

STRESS

Taking Charge

Sources of stress:

- Employment and community demands
- Supporting adult children
- Supporting aging parents
- Planning for retirement
- Coming to grips with one's own mortality
- The death of one or both parents
- Couple conflict

For Further Reading

These ISU Extension publications are available from a local extension office.
NCR 537, *Learning to Live Through Loss*
Pm 1167a-i, *Ready, Set, Retire*
Pm 1200, *Improving Family Communication*
Pm 1515a-l, *The Caring Connection*
Pm 1660a, *Stress: Taking Charge—All about Stress*

File: Family life 3

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... and justice for all

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Managing Stress in Midlife Families

Balancing Family, Work, and Communities

Individuals in midlife are the strength of their families, their workplaces, and their communities. Because they are so competent, their talents are highly valued, particularly in the community arena. They have the experience to offer leadership and support to others, and have somewhat more time than they did when their children were small. Such obligations can get out of hand, however. Often people feel that their responsibilities and demands are increasing rather than decreasing, with no time left over for spouse and family. To control the stress of competing demands, learn to say “no” as well as “yes.”

- Set priorities for self, family, employment, and community.
- Compare requests with your priorities.
- Reject those requests that do not match your own priorities. A simple, “That really is not something I can do right now,” is enough and will be respected.
- Plan couple time to talk, to enjoy a common activity, to reflect on the good things and problems.

Remember, even though job demands have never been greater, they will be tapering off. In midlife, it is important to develop interests that can be pursued in retirement.

Money Issues

One of the biggest worries of forty- and fifty-somethings is “Will we have enough money in retirement?” Many people find it easier to plan for retirement when it is 15 years away, not 40; when their incomes are higher than they have ever been; and when the financial responsibilities of childrearing have ended. Here is a “to do” list.

- Check Social Security records. Ask for form 7004, *Request for Earnings and Benefits Estimate*, from your local Social Security office.
- Examine insurance coverage for adequacy. See Pm 1167d, *Ready, Set, Retire: Health and Life Insurance*.
- Estimate income and needs in retirement. See Pm 1167a, *Ready, Set, Retire: Financial Planning*.

If it looks as if there will be a gap between income and needs, make plans for covering the gap. Consider:

- Saving and investing more between now and retirement. See Pm 1167b, *Ready, Set, Retire: Income Sources*.
- Retiring later than planned.
- Developing additional income-earning activities (some families turn interests or hobbies into a small business).

Relationships with Adult Children

In the past, it was expected that adult children would leave the family household and establish their own households. Twenty years ago, age at first marriage for both men and women was about four years younger than it is now. In addition, high divorce rates and job loss resulting from corporate “right-sizing” mean that the pool of

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When she arrives home from work, Ruth finds a message on her answering machine from her mother’s closest neighbor in the small town where Ruth grew up. He reports that her mother, an 81-year-old widow who has lived alone since the death of her husband some 15 years earlier, is getting more and more forgetful; he is worried that she can no longer care for herself safely. Responding appropriately to the information about her mother’s health might be easier if Ruth’s 23-year-old daughter, Jackie, had not lost her job and moved back into her old room last week.

Families in the middle years (after all their children have left home but before retirement) are not called the “sandwich generation” for nothing. Just when the couple is enjoying newfound freedoms from the daily responsibilities of parenting and when their income is higher than it has ever been, their parents and their adult children may need physical, emotional, and economic support that has not been needed in the past. Taking charge means assisting other family members, yet not jeopardizing the couple’s mental and physical health.

unmarried adults with insufficient earnings to maintain a separate household is growing. One option is for adult children to remain in or return to the parental home. Another option is for parents to assist the young adult in maintaining his or her own residence by providing the down payment for the purchase of a dwelling, or by paying part of the rent or the mortgage payment.

If an adult child shares your residence:

- Be very clear about the house rules. Although the individual is an adult, if there are activities or behaviors that are objectionable to the parent generation, they should be prohibited while the adult child is living in the parental home.
- Be equally clear about the responsibilities and obligations of both generations. Is the adult child expected to pay for room and board? What are his or her household responsibilities?

If the adult child is a parent, conscious decisions must be made about the grandparent's role in limit-setting and discipline for a grandchild.

If you are providing financial help to an adult child not living with you, be clear about whether repayment is expected. Is the money a gift or a loan? Discussions at the outset can help avoid future misunderstandings.

Relationships with Aging Parents

One of the most difficult tasks faced by families in midlife is watching parents age. Sometimes roles are reversed as children assume responsibility for the aging parent. One sibling, usually a woman, assumes the role of "caregiver," with primary responsibility for the decisions about housing and economic and social supports for the aging parents. The caregiver role can be especially difficult if the parent does not live in the same community.

If you are the caregiver for an elderly parent:

- Involve your siblings and the

parent in decisions, if possible.

- Consult an attorney about legal arrangements if you must manage your parent's income and assets.
- Explore Durable Power of Attorney for Health Care, so that you will be able to make the necessary decisions at the end of your parent's life.
- Check with the local Area Agency on Aging to locate support services (Adult Day Care, Homemaker Health Aides, Visiting Nurse) and to find a caregiver support group.

Eat Well, Be Well

Eating well can help you take control. Although no specific food will ease or eliminate stress, sensible eating will help you feel more able to cope.

After children leave home, it is tempting to stop planning and preparing meals; but now, more than ever, you will benefit from healthy eating. Research has confirmed that those with diets low in fat and high in whole grains, vegetables, and fruits have reduced risk for the chronic degenerative diseases of late middle-age and old-age: heart disease and cancer. Eating plenty of dairy products and getting exercise can help delay osteoporosis.

Healthful eating is not complicated or difficult. In many ways the simplest eating is the healthiest. If you have been cooking for a family, now you can use your family-sized recipes to prepare "planned-overs." Your time in the kitchen will be efficient because you will be able to prepare two to three days worth of food each time you cook. Freeze or refrigerate the extra for future days.

Focus your eating on plant foods—whole grain products, vegetables, and fruits. Include moderate amounts of animal foods—dairy products, eggs, and meats. Go easy on fatty foods. Use natural, whole foods as much as possible (fresh potatoes, whole apples, cooked oatmeal).

Use the Food Guide Pyramid recommendations to choose meal and snack items. Eat the following

minimum servings each day:

- 6 grain products, at least half of which are whole grain (bread, pasta, rice, cereal, muffins)
- 3 vegetables
- 2 fruits
- 2 dairy products
- 2-3 meats/meat substitutes (meat, chicken, fish, beans)

Take Care of Yourself

For most people, the years after the children have left home and before retirement are the best of their lives. Their marriages are comfortable and satisfying, they take pride in their adult children, they are at the peak of their power and earnings in their employment, and are respected members of their communities.

In spite of the many positive aspects of this stage of life, some individuals experience a "midlife crisis." The loss of a job or the end of a marriage can precipitate such a crisis. The increasing frailty of one's parents and the aches and pains in one's own body are not-so-subtle reminders of one's own mortality. Most people age with an acceptance of increasing limitations. For some, however, midlife means the end of youthful dreams rather than an opportunity to make new choices. This stress can result in depression or anxiety. If depression is frequent or long lasting, ask for help in finding professional assistance.

- Recognize loss of dreams and acknowledge the feelings.
- Take time to reflect and to strengthen your spiritual beliefs.
- Think about new choices for the next part of your life.

Strong relationships are an important source of managing stress. Your spouse or partner will experience midlife differently than you. Take time to listen without judgment to your partner and to talk about your own goals and dreams. Keeping your goals flexible as a couple allows each of you to make new choices. If you live alone, take time to strengthen your network of supportive friends. If you are struggling with depression, do not hesitate to seek professional assistance.