small black caster wheels.

For her and many other older people, an injury from a fall often marks, at best, the beginning of dependency. For their adult children, it often marks the beginning of a period of logistical confusion, emotional turmoil and financial pressure.

I've seen many retirement income plans on computer screens. None of the colorful cash flow projections or illustrations has ever shown the sudden appearance of a \$5,000 or \$10,000 per month assisted living or nursing expense or any indication of how long that expense might last. Some of us know from experience that it could last for many years.

The \$250,000 that this widow gained from the sale of her family home has long been spent. She and her late husband opted long ago for a single-life pension from his life-long public sector job, and they took Social Security early. Plans to buy long-term care insurance were drawn up 20 years ago but shelved. The proceeds from the sale of her West Palm Beach condo will cover no more than six months in a nursing home.

Her family can handle the five-figure cost of care for a while, but not for a decade. Her two sons are now weighing their options. Where they live, no services are cheap. Good assisted living arrangements cost \$7,000 a month. Nursing home care costs \$12,000 a month. They don't plan to convert my friend's basement to an age-in-place apartment with around-the-clock nursing care.

Just before Thanksgiving dinner, their mother arrived with her walker. A once-energetic woman, she moves hesitantly now. She had just enough strength to visit with her children and grandchildren for a few hours before returning to a rehab center, where Medicare coverage stops after 100 days.

My relatives like to turn lemons into lemonade (or, better yet, a Tom Collins). So they're taking this still-fluid situation as a wake-up call. They recognize that in 20 years or so, when they themselves turn thin and frail, their own children might face a similar predicament. The sandwich-generation dilemma is a bitter one, but it can remind us to prepare for what lies ahead.

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