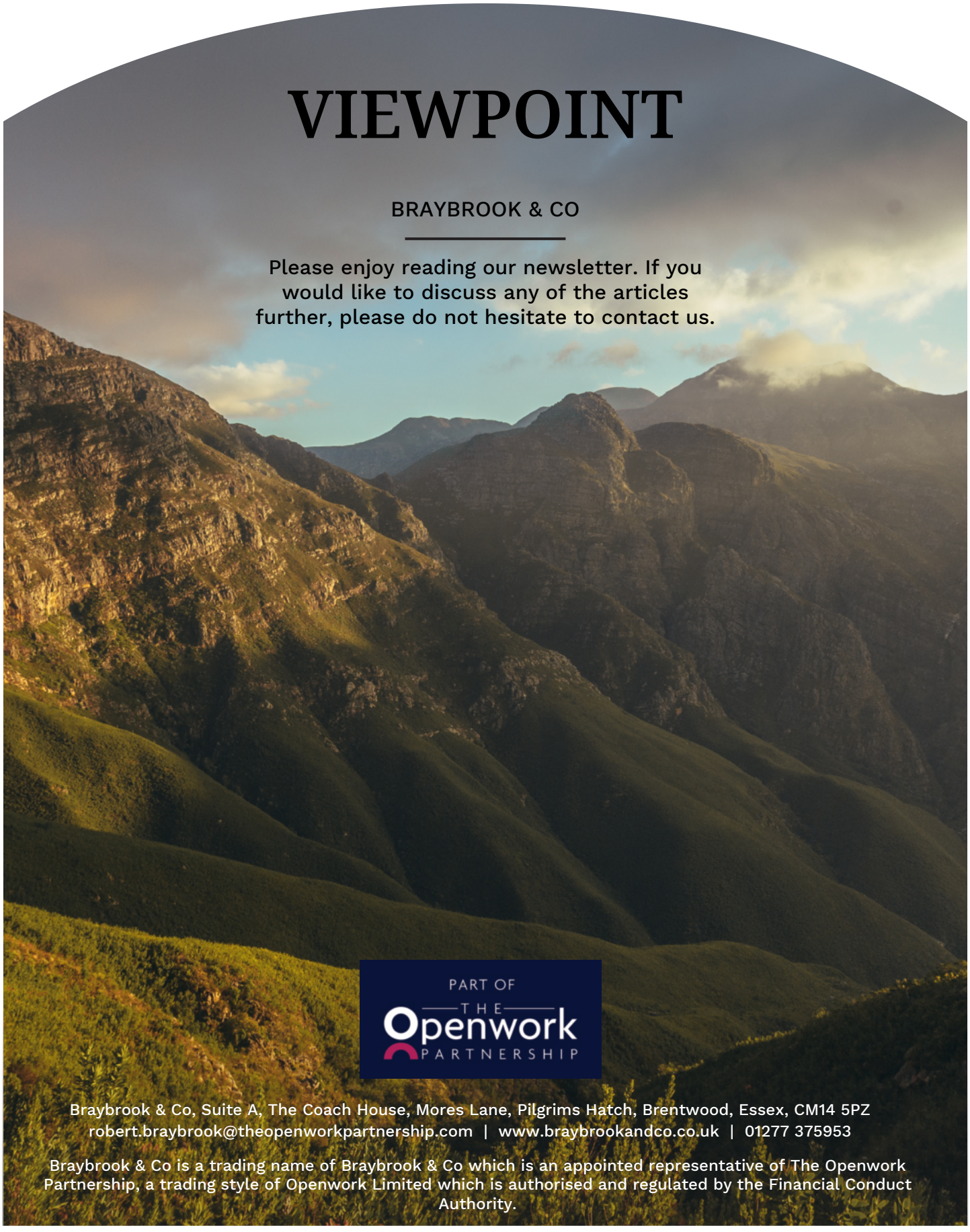

VIEWPOINT

BRAYBROOK & CO

Please enjoy reading our newsletter. If you would like to discuss any of the articles further, please do not hesitate to contact us.

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Stuck in the middle

The sandwich generation is feeling the squeeze

“Clowns to the left of me, Jokers to the right. Here I am, stuck in the middle with you.”

If you’re old enough to remember the song*, there’s a good chance you’re also one of the sandwich generation. If so, you’ll know that trying to cope with the financial, emotional and practical pressures that come with supporting ageing parents and dependent children at the same time is no laughing matter. That’s especially true when you’re also managing a career and your own long-term wellbeing.

The convergence of demographic and economic trends is creating real challenges. People are living longer, care needs and costs are rising, and younger adults are taking longer to become financially independent. It means that a growing number of over 50s find themselves looking after the needs of three generations. It’s a tough place to be.

Of course, you’d do anything for your children. And you hope they’ll look after you if the time comes. However, the strain is real, especially in the midst of the current cost of living crisis.

The Bank of Mum & Dad has forked out nearly £40 billion over the last four years to help children onto the property ladder[1]. If it was a real bank, it would be one of the top ten biggest lenders in the country[2].

On top of that, the sandwich generation increasingly finds itself supporting ageing parents with healthcare costs and other expenses. But it’s not just a financial commitment. The impact on daily routines and the emotional burden can really take its toll.

Safety briefing

For the generation caught in the middle, it’s vital to keeping a focus on achieving your own financial security while you navigate these competing financial priorities.

That’s because your 50s is a crucial time to ensure your own finances are in shape. Your earnings often peak and you have a decade or so to make sure you’ve saved enough for a retirement that could last 30 years or more.

Think in terms of the safety briefing given on a plane, when you’re told to put on your own oxygen mask before helping others. That means prioritising your own financial security and your future plans. You need to be in a strong position before you can support those around you.

Financial planning is a lifelong process. You can’t risk opting out when other priorities get in the way. With the right planning and the right advice, you can look after your loved ones, and yourself.

**** It was Stealers Wheel in 1972***

[1] Savills, May 2025

[2] UK Finance, August 2025

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