

The Sandwich Generation's

SURVIVAL GUIDE

A Roadmap to Clarity and Confidence in Senior Care Decisions

"Caught Between Two Generations?"

You're not alone. Millions of Americans are juggling the needs of their children while caring for aging parents. This guide will help you navigate the complex world of senior care with confidence.

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Navigating the Senior Care Journey

Being part of the Sandwich Generation—juggling the needs of your own children while simultaneously caring for your aging parents—is a unique and often overwhelming challenge. You are not alone.

Making decisions about your parents' living situation and care is complex, involving legal, financial, and emotional factors. This guide is designed to provide you with a clear roadmap of the necessary considerations and steps, transforming a confusing array of options into an actionable plan.

Our goal is to equip you with the knowledge to make informed decisions and, ultimately, connect you with the local Indianapolis Metro resources you need.

What This Guide Covers:

- Legal & Financial Readiness — The essential foundation
- Aging in Place vs. Senior Living — Understanding your options
- Navigating the Indianapolis Metro Senior Care Landscape
- Your Next Steps — How to get personalized guidance

"Don't Navigate This Alone"

With over 84 senior communities in the Indianapolis Metro area, finding the right fit requires local expertise and personalized guidance.

The Essential Foundation

Legal & Financial Readiness

1

Before exploring care options, it's critical to ensure the legal and financial groundwork is complete. Without these documents, you may be unable to act on your parents' behalf in a crisis.

Essential Legal Documents

- **Power of Attorney (POA)**
For financial decisions
- **Healthcare POA**
For medical decisions
- **Living Will**
End-of-life preferences
- **HIPAA Authorization**
Access to medical records
- **Will or Trust**
Estate planning documents

Financial Resources

- **Long-Term Care Insurance**
Review policy coverage terms
- **Personal Funds**
Savings, Social Security, pension
- **Real Estate Assets**
HELOC or reverse mortgage options
- **Veterans Benefits**
Aid & Attendance for wartime vets
- **Medicaid**
Indiana waiver programs available

PRO TIP: Complete these documents BEFORE a crisis occurs!

The Core Decision

Aging in Place vs. Senior Living

2

The choice between staying home and moving to a community depends on your parent's current and future needs, financial capacity, and desire for social engagement.

OPTION A: Aging in Place Safely

"Aging in Place" is the desire to remain home as long as possible, but requires careful planning.

Safety Checklist:

- Grab bars & non-slip surfaces
- Adequate lighting
- Remove trip hazards
- Emergency response system

Support Services:

- Home Care (ADL assistance)
- Home Health (skilled nursing)
- Meal delivery services
- Transportation services

OPTION B: Senior Living Community

Senior communities offer security, professional care, and socialization with all-inclusive pricing.

Types of Senior Living:

- **Independent Living (IL)** — Active seniors, minimal assistance
- **Assisted Living (AL)** — Help with daily activities
- **Memory Care** — Specialized dementia/Alzheimer's care
- **Skilled Nursing** — 24/7 medical supervision

The Indianapolis Metro Landscape

Why You Need Expert Guidance

84+ Senior Communities

in the Indianapolis Metro Area

Finding the right community is not a simple task. Each community has distinct characteristics that must be carefully evaluated:

Care Mix

Some offer full continuum (IL, AL, Memory Care), others specialize in one type

Geography

Locations across Northside (Carmel, Fishers), Eastside, Westside — near family & doctors

Size & Scale

From intimate settings to large campuses with 100+ apartments

Amenities

Meal packages, activities, transportation, and social programs vary widely

**"Trying to sort through this matrix of options alone
is time-consuming and emotionally draining."**

Let an expert guide you through the process.

3

Your Next Step

Partner with Knute Rotto

Your Local Senior Care Advisor

Deciding which path to take is a deeply personal and often challenging endeavor. The myriad of options can lead to analysis paralysis and significant family stress. That's where I come in.

My No-Cost, Personalized Consultation Includes:

- **Needs Assessment**
Comprehensive evaluation of physical, cognitive, social, and financial needs
- **Vetting & Matching**
Access to my extensive network of vetted Indianapolis Metro providers
- **Financial Guidance**
Connections to Elder Law Attorneys, LTC specialists, and VA benefits experts
- **Actionable Plan**
Customized step-by-step roadmap from uncertainty to clarity

Let's start building your plan today.

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