

# *Sandwich Generation Report*



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# About the report

The Sandwich Generation Report forms part of the Australian Seniors Research Series. In its latest instalment, this study explores the challenges faced by Australian seniors who are part of the sandwich generation – those who are responsible for caring for their ageing parents and their dependent children at the same time. The study also looks more broadly at caregivers over 50 and the impact it has on their lives.

The research aims to look into the impacts of multigenerational caregiving responsibilities on the caregivers' finances, physical and emotional wellbeing, and overall lifestyle. It also examines the gender gap and family dynamics in light of the sandwich generation phenomenon.

The report is compiled based on research commissioned by Australian Seniors and conducted by MYMAVINS between 6th February and 10th March 2025. The research was conducted via a quantitative online survey, gathering 4,533 responses from Australians 50 years and older who have current or anticipatory caregiving responsibilities.

The sample is broadly representative of the senior population of Australia in terms of age, gender, wealth, and state/territory.

## Important things to observe about the charts and figures

- Footnotes directly underneath the charts mainly refer to the sampling involved per question. This is to differentiate who was asked that particular question in the survey.
- Charts without a specific note represent questions that were asked to all respondents.
- The types of questions asked are also noted. For instance, 'Multiple responses allowed' appears when the question called for more than one response from the respondent.
- Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed up figures.
- Figures were determined from self-reported estimates provided by respondents.
- Outliers have been removed from certain figures. A specific note accompanies the data wherever this is applied.

# Key findings



# Key findings

## Sandwich generation caregivers' biggest challenge is balancing caregiving with personal life and health

- Almost all (97%) sandwich generation caregivers face or anticipate challenges such as balancing caregiving with personal life and emotional health.
- Close to 3 in 4 (73%) sandwiched caregivers experience negative physical symptoms related to caregiving at least a few times a month.
- Over 4 in 5 report experiencing emotional stress (83%) and time pressure (84%) related to their caregiving duties.
- Over 9 in 10 (93%) sandwiched caregivers report some signs or symptoms of burnout, such as emotional exhaustion (46%), sleep disturbances (48%), and physical exhaustion (46%).
- However, only 3 in 5 (61%) have taken time off from caregiving to focus on their health.

## Sandwiched caregiving can be very stressful

- Over 4 in 5 (83%) sandwiched caregivers experience emotional stress.
- A similar proportion (84%) experience time pressures.
- Exactly 4 in 5 (80%) experience physical strain and 3 in 4 (75%) experience financial stress.
- Over 9 in 10 (93%) sandwiched caregivers report experiencing some signs or symptoms of caregiving burnout, such as emotional exhaustion (46%), sleep disturbances (48%), and physical exhaustion (46%).

## Caregiving puts extra pressure on work demands

- Over 1 in 2 (52%) experience or expect higher stress levels due to caregiving responsibilities. More than 2 in 5 mention burnout and fatigue (42%) and increased use of personal leave or sick days (39%).
- About 3 in 4 (75%) working caregivers report caregiving has or will likely put a strain on their job performance.
- Over half (53%) have had to choose between caregiving responsibilities and professional opportunities on at least one occasion.

## Caregiving impacts personal finances

- Sandwiched caregivers contribute nearly \$1,500 monthly, on average, to support their ageing parents or in-laws.
- Meanwhile, those with children, grandchildren, or dependents provide close to \$1,300 monthly, on average, for their younger dependents.
- Over 2 in 5 (44%) currently sandwiched caregivers report moderate to significant impacts on personal finances due to providing financial support to parents/in-laws.
- Among those financially supporting both their parents or in-laws, their children, grandchildren, or dependents, half (50%) describe the financial burden as very or extremely challenging.
- Financial support programs remain underutilised, with only 1 in 4 (25%) finding the support sufficient and the majority (64%) of sandwiched caregivers not accessing them.

## Majority of caregivers are delaying or planning to delay significant life events

- Nearly 3 in 5 (58%) sandwiched caregivers feel caregiving has negatively affected their social life or ability to maintain friendships.
- Sandwiched caregivers spend an average of 31.7 hours per week doing unpaid care for both older and younger generations.
- Close to 4 in 5 (78%) caregivers who are sandwiched or expected to be sandwiched have delayed or plan to delay significant life events.
- The majority (70%) of sandwiched caregivers have already adjusted or anticipate the need to adjust their retirement plans due to their caregiving responsibilities.

## Caregiving negative impacts are often greater among women

- More than 3 in 5 (64%) women believe they bear a greater caregiving burden than men in their family, while only 3 in 10 (30%) men believe that burden falls on them.
- Exactly 3 in 5 (60%) women see themselves as the primary caregiver for their parents or in-laws, compared to just over 2 in 5 (41%) men.
- Women report more hours per week spent on unpaid caregiving (31.2 hours) than men (27.9 hours).
- Caregiving challenges, work-life imbalance, and burnout are more common among women than men.
- On the other hand, more men (73%) provide or expect to provide financial support for ageing parents or in-laws, compared to less than 1 in 2 (49%) women.

## Nearly 2 in 3 experience family tension due to caregiving responsibilities

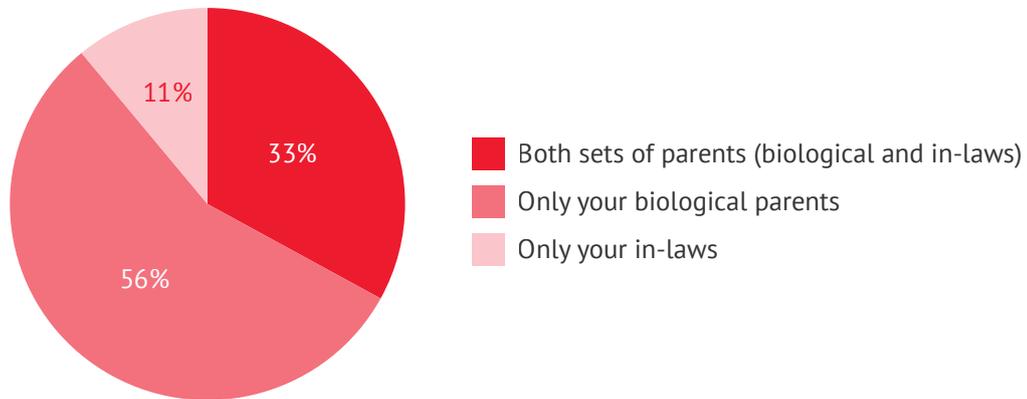
- Nearly 2 in 3 (63%) report experiencing some form of family tension as a result of caregiving responsibilities. Of these, over 3 in 4 (76%) report conflicts over financial contributions.
- Close to 3 in 5 (55%) believe that one sibling tends to take on more caregiving responsibilities than other siblings.
- Over 2 in 5 (41%) believe they deserve a larger share of the inheritance in recognition of the time, effort, or financial support they've provided in caring for parents or in-laws.
- Almost 2 in 3 (63%) are currently living in multigenerational households or may consider doing so in the future to accommodate caregiving responsibilities.

*Sandwich generation  
caregivers*



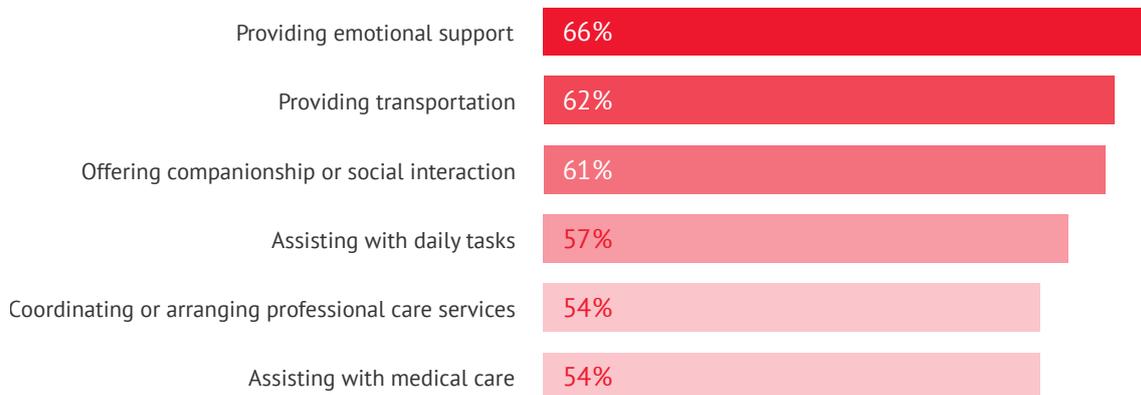
# Caring for older generations

Are you currently responsible or will be responsible in the future for caregiving for:



The majority (56%) of caregivers over 50 are currently responsible or will be responsible for the care of their biological parents, and an additional 33% are responsible or will be responsible for looking after both their biological parents and in-laws.

What kind of caring responsibilities do you have or expect to have for your parents/in-laws?



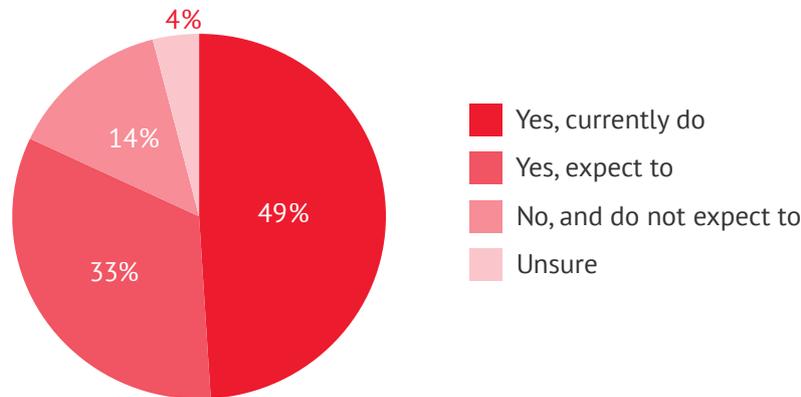
*\*Multiple responses allowed. Top 6 responses only.*

Emotional support (66%) is the top caregiving responsibility for parents or in-laws. This is followed by transportation to appointments or errands (62%) and companionship or social interaction (61%).

The main reasons for providing or expecting to provide care for parents or in-laws are the older generation's preference to stay at home (56%), the carer's desire to ensure the best possible care (56%), and alignment with family values or a sense of responsibility (51%).

# Caring for younger generations

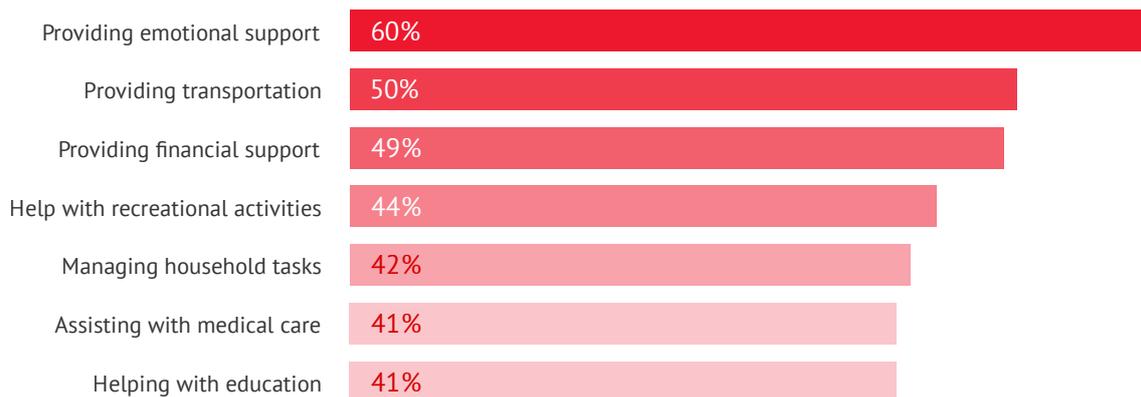
Do you currently have or expect to have caregiving responsibilities for both your parents/in-laws and children/grandchildren?



\*n=3,774, those with children/grandchildren/dependents

Most (82%) over 50s with caregiving roles who have children, grandchildren, or dependents currently have or are expected to have simultaneous caregiving responsibilities for the older and the younger generations.

What kind of caring responsibilities do you have or expect to have for your children/grandchildren/dependents?

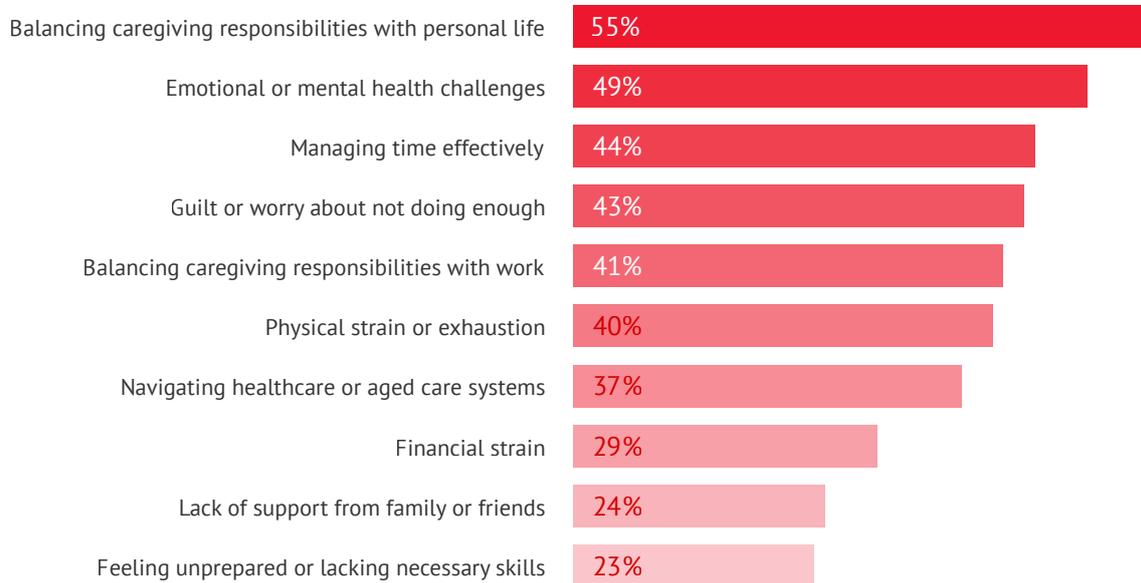


\*\*n=3,336, those who have or expect to have any caring responsibilities for children/grandchildren/dependents. Multiple responses allowed. Top 7 responses only.

Emotional support (60%) also figures as the top caregiving responsibility for the younger generation. This is followed by transportation to school or extracurricular activities (50%) and financial support (49%).

# Caregiving challenges

What are the biggest challenges you face/anticipate as a caregiver?



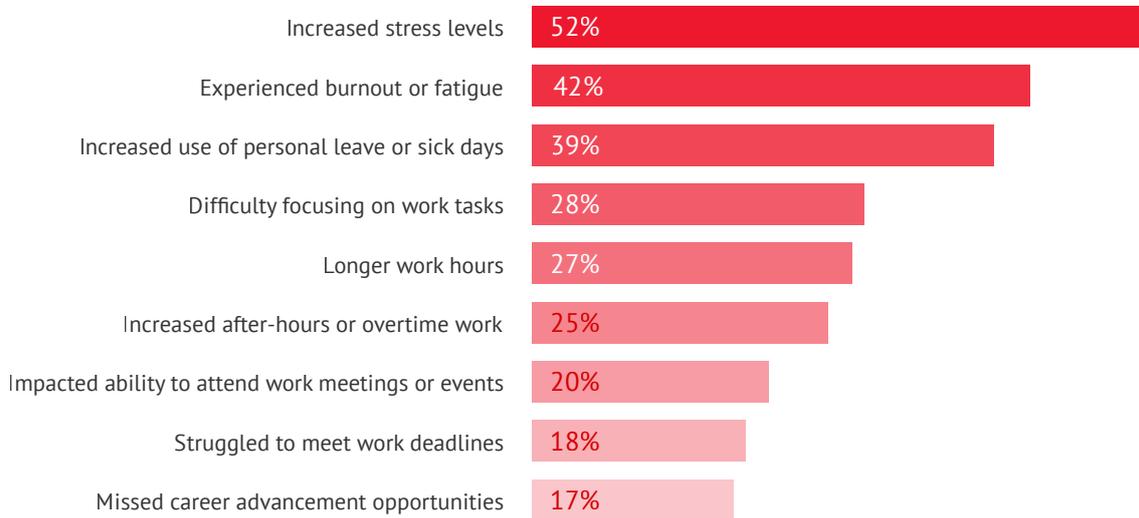
*\*Multiple responses allowed. Top 10 responses only.*

Almost all (97%) face or anticipate challenges as a caregiver.

The two biggest challenges are balancing caregiving responsibilities with personal life (55%) and emotional or mental health issues, such as stress or anxiety (49%).

# Career crunch

## How has caregiving impacted or will likely impact your work-life balance?



\*n=3,229, those who are working. Multiple responses allowed.

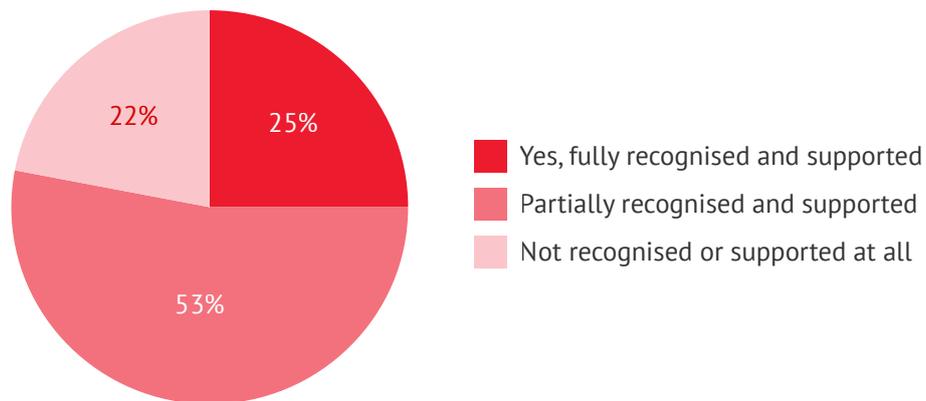
Close to 9 in 10 (89%) sandwich generation caregivers who are also working believe caregiving has impacted or will likely affect their work-life balance.

Over 1 in 2 (52%) experience or expect higher stress levels due to caregiving responsibilities. Around 2 in 5 mention burnout and fatigue (42%) and increased use of personal leave or sick days (39%).

About 3 in 4 (75%) working caregivers report caregiving at home has or will likely put a strain on their job performance.

Over half (53%) have had to choose between caregiving responsibilities and professional opportunities on at least one occasion.

## Do you feel your caregiving responsibilities are recognised and supported by others in your community or workplace?



*n=3,229, those who are working*

Only 1 in 4 (25%) feel fully supported and recognised by peers in their community or workplace. The majority feel recognised or supported only partially (53%) or not at all (22%).

# *Financial pressures*



# Providing financial support

## What areas do you financially support or expect to provide for your parents/in-laws?



*\*n=1,296, currently sandwiched and providing/expecting to provide financial support for parents/in-laws. Multiple responses allowed. Top 3 responses only.*

The majority (70%) of sandwiched caregivers provide or are expected to provide financial support for their ageing parents or in-laws. They contribute nearly \$1,500 monthly, on average, to support their ageing parents or in-laws.

## What aspects of your children/grandchildren/dependents' lives do you financially support?

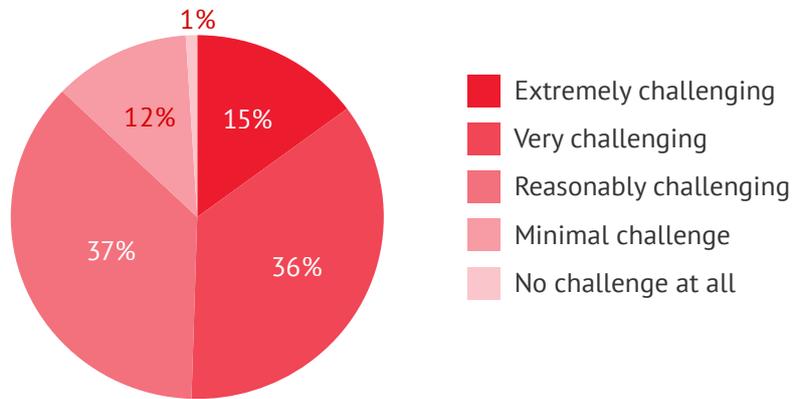


*\*n=1,860, currently sandwiched. Multiple responses allowed. Top 3 responses only.*

At the same time, 9 in 10 (88%) sandwiched caregivers who have children, grandchildren, or dependents support their younger dependents financially. They provide close to \$1,300 monthly, on average, for their younger dependents.

# Financial support challenges

**How would you describe the financial burden of supporting both older and younger generations?**

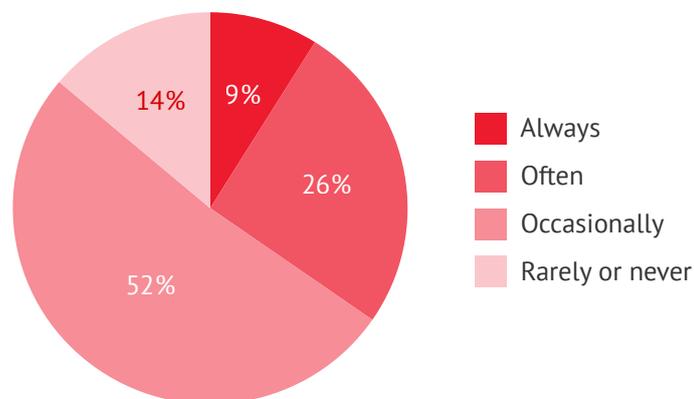


*\*n=1,225, currently sandwiched and currently financially supporting/expecting to support parents or in-laws and children, grandchildren, or dependents*

Over 2 in 5 (44%) currently sandwiched caregivers report moderate to significant impacts on personal finances due to providing financial support to parents/in-laws.

Further, among those financially supporting both their parents or in-laws, their children, grandchildren, or dependents, half (50%) describe the financial burden as very or extremely challenging.

**How often do you feel stressed about meeting the financial needs of both your parents/in-laws and children/grandchildren/dependents?**

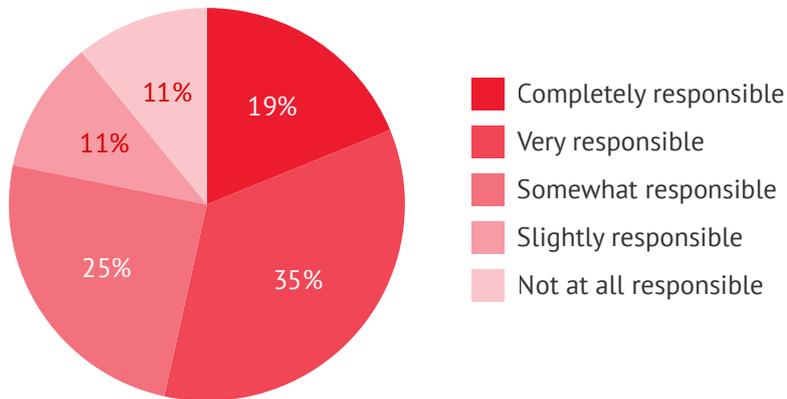


*n=1,225, currently sandwiched AND currently financially supporting/expecting to support parents or in-laws and children, grandchildren, or dependents*

Over 1 in 3 (35%) often or always feel stressed about meeting these financial needs, while more than half (52%) feel stressed occasionally.

# Covering aged care costs

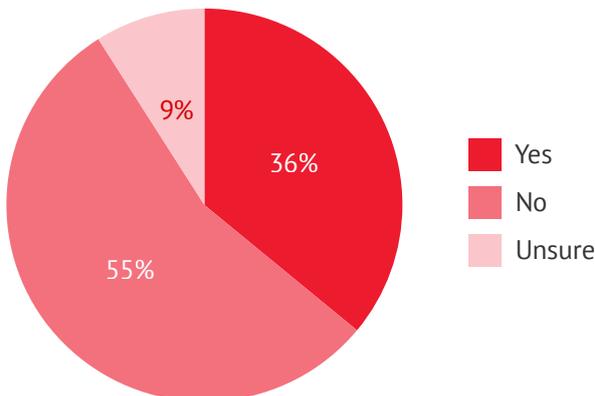
How responsible do you feel for your parents'/in-laws' current or future aged care costs?



\*n=1,860, currently sandwiched

The majority (54%) of currently sandwiched caregivers feel they are very or completely responsible for covering their parents' or in-laws' current or future aged care costs.

Have you applied for or accessed any financial support programs as a carer?



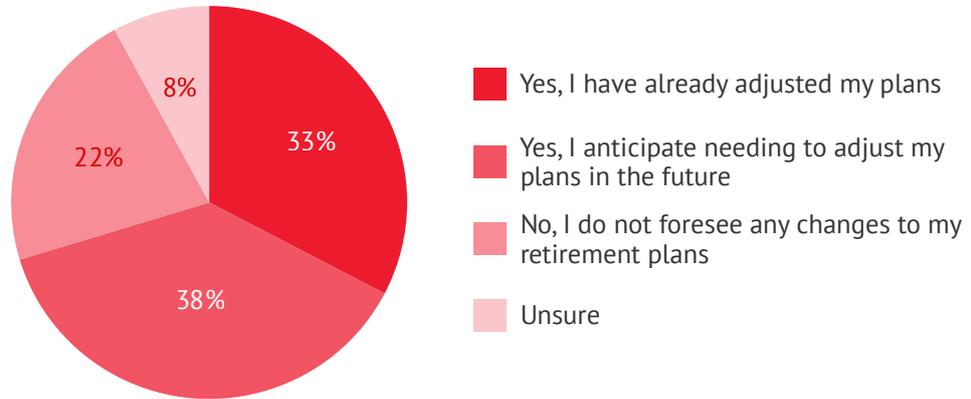
\*n=1,857, currently sandwiched

Financial support programs remain underutilised, with only 1 in 4 (25%) finding the support sufficient and the majority (64%) of sandwiched caregivers not accessing them.

Those accessing financial support report facing challenges such as lack of awareness about available support and complicated application processes.

# Rethinking retirement

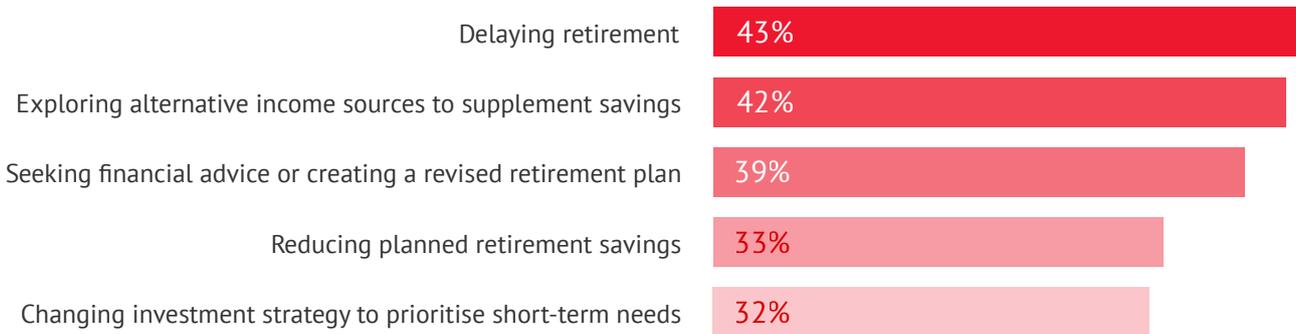
## Will you need to adjust your retirement plans due to caregiving responsibilities?



\*n=1,860, currently sandwiched.

The majority (70%) of currently sandwiched caregivers have already adjusted or anticipate the need to adjust their retirement plans due to their caregiving responsibilities.

## How have/do you plan to adjust your retirement plans given caregiving responsibilities?



\*n=1,308 currently sandwiched and have adjusted or plan to adjust retirement plans. Multiple responses allowed. Top 5 responses only.

Close to half (48%) think that providing financially for both their parents or in-laws and children, grandchildren, or dependents at least moderately impacts their ability to save for retirement. Nearly 2 in 5 (37%) are moderately or very concerned about retiring on their desired timeline.

# Health pressures



# Health impacts

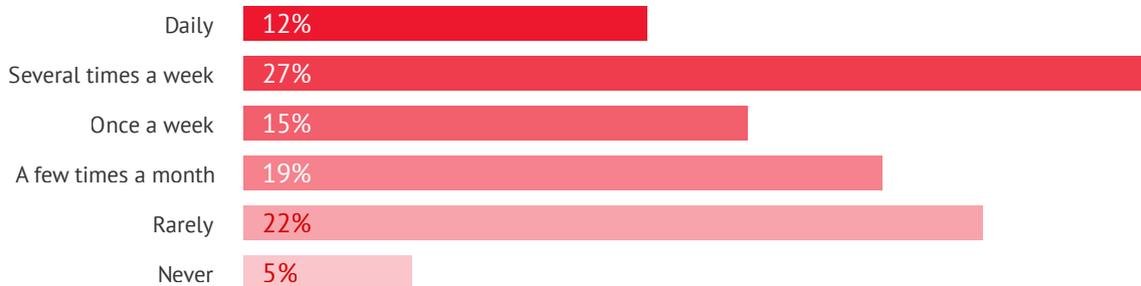
## Are you concerned about the long-term health impacts of caregiving on your mental and/or physical wellbeing?



*\*n=1,589, currently sandwiched*

Close to 7 in 10 (69%) sandwiched caregivers are concerned about the long-term impacts of caregiving on their own mental and physical wellbeing.

## How often do you experience negative physical symptoms (e.g., fatigue, headaches) related to caregiving responsibilities?

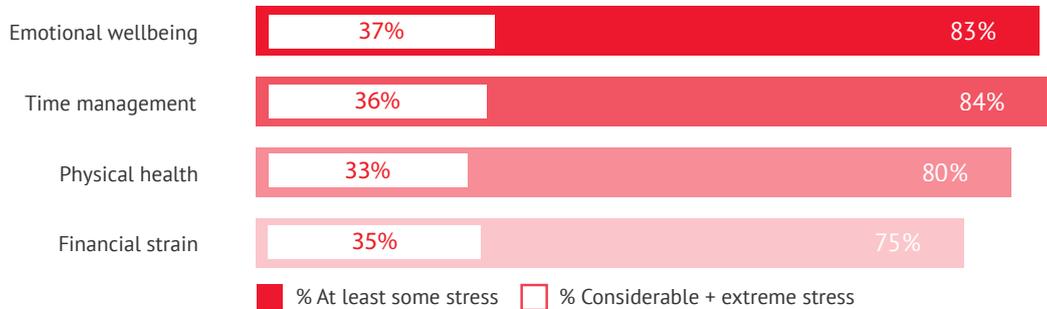


*\*n=1,589, currently sandwiched*

Close to 3 in 4 (73%) experience negative physical symptoms related to caregiving at least a few times a month. However, only 3 in 5 (61%) have taken time off from caregiving to focus on their health.

# Caregiving stress

## Rate your stress levels in the following areas related to caregiving duties



\*n=1,589, currently sandwiched

Over 4 in 5 (83%) sandwiched caregivers experience emotional stress, with 37% reporting considerable to extreme levels.

A similar proportion (84%) experience time pressure, with 36% reporting considerable to extreme levels.

Exactly 4 in 5 (80%) experience physical strain, with 33% reporting considerable to extreme levels.

Around 3 in 4 (75%) experience financial stress, with 35% reporting considerable to extreme levels.

## Rank the following caregiving challenges in order of their impact on your overall wellbeing



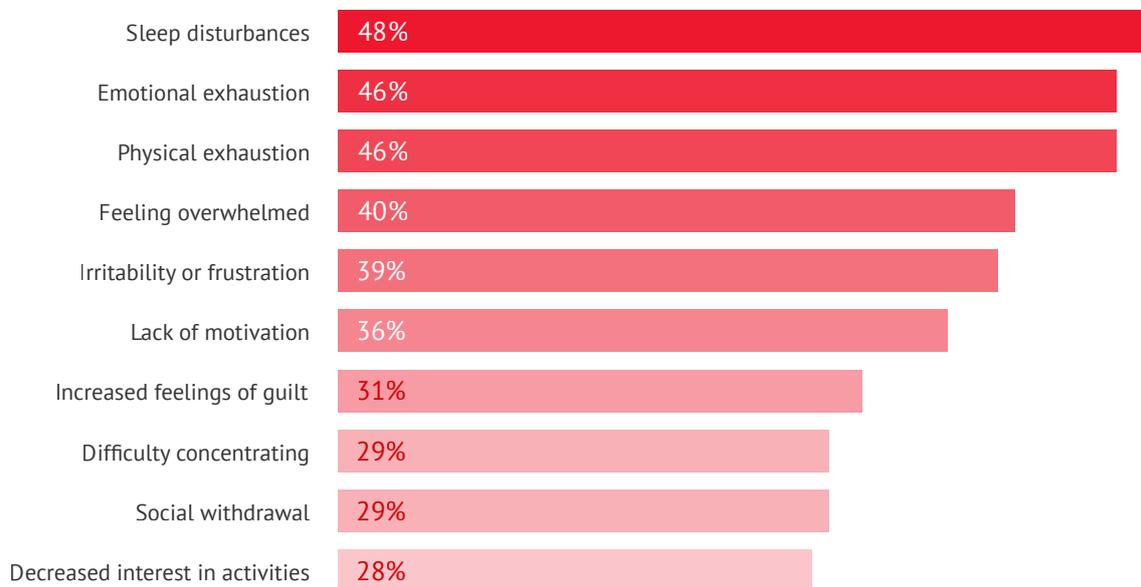
\*n=1,589, currently sandwiched. Top 5 responses only.

\*\* (Ranking Score 0-10, Aggregated Average)

Emotional health is ranked as the biggest challenge in terms of impact on the caregiver's wellbeing. It is followed by time management and balancing caregiving with work or other responsibilities.

# Caregiving burnout

What are the signs or symptoms of caregiving burnout you have experienced?



*\*n=1,589, currently sandwiched. Multiple responses allowed. Top 10 responses only.*

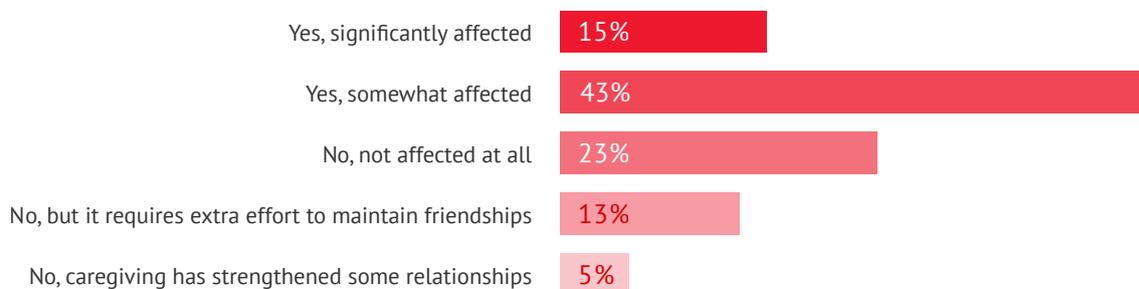
Over 9 in 10 (93%) sandwiched caregivers report experiencing some signs or symptoms of caregiving burnout, such as emotional exhaustion (46%), sleep disturbances (48%), and physical exhaustion (46%).

# *Lifestyle pressures*



# Social life and friendships

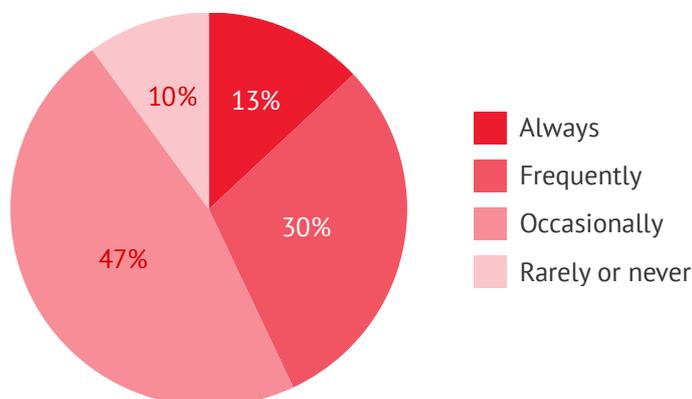
**Do you feel caregiving has negatively affected or will affect your social life or ability to maintain friendships?**



*\*n=1,860, currently sandwiched*

Nearly 3 in 5 (58%) sandwiched caregivers feel caregiving has negatively affected their social life or ability to maintain friendships.

**How often do you feel the need to prioritise specific care or support responsibility for others over your own personal needs?**

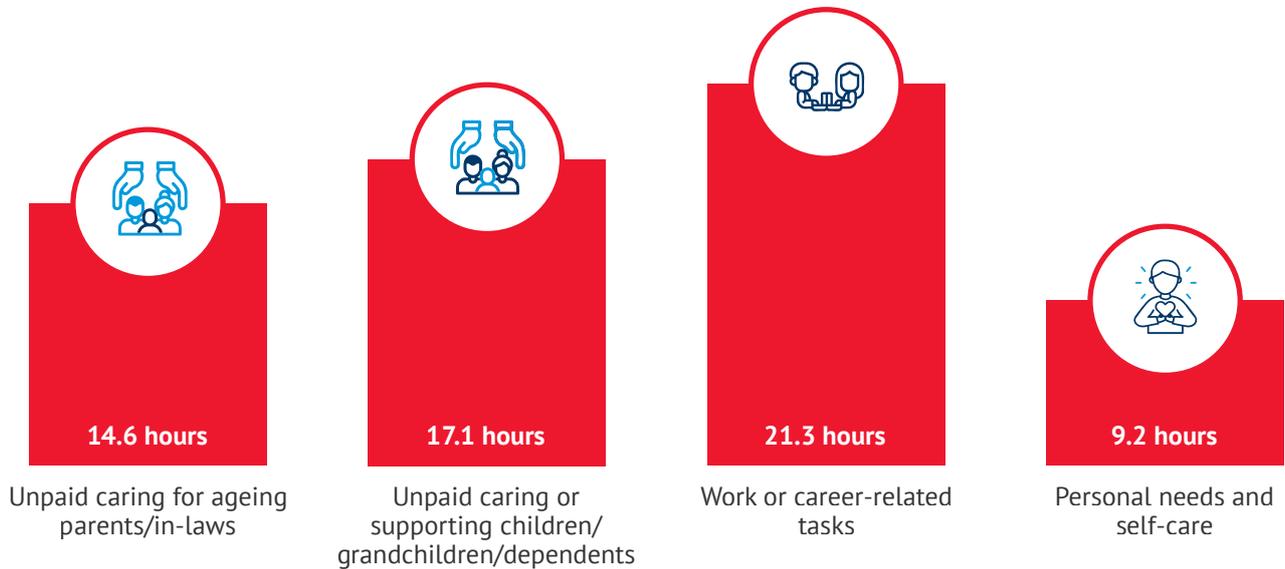


*\*n=1,860, currently sandwiched*

Over 1 in 10 (13%) always feel the need to put caregiving responsibilities ahead of their personal needs. Close to 1 in 2 (47%) do so occasionally, and another 3 in 10 (30%) do so frequently. Only 1 in 10 (10%) rarely or never feel the need to do so.

# Time commitment

How many hours per week do you spend or expect to spend in the near future on the following activities?

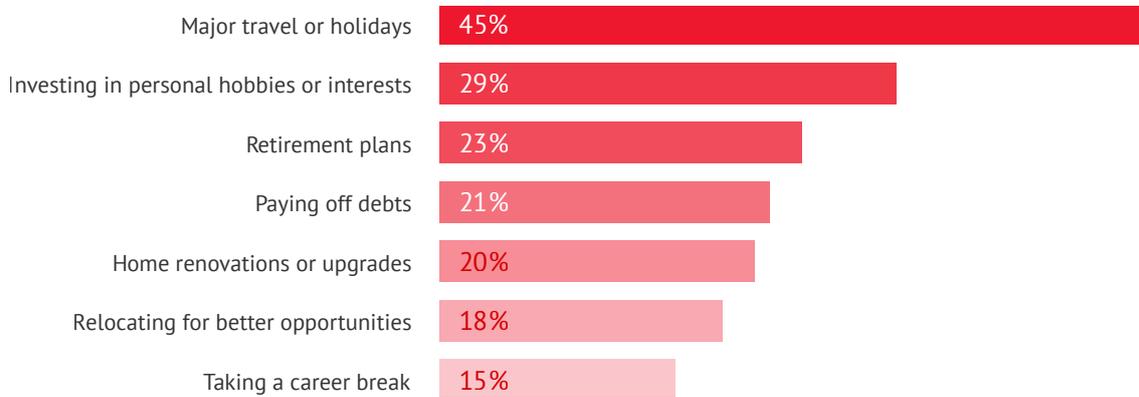


*\*n=1,770-1,782, currently sandwiched valid responses only*

Sandwiched caregivers spend an average of 31.7 hours per week doing unpaid care for both older and younger generations. On top of this, they also spend 21 hours at work or on career-related tasks and 9 hours for personal needs and self-care.

# Delaying life events

Have you delayed or planned to delay any significant life events due to caregiving expenses or time commitments?



*\*n=3,093, currently or expecting to be sandwiched. Multiple responses allowed. Top 7 responses only.*

Close to 4 in 5 (78%) who are sandwiched or expected to be sandwiched caring for both younger and older generations have delayed or have planned to delay significant life events because of caregiving expenses or time commitments.

Many put or consider putting life-enriching experiences, such as major travel or holidays (45%) and personal hobbies or interests (29%), on the back burner.

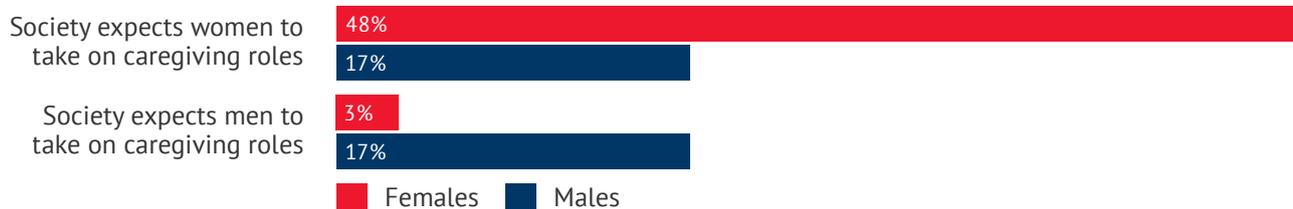
While some postpone or plan to postpone financial disciplines such retirement planning (23%) and debt repayment (21%).

# *Gender caregiving gap*



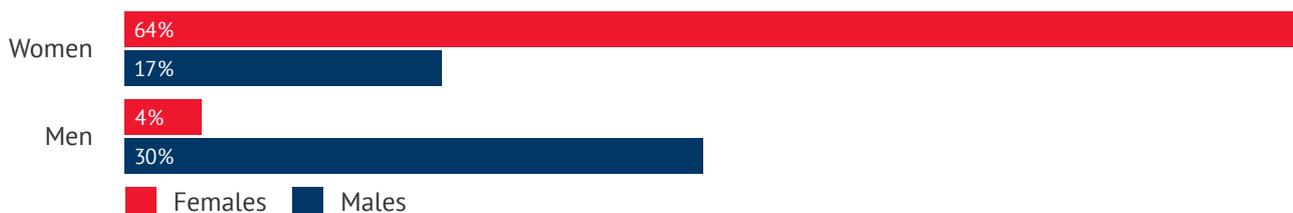
# Societal expectations

**Do you feel there are societal expectations about who should care for ageing parents/in-laws (e.g., gender roles, cultural norms)?**



Nearly 1 in 2 (48%) women from the sandwich generation feel that society expects them to take on the caregiving role, while only 1 in 5 (20%) men feel the same expectations.

**Do you believe women or men bear a greater caregiving burden in your family?**



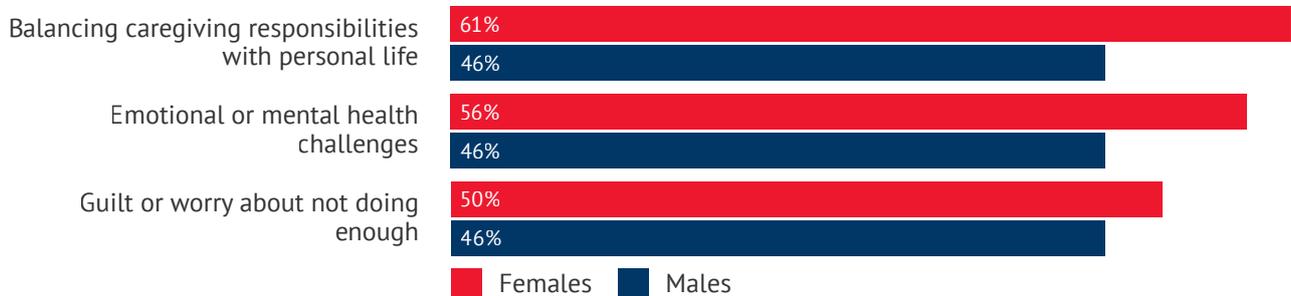
More than 3 in 5 (64%) women believe they bear a greater caregiving burden than men in their family, while only 3 in 10 (30%) men believe that burden falls on them.

Accordingly, 3 in 5 (60%) women see themselves as the primary caregiver for their parents or in-laws, compared to just over 2 in 5 (41%) men.

On the other hand, more men (73%) provide or expect to provide financial support for ageing parents or in-laws, compared to less than 1 in 2 (49%) women.

# Caregiving challenges for women

## What are the biggest challenges you face/anticipate as a caregiver?



Caregiving challenges are more common among women than men.

## How has caregiving impacted or will likely impact your work-life balance?



Working women are also more likely to feel the strain of balancing caregiving and career.

# Caregiving burnout for women

## How many hours per week do you spend or expect to spend in the near future on the following activities?



\*n=1,589, currently sandwiched

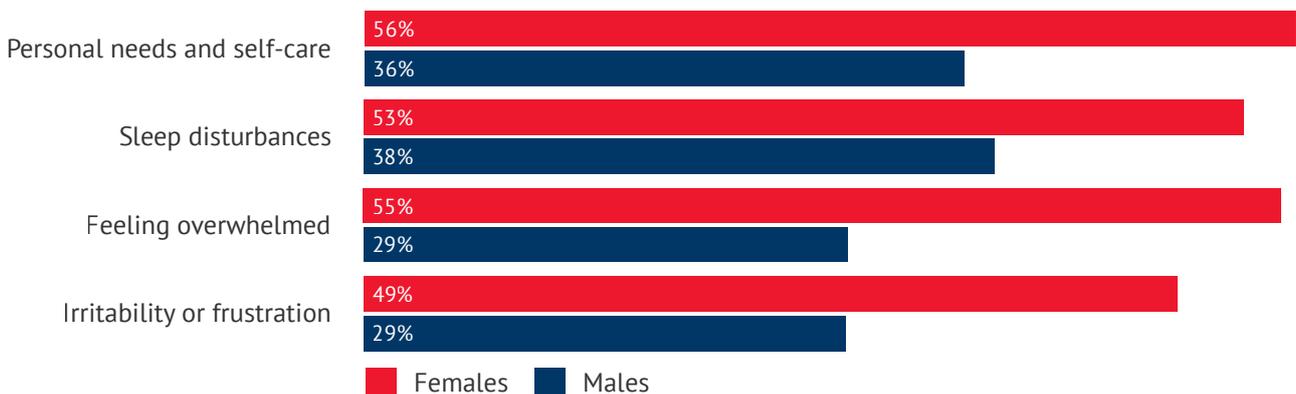
Women report more hours per week spent on unpaid caregiving (31.2 hours) than men (27.9 hours).

On the other hand, men report more hours per week on work (22.7 hours) and personal needs (10.4 hours) than women (19.2 hours and 9.3 hours, respectively).

Less than 1 in 2 (45%) of women have ever taken time off from caregiving to focus on health, while 2 in 3 (65%) of men have taken time off to prioritise their wellbeing.

Almost 1 in 2 (47%) women believe there is insufficient support for caregivers in their community, compared to only 3 in 10 (29%) men.

## What are the signs or symptoms of caregiving burnout you have experienced?



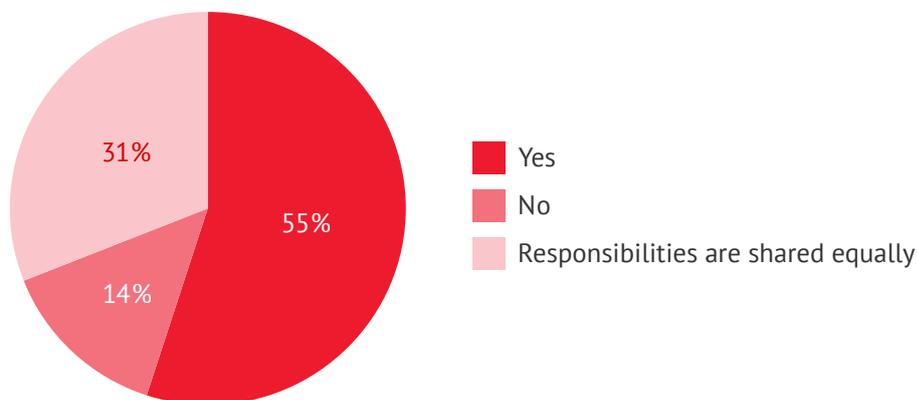
Signs and symptoms of burnout are more common among women than men.

# *Family dynamics*



# Sibling duties

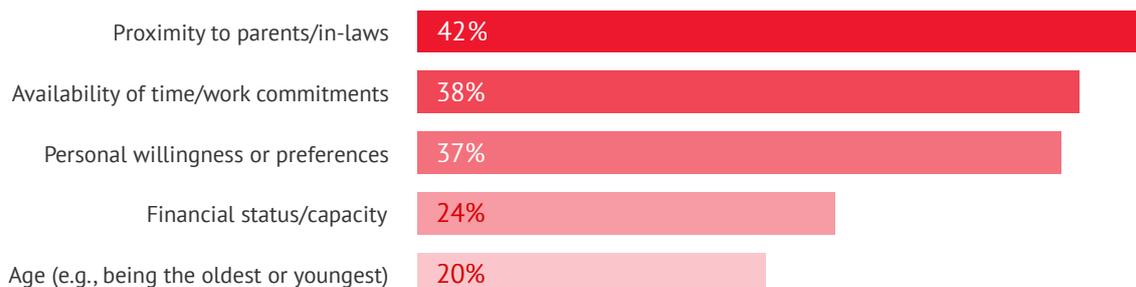
Does one sibling (including in-laws) tend to take on more caregiving responsibilities than the others?



\*n=4,230, excluding those who answered 'Not applicable' and have no siblings

Nearly 3 in 5 (55%) believe that one sibling tends to take on more caregiving responsibilities than other siblings, while over 3 in 10 (31%) believe that caregiving duties are shared equally.

How are your family's caregiving responsibilities determined or likely to be determined?

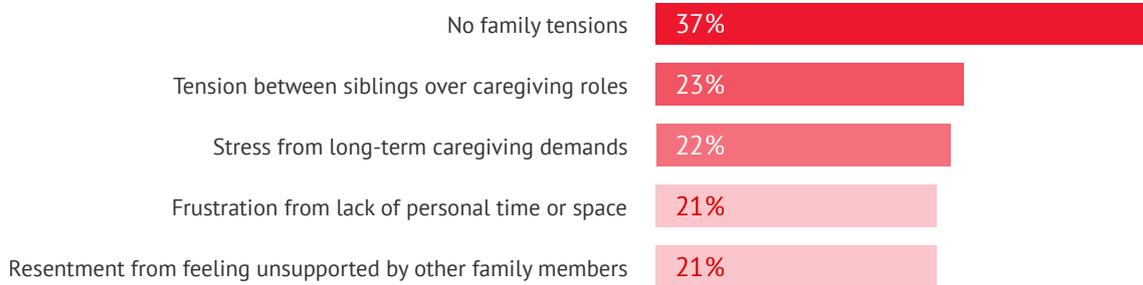


\*Multiple responses allowed. Top 5 responses only.

More than 2 in 5 (42%) say caregiving responsibilities are determined or likely to be determined by the caregiver's proximity to parents or in-laws. Nearly 2 in 5 (38%) consider the availability of time or work commitments, while a similar proportion make the choice based on personal willingness or preferences (37%).

# Family tensions

## Are there any family tensions as a result of caregiving responsibilities?



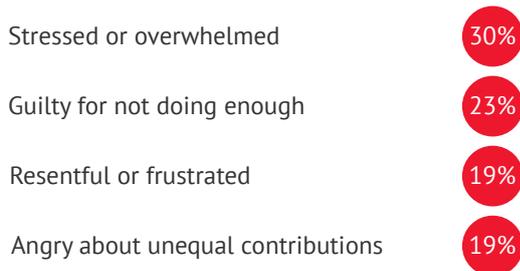
*\*Multiple responses allowed. Top 5 responses only.*

Nearly 2 in 3 (63%) report experiencing some form of family tension as a result of caregiving responsibilities. Of these, over 3 in 4 (76%) report conflicts over financial contributions.

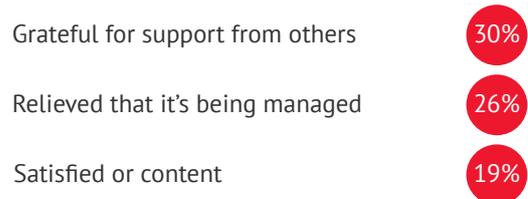
Over 2 in 5 (41%) believe they deserve a larger share of the inheritance in recognition of the time, effort, or financial support they've provided in caring for parents or in-laws.

## How does the division of caregiving responsibility (or expected division) in your family make you feel?

### Negative feelings



### Positive feelings

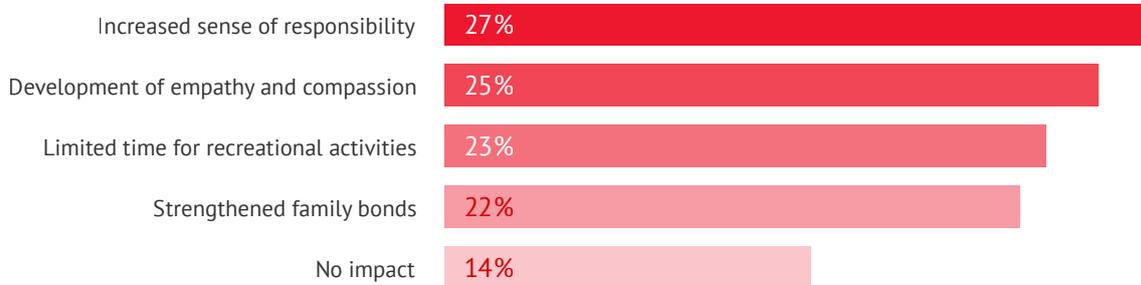


*\*Multiple responses allowed. Top 7 responses only.*

The division (or expected division) of responsibility among family members evokes mixed emotions among caregivers.

# Effects on younger generation

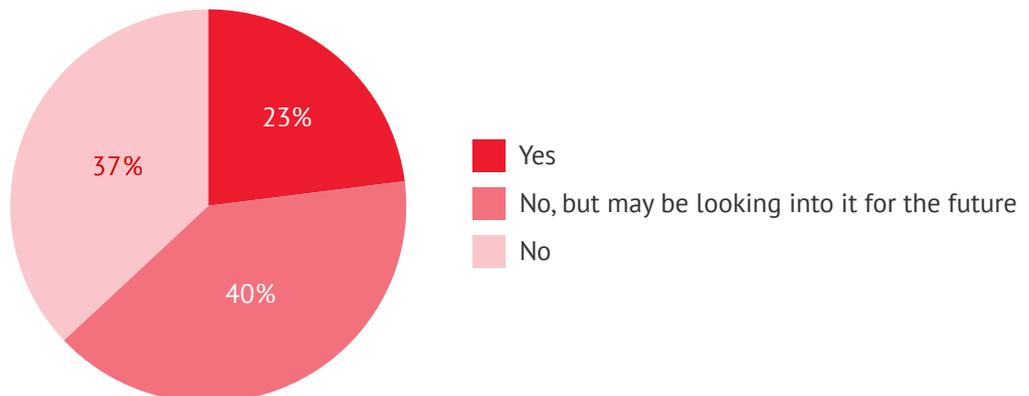
## How do parent/in-law caregiving commitments affect your children/grandchildren/dependents?



\*n=1,860, those currently sandwiched. Multiple responses allowed. Top 5 responses only.

On a positive note, the sandwich generation's commitment to care for the older generation appears to positively impact the younger generation in some ways, such as an increased sense of responsibility (27%), development of empathy and compassion (25%), and strengthened family bonds (22%).

## Have caregiving responsibilities led to or expected to lead to any multigenerational living arrangements?



Nearly 1 in 4 (23%) are currently living in multigenerational households, and another 2 in 5 (40%) may consider doing so in the future to accommodate caregiving responsibilities.



# More of the Australian Seniors Series coming soon...

## About Australian Seniors

Australian Seniors launched in 1998 to meet the needs of the often-ignored over 50s market. Since then, we've helped countless Australians protect the most important things in life – whether it's their family's future, valuable assets, or even their long-planned retirement.

We strive to be different through the diverse offering of our life, funeral, health, car, home & contents, landlords, pet, and travel insurance products by carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and cost-effective. That's why our policies have helped everyone from hard-working over 50s to self-funded retirees take control of the things that matter most.