

# Marketing to the sandwich generation: meeting the needs of all family members

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## Introduction

Marketing research and practice has traditionally focused on creating value for individuals or couples, but rarely for social units like intergenerational families. As a result, companies may have a blind spot when it comes to intentionally designing products and services to meet their familial needs. The sandwich generation (SG), or those providing some kind of care for at least one aging parent and a child (adult or minor), regularly juggles the intergenerational needs of their families in the marketplace. Their responsibilities can include food prep, transportation to and from appointments, health care, finances and social support. These customers will look for ways to save time and streamline logistics to balance their responsibilities at work and at home. This paper offers a framework for marketing to the SG across four kinds of needs: finances, health, wellness and social support. Enablers, which can help SG customers meet more than one need at a time, include HR benefits, resource allocation, time management tools and technology/services. Businesses that design their offerings with these needs and enablers in mind will create more value for SG members than those that do not.

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## *The sandwich generation*

The most overlooked customer segment today also represents a major percentage of adults over 40 years old: the sandwich generation (SG). They can range in age from their 30s to their 60s. In the USA alone, 54% of Americans in their 40s are sandwiched between an aging parent and their own children, and about a quarter of all US adults are SG members (Horowitz, 2022). These customers are simultaneously providing some kind of care or support for their own children (adult or minors) and their aging parents or parents-in-law. They are the lynchpin consumers that seek to meet a variety of needs of two adjacent generations in addition to their own.

Many factors gave rise to the diverse demands that members of the SG now face – increased overall longevity, rising costs of living, depleted or low savings by the elder generation and seniors' desire to “age in place” rather than move to live closer to one of their adult children. Retirement and assisted living facilities in places like the USA are often prohibitively expensive without aid from family members to finance such a move. SG members are also often working while caring for their families. This creates tensions between financial resources, social support, health and overall wellness. An opportunity exists to help them manage those tensions with offerings that:

- target them and their extended families;
- are affordable when compared to the alternative of purchasing each of the three layers of the “sandwich” separately; and
- are delivered more efficiently to save time and resources.

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Marketing to them as consumers requires a more nuanced understanding of their familial contexts and dynamics.

*Two aging generations – sandwich generation members and their parents.* In addition to managing the care of members of adjacent generations, this population will also age over time. A PEW study (Taylor *et al.*, 2013) estimated that 71% of SG members are ages 40–59, and an additional 10% are age 60 or older. They are undergoing changes along multiple dimensions, which impacts their attention to advertising and promotions and how they process new information on products and services. Pak and Kambil (2006) referred to four dimensions of change that are particularly important to pay attention to when marketing to aging consumers:

- biological;
- psychological;
- social; and
- economic.

Biological and psychological dimensions of change among aging consumers include changes in mobility, vision, hearing, attention and memory. As we consider social and economic changes, like shifts in roles, lifestyles, income and relationships among aging SG consumers, “consumption is not always a simple individual action but can become a collective action of the consumer, their families, or of other network participants” (Pak and Kambil, 2006).

### *A global phenomenon*

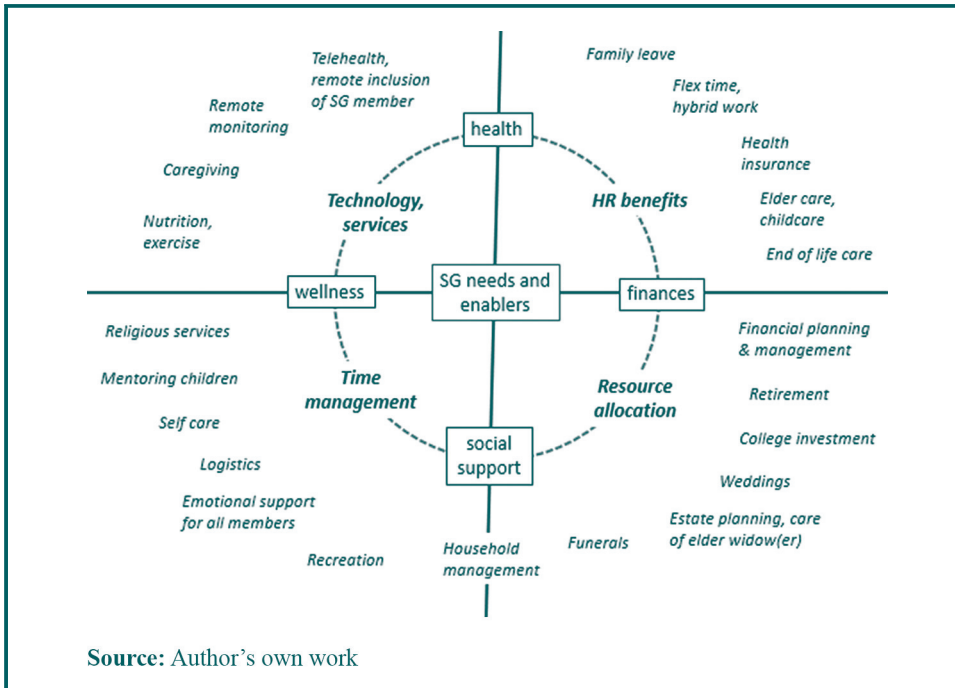
“Sandwichness” and “grandsandwichness” (grandparents caring for a grandchild and aging parent) is a global phenomenon but manifests differently in the Global North when compared with the Global South. Alburez-Gutierrez *et al.* (2020) estimated that sandwichness is more prevalent in the Global South, almost twice as prevalent in Sub-Saharan Africa as it is in Europe, for example. Furthermore, they estimated that the Global North has reached a peak in simultaneous care time demands from multiple generations, but the duration of the grandsandwich state will increase by up to one year in Africa and Asia. Compounding that issue is the graying of the population. In 2020, there were 727 million people aged 65 years or over in the world, and over the next three decades, that number is projected to more than double, reaching 1.5 billion in 2050 (United Nations Department of Economic and Social Affairs, 2020). In terms of sheer numbers, countries in Asia (China, India and Japan) and the USA have the highest numbers of people over the age of 65, ranging from 35 million in Japan to 166 million in China.

In addition to paying attention to needs around finances, health, wellness and social support, companies must update their offerings to make them more age-friendly. The next section will provide a brief framework for marketing to the sandwich generation, highlighting where some companies are already attending to SG needs.

### *Key needs and enablers*

Figure 1 illustrates four key needs for SG consumers and their families: health, wellness, finances and social support. Within each quadrant is an example of an enabler that can help SG members meet two connected needs, potentially also recovering an extremely scarce resource: time. Offerings that are better aligned with relevant intergenerational family needs may reduce or eliminate potentially time-consuming processes that create inefficiencies and distractions for busy SG members. The four enablers are HR benefits, resource allocation, time management and technology.

**Figure 1** SG needs and enablers



## The needs

### Finances

In 2013, the PEW Research Center found that about 15% of middle-aged SG members provided financial support to both an aging parent and a child. In addition, 38% of middle-aged adults said that both their grown children and their parents rely on them for emotional support (Taylor *et al.*, 2013). Among those providing financial support to both an aging parent and a child of any age, fewer than one-third of them (28%) said they were living comfortably. About 60% said that they had just enough to meet basic expenses, with about half saying they had a little left over for extras. Just over 10% said that they do not have enough to meet basic expenses. A 2020 AARP report found that nearly one-third (32%) of midlife adults with at least one living parent were providing financial support to them, and four in ten (42%) expect to do so in the future (Skufca, 2020). Financial support given by middle-aged Americans to their parents and children included coverage of ongoing expenses, like groceries and household goods, with more coverage of medical expenses for parents than for children, and more transportation coverage for children than for parents. Financial strain among SG members has been a recurring theme in financial planning research. Financial service professionals can tailor their offerings to SG customers, especially as they face providing financial support to kin in more than one layer of the “sandwich.” They may also help families pool resources to make wiser collective investments that will benefit everyone in the family. Companies like Fidelity, the Royal Bank of Canada and Merrill have been providing customized financial planning tips to SG members on special webpages, with an option to meet with a specialist to discuss further. However, finding those sites from their splash pages is nearly impossible – the companies need to redesign navigation to enable visitors to find what they need quickly and efficiently.

### Social support

SG members are often strapped for time because they are managing the varied needs of children, spouse and parent or parent-in-law either alone or with their spouses, usually in

addition to work and household duties. A more coordinated connection with social support may ease the strain, especially if it enables focused attention to family needs. Certain apps have become popular with busy families, facilitating coordination with attributes like shared calendars and lists, the ability to assign tasks and timelines, and management of logistics. For example, OurHome can be used to assign tasks, track groceries, include approval processes for children, set due dates and even encourage improvements. Google Calendar can be shared between family members to coordinate schedules, set permissions and add directions when you input a location for an activity. Trello, originally a project management tool, is also being used by families to plan vacations, track appointments, share to do's and assign tasks to individuals.

### *Wellness*

Wellness remains a high concern for SG members and their families. Many health and wellness apps include trackers for nutrition, mental health, exercise, sleep and activity. Fitbit has a “family account” offering, but it focuses primarily on parental controls and monitoring of children, and does not include options for elder parents. Platforms like Senior Safety App enable SG members to monitor their elders, including geolocation, fall alerts, emergency help requests and low battery alerts, but the lack of integration with other wellness tools makes for less efficient use of caregiver time. Additionally, it is currently only available with Android smartphones. Wellness can also be adversely affected when SG members struggle to balance their professional and familial responsibilities.

### *Health*

SG members and their families seek better options in health services and benefits, especially if they are concerned about the health needs of elderly member of the family. The need for coordination can become more intense when managing an elder's chronic health issues. Older adults who are simultaneously caring for children and aging parents or parents-in-law may find themselves having to switch between roles while managing scarce time and resources. Stress inevitably impacts their own health and wellness and can lead to burnout. The lack of tools or services for more efficient family coordination around health care presents an opportunity for companies in multiple sectors, like technology, media and telecommunications to create value for SG members as they search for better choices.

### *Enablers*

#### *Human resource benefits*

Family leave benefits are being expanded to include elder members of the family. Flexible work practices, including job sharing, respite opportunities, eldercare counseling, on or near-site facilities and adjustable work hours are already becoming more common options. Daycare, eldercare and after-school options, if included as part of an employee's benefit package, could be competitively differentiable offerings as SG members seek affordable and effective ways to look after their elder and younger family members. Early in 2022, Google updated its paid leave policy, offering up to eight weeks of paid caregiver leave. They explicitly recognized that more than 40% of their employees are in the sandwich generation (Lulla, 2022). Hilton was ranked #1 in the 2022 Fortune 100 Best Large Workplaces for Women list. In June 2022, they provided an online “Care for All” website, which consolidated information for caregivers of both children and aging family members. The company also partnered with an outside firm to help employees connect with care support and logistics (Leonhardt, 2022). Workplace benefits, when rightly aligned with SG needs, can help SG members properly allocate finances to support their families' health needs.

HR benefits that cater to the complex landscape of SG members can be attractive incentives for workers seeking to balance finances with the health needs of both sides of

their sandwiched families. Eldercare in addition to childcare is highly valuable to SG employees. Better integration of SG family needs in HR benefits not only benefit the firm by reducing work-family conflicts but can also reduce or eliminate time-consuming processes SG members might otherwise navigate.

*Resource allocation.* Proper allocation of resources, especially regarding long-term investments, can help SG members and their families more efficiently provide for the whole family's social support and financial needs. Financial planning services that can help SG members and their families adapt to evolving intergenerational needs will be more competitive than those that only look at individual or couple portfolios. Wealth management and financial planning service providers have already been adapting their messaging for SG members, although there is very little innovation offered to SG members regarding resource allocation or pooling among family members. Most appear to emphasize adopting generic better financial management habits, but none communicated on their website the possibility that adult children and grandparents may be able pool resources with the SG member to serve the needs of the whole family.

In the same vein, lawyers assisting with estate planning, wills and end of life directives for elder family members may want to include younger SG members earlier in the conversation to ensure smoother execution, especially if SG members are designated as executors, health proxies or given power of attorney. Financial planners, lawyers, social workers and other service providers will need to better understand the SG familial context to provide them with the most useful offerings or benefits. Smarter resource allocation will help SG members bridge the gap between finances and social support for such things as financial planning, retirement and college investments, weddings, funerals and even estate planning or care for a widowed parent. If properly integrated, it will also save considerable time managing those resources.

*Time management is a critical enabler.* When it comes to social support and wellness for the entire family, SG members may often find themselves strapped for time between such things as:

- their children's needs, whether as young children or in college;
- providing some kind of support for elder parents or parents-in-law, who may live some distance away;
- spousal needs;
- work obligations; and
- self-care.

Earlier we described some technologies used for both wellness and social support, but there is still a notable gap in the marketplace – something that helps SG members manage their time holistically and across the layers of the “sandwich,” reducing inefficiencies and streamlining redundant processes.

*Technology and associated services.* Technology and associated services tailored to all the layers of the SG family could help address concurrent needs associated with health and wellness. As telehealth options continue to evolve, remotely including an SG member in an elder's doctor's appointment can facilitate smoother communication between caregiver and clinician regarding the elder's care needs. This can also save on commuting time and unplanned absences from work for SG members who might otherwise need to take time off to be present at an elder's doctor's appointment. Technology may be used to assist in remote monitoring of both children and elders for their safety, tracking nutrition and exercise, or coordinating medicine, exercise, recreation or caregiving schedules. Vitals can be monitored remotely, health data can be tracked longitudinally and these can be shared with care providers. This practice may also prevent ill-informed, potentially costly, hospital

visits. Given the prevalence of smartphone apps used to monitor other vitals, there may be ways to adapt technology to enable safe home monitoring of family members that keeps SG caregivers and primary care providers informed, anytime, anywhere.

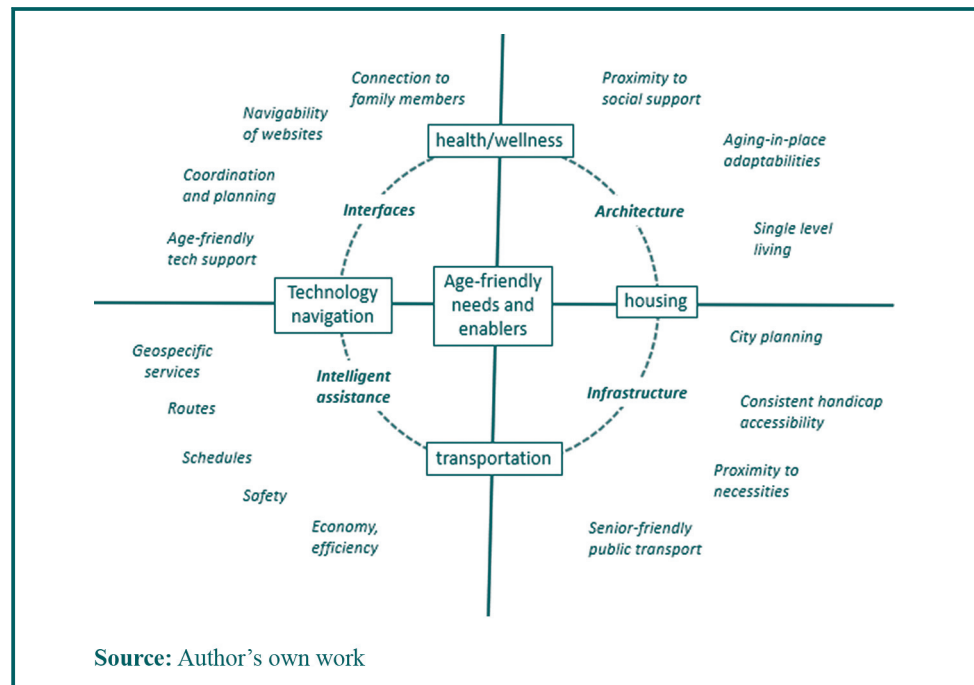
### *Age-friendly needs for sandwich generation members and their parents – an application*

Not only is our global population aging, but more people over 65 are choosing to live in urban environments. The World Health Organization (WHO) defines an age-friendly city as one that adapts its structures and services to be accessible to and inclusive of older people with varying needs and capacities (World Health Organization, 2007). Given that both SG members and their parents will continue to seek age-friendly attributes in the marketplace, there may be immediate opportunities for product and service development across multiple industries.

Figure 2 illustrates age-friendly needs in four areas: housing, health/wellness, transportation and technology navigation. These concepts can be operationalized and tested by studying the impact of such enablers as interfaces, architecture, infrastructure and intelligent assistance.

Housing can help contribute to health and wellness for SG members and their families if senior-friendly considerations are made in the architectural design or modification of homes. Single-level living or aging in place adaptabilities can improve safety and emotional needs of elder parents and their aging SG children. In total, 27% of adults 50 and over want to remain in their current homes in the long term, but many also realize their homes would need to be outfitted to accommodate their needs (AARP, 2021). That same study found that a majority of them would live in an in-law unit to live close to someone but maintain their own space. Nearly half of adults would leave their home to find one that would allow them to age independently. Top factors were safety, lower cost of living, more affordable options and better housing choices. A majority also indicated that it was important for their communities to have access to reliable and affordable high-speed internet, clean water, safe trails and

**Figure 2** Age-friendly needs and enablers



safe well-lit parks. Some countries have already started to address architectural improvements for their aging populations. For example, some condos in Halifax, Canada, are age-friendly and have access ramps, elevators, parking, gym facilities and wider doorways. Melbourne uses incentives to encourage architects and property developers to build age-friendly housing (World health Organization, 2007).

Transportation and housing, if properly connected via thoughtfully designed infrastructure additions, can significantly ease strain on aging consumers. Improving consistent handicap accessibility at transit locations, offering senior-friendly public transportation options and enhancing proximity of housing to necessities to reduce driving requirements are all valuable market opportunities that would attract aging members of the SG family. Public transportation routes should also sufficiently cover key destinations for senior citizens. The WHO (2007) found that cities in developed countries or in a transition economy were more likely to indicate that their public transportation system was well-developed or satisfactory. However, in cities across stages of development, gaps were still reported that needed to be addressed to make the community more age-friendly. Common issues included reliability, frequency, coverage and specially adapted transport or vehicles. Prejudice against or disregard for the safety of older passengers was another widespread problem.

Today, age-friendly technology can make transportation easier to navigate with intelligent assistance, like AI-enhanced scheduling and route planning that factors such things as safety, economy and efficiency for the aging traveler. Features like trip planners, identification of handicapped-accessible facilities and travel chain design may also have universal appeal across users.

Finally, health and wellness can be better managed with technology equipped with age-friendly interfaces. Such interfaces can help aging SG members and their parents improve their ability to navigate websites and shopping functions, connect with other family members and coordinate and plan schedules. In addition to the potentially daunting task of learning how to use new technologies, many seniors experience physical challenges to using devices in their current form. Common barriers to adopting new technologies by older adults include lack of instructions and guidance, lack of knowledge, and cost. Disadvantages and concerns among older adults include too much and too complex technology, feelings of inadequacy and lack of social interaction (Vaportzis *et al.* (2017). Age-friendly tech support may also be a valuable service, given SG members are also often the *de facto* troubleshooters for their aging parents' cell phones, tablets and computers.

## Conclusion and lessons for managers

The number of SG members will continue to increase in the USA and around the world. Managers can attract SG members and their families to their offerings by keeping in mind three rules of thumb.

### *Help sandwich generations recover their most scarce resource: time*

HR benefits that can be customized to SG family needs would be a competitive B2B offering for companies seeking to attract and retain talent in the sandwich generation. Financial planning services that allow SG families to pool resources for smarter investment could help them optimize investment options, given growing constraints on individual investment options. Improving health and wellness using technology and more age-friendly interfaces can go a long way to helping SG members reclaim time and peace of mind for themselves and for other members of their families. Proper resource allocation can help SG members effectively balance their social support needs within their financial means. It can also save time by streamlining redundant processes while treating resources more holistically.



### *Make age-friendly adjustments in product and service offerings*

Thoughtful, age-friendly adjustments in the marketplace may help create immediate value for aging SG members and their parents. Better interfaces can improve technologies for many health and wellness options, like telehealth, shopping online, connecting to remote family members and navigating websites. Housing can contribute to health and wellness with proper age-friendly architecture and proximity to social support. Transportation and housing can be made more navigable through age-friendly modifications to existing infrastructure, including simple changes like increasing consistent handicap accessibility at transit locations, improving proximity to necessities and offering more senior friendly public transportation and discounts. Artificial intelligence and machine learning can be harnessed to improve logistics and planning like route selection and scheduling, while factoring safety, economy and efficiency for aging travelers.

### *Innovate with universal design in mind*

Universal design is a principle of product design meant to meet the needs of as many users as possible, at present and in the future (Hartje, 2017). Designing interfaces, architecture, infrastructure and intelligent assistance to meet the needs of aging consumers may also create benefits for other consumers outside that demographic. For example, architecture and city or town infrastructure that provide proximity to social support, handicap-accessible transportation and safer single-level living may be universally appealing to other members of the population. Given that many choose to age in place, firms that invest in such improvements may also realize longer customer lifetime value as these combinations may provide more competitive options than those that are not designed to be age-friendly. Intelligent assistance that enables elderly consumers to travel safely and efficiently between destinations can also be appreciated by members of the wider population. Improving interfaces for health and wellness portals, apps and tech support for aging customers can create benefits for all – larger font, clearer signage, less clutter, more intuitive controls and customer service professionals who can speak to a wide range of users.

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