For a while now, the so-called “sandwich generation” has been struggling to balance the inordinately high demands of family with their duties at work. But corporations will soon start feeling the pain if human resources managers don’t address this new reality and find ways to help employees cope.

In Canada, the number of sandwich generation employees—those squeezed between meeting the needs of younger children and older parents—is already substantial. But projections indicate that the size of this group will only get larger over the next several decades, and a recent research report on the topic shows most companies simply aren’t prepared for the tsunami of change that will inevitably follow.

According to the Canadian report “Balancing Work, Childcare, and Eldercare,” given the challenges faced by this ‘sandwich’ group, human resources managers are likely to experience issues with recruitment, retention and succession planning—all problems that will be exacerbated by the fact that Canada is facing a seller’s labour market at the talent end.

While some 20% of the workforce belongs to the sandwich generation, “the proportion may be as high as 40% in some companies,” warns Linda Duxbury, a professor at Carleton University’s Sprott School of Business who published the report in partnership with Desjardins Insurance based on her joint research with Christopher Higgins of Western University. It’s a wake-up call for Canadian companies and human resources departments that haven’t fully grasped the scale of the demographic swell rising under their radar.

Duxbury believes the sandwich generation is burning the candle at both ends—or more accurately, three ends: they have to work, take care of the home, and look after both their children and aging parents.

Not only do companies risk experiencing higher absenteeism and long-term leave due to emotional burnout in this group, they could lose a whole generation of top executives that have been groomed internally to eventually take the company helm. The data shows employees from the sandwich generation flatly turn down promotions; they’re exhausted and simply can’t take on any more responsibilities, or they realize time is fleeting and they’d rather focus on the most important people in their lives (their children and their parents).

Duxbury is also quick to debunk the myth that women are more affected by the responsibilities of the sandwich generation than men. In fact, men are just as affected as women and perhaps even more so. Her research shows that stress levels among men in the sandwich generation have increased more than women’s. This is in part because younger men are more involved at home than men of previous...
generations. Fathers want to be around for their children, and they also want to be there to help out if their parents’ health suddenly falters.

The worry is that a massive upheaval like this will shake the workforce (and society as a whole), similar to the major changes triggered when women started to enter the workforce in the 1970s. Back then, employers were able to cope gradually by providing concessions such as childcare in the workplace to help employees find the right work-life balance. “Now eldercare is the new childcare,” sums up Duxbury.

What’s currently happening in group insurance in Canada can be compared to the changes we saw to pension plans in the 1990s, when they went from defined benefit to defined contribution.

But at the end of the day, the heaviest burden on the sandwich generation is the emotional stress. “We have to help employees manage that stress,” warns Duxbury.

Faced with taking care of an aging parent, in addition to looking after a young family and daily chores, can simply become overwhelming. In stark contrast to caring for a growing child, caring for an aging parent in decline is a painful psychological experience that can lead to emotional exhaustion.

So, how do employees manage to juggle these various responsibilities? Duxbury is unequivocal: they cut back on their sleep. “Did you know that a lost hour of sleep is equivalent to having an alcoholic beverage?” she asks. “What if employees had two or three drinks a day at work? You would do something about it—of course you would. But how many of you are dealing with the equivalent situation with respect to helping your sandwich generation cope?”

**FINDINGS**
- Booking time off, arriving late and leaving in a rush are not unusual with employed caregivers.
- Employed caregivers tend to ignore preventive health checkups and in general are neglectful of caring for their own health.

**SOME FIGURES**
- 60% of employed caregivers belong to the sandwich generation.
- 40% of all employees report high levels of total role overload.
- 5 to 10 years: average time caring for one older dependent.

**RECOMMENDATIONS FOR EMPLOYERS**
- Provide flextime.
- Provide flexible benefits (à la carte/cafeteria style).
- Expand employee assistance program (EAP) with specialized resources (eldercare referral services, counselling.)
- View developing policies and practices addressing the needs of caregivers in their workforce as a business imperative.
- Engage in educational efforts to raise awareness for this issue of work-life balance within their workforce—and specifically within management.
- Offer seminars on how to manage emotional aspects of caregiving and project/crisis management training.
- Develop rules of etiquette for the use of email, especially outside regular work hours.

**CAREGIVER PROFILE**
- Mainly parents with children aged 5 to 12 / teenage children
- One disabled dependent: 33%
- Three or more elderly dependents: 41% (Father, mother, father-/mother-in-law, even uncle or aunt without children)

**IMPACT ON EMPLOYEES**
- 83% experienced physical consequences (headaches, nausea, insomnia, increase in blood pressure, aches and pains and tension in the shoulder and neck.)
- 44% feel exhausted and tired.

**IMPACT ON EMPLOYERS**
- Increase in likelihood employees will be absent from work: 29%
- Increase in use of employee benefits: 25%
- Decrease in work productivity: 25%
- Decrease in number of hours employees could devote to work: 23%

**SAMPLES (2011-2012)**
- Total: 25,021
  (Full-time employees in public [federal, provincial and municipal governments], private and not-for-profit organizations.)
- Caregivers: 7,966
  (Optional “Caregiving” section of survey.)
- Interviews: 111
  (48% M, 52% W; 48% high caregiving intensity, 52% low intensity, 51% sandwich generation, 49% eldercare only).

**The Sandwich Generation**
- Generation X (30-45): 40%
- Baby boomers (45+): 50%
- Married: 88%
- Income: $60,000+
Desjardins Insurance, who partnered with Linda Duxbury to produce the report, “Balancing Work, Childcare, and Eldercare,” has already adapted its group insurance services based on some of the research findings. Earlier this year, Desjardins launched a first in Canada: a personalized phone support service for employees. (See sidebar on the right for details.)

“In group insurance, the focus is usually on medication and disability management,” explains Josée Dixon, vice-president of business development, group and business insurance at Desjardins Insurance. “But we are dealing with something new here and if we don’t address it, our employees are going to burn out.” To prevent that from happening, she says employers have to take employees by the hand and explain where they can get support. “Employees in the sandwich generation are running out of steam and they need help quickly.”

The issue isn’t just about individual well-being either. The success of the whole company is at stake because productivity is affected. “Prevention is extremely important for employers constantly trying to control costs, run a productive workforce and keep valuable employees,” explains Dixon. “Given the high ratio of employees in caregiver roles, it’s crucial that employers take these factors into account if they want to attract and retain qualified staff in a competitive market.”

The new reality is that employers will have to clearly identify the needs of their employees and provide them with more information about the services that are available. “The priority is to increase awareness—in the workforce generally, and among management in particular—of the challenges of juggling work and caregiving,” adds Dixon. “Companies should let their staff know about the tools currently offered through their group insurance plan to meet their needs.”

“The group health insurance industry is undergoing a period of major change,” she says. “What’s currently happening in group insurance in Canada can be compared to the changes we saw to pension plans in the 1990s, when they went from defined benefit to defined contribution.” Then it was necessary to train employees so they could make appropriate decisions about their retirement investment portfolios, Dixon says. Today, the mission for Desjardins Insurance is to develop services that help employees make appropriate decisions about their health.

Employees can access personalized support services and tools to help them assess their own health through a service from Desjardins Insurance called Health PACT (Prevention, Assistance, and Counselling by Telephone).

“We wanted to do a better job of targeting plan members suffering from stress, anxiety or depression—all of which are warning signs of burnout,” says Josée Dixon, vice-president of business development, group and business insurance at Desjardins Insurance. When the program was launched in March 2014, it was the first time in Canada that anyone had offered a service that actively works with employees to help them make knowledgeable decisions about their health, and come up with an action plan to avoid getting sick, notes Dixon.

A health coach is available by phone to discuss which support services and government programs are offered, and guide the caregiver in his or her specific situation,” explains Nathalie Laporte, vice-president of product development, marketing and strategy, group and business insurance at Desjardins Insurance.

“It is personalized assistance because a detailed action plan is put together for the caregiver, and the health coach will even call back later to follow up,” says Laporte. “They develop a relationship that allows the employee to feel supported and to find out what options are available. The results are very positive.”

The new Health PACT service is offered through Desjardins Insurance’s “Health Is Cool 360°” integrated wellness platform.

Desjardins Insurance partnered with Linda Duxbury to get a deeper understanding of what its plan members really need so it could develop services that can address those needs.

“Because we insure the employer’s workforce, we wanted to learn more about their demographic and sociological profile,” explains Nathalie Laporte, vice-president of product development, marketing and strategy, group and business insurance at Desjardins Insurance. “At Desjardins Insurance, we see a group insurance plan as an investment that employers make in the health of their employees and their companies.”

The research also complements Desjardins’ corporate mandate, which focuses on “human values.” It means getting to know people so that we can come up with value-added services to help Canadians live better-balanced lives,” explains Laporte. “And it is the human dimension that always comes first and foremost: taking into account each person, each human being.”

**WHY PARTICIPATE IN THIS STUDY?**

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