

Why Membership in the Sandwich Generation Hits Professional Athletes Especially Hard

June 22, 2026

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My trust and estate practice services multi-generational families and those in the “public” space, which includes actors, musicians, and professional athletes. In recent years, I have delved deeper into “sandwich generation” issues (a shorthand term for those of us in midlife balancing the competing demands of caring for aging loved ones while still supporting and launching our young-adult children). Three years ago, [“The Sandwich Generation Survival Guide”](#) podcast was launched to provide resources to those of us in the “middle.” It has been enlightening to see how deeply these sandwich generation issues are being felt by professional athlete clients. This demanding and dynamic phase of life for professional athletes is seemingly intensified, accelerated, and often financially magnified in ways that traditional planning frameworks fail to address for other clients.

The core challenge for the athlete in the “sandwich” begins with timing. A professional athlete’s earning window is compressed, with peak income often arriving in their 20s or early 30s and career longevity uncertain at best. At precisely the moment when many athletes are earning the most, it appears they are prematurely finding themselves in the “sandwich generation,” certainly earlier than non-professional athlete clients, which typically begins in their late 30s and early 40s, as they are also expected (implicitly or explicitly) to provide for parents, siblings, extended family members, and, like many clients, their own children. This expectation creates a fundamental mismatch between short-term income spikes and long-term, multigenerational obligations. Unlike most clients who accumulate wealth over decades, athletes are frequently required to make high-stakes financial decisions quickly, without the benefit of time, experience, or perspective.

Compounding this issue is the expansive definition of family that often surrounds professional athletes. Financial responsibility often extends far beyond the nuclear household to include parents who sacrificed to support the athlete’s career, siblings, and extended relatives who rely on the athlete’s success, and even broader community expectations to give back in meaningful and visible ways. When layered with the needs of a spouse, partner, or young children, the athlete becomes the financial center of a wide, and often informal network. This is the sandwich generation in its most amplified form.

These pressures are not purely financial; they are deeply emotional. Many professional athletes grapple with how to set boundaries without damaging relationships, how to distinguish between one-time gifts and ongoing obligations, and how to manage expectations of others when their own income fluctuates, injuries occur, or careers end. Feelings of loyalty, gratitude, and identity are often intertwined with financial decision-making, making it even more difficult to approach these issues objectively. The result is a heightened risk of overextension, where generosity and obligation can easily outpace sustainability.

Too often, these dynamics are managed informally, through direct payments, unstructured allowances, or verbal commitments that lack documentation or long-term planning. While well-intentioned, this approach creates significant legal and financial exposure, including tax inefficiencies, unequal distributions (leading to family conflict), and a lack of thoughtful asset protection. It also leaves athletes vulnerable in the event of incapacity, injury, or premature death, where there is no clear

structure governing how support should continue or how assets should be preserved.

Traditional estate planning models are not well-suited to a professional athlete's reality. Estate plans are generally designed for clients with longer earning horizons, more predictable income streams, and narrower, more foreseeable definitions of financial responsibility and obligation. Professional athletes, by contrast, require planning that accounts for income volatility, public visibility, name and image value, complex family systems, and of course, the psychological weight of being the primary provider for multiple generations.

A more effective estate planning approach reframes these obligations through structure and intentionality. Formal planning tools can transform informal support into sustainable systems, creating clarity, consistency, and accountability while alleviating some of the emotional burden. Thoughtful multigenerational planning allows athletes to support both parents and children without compromising their own long-term financial security, while sophisticated asset protection and tax strategies help preserve wealth in a high-risk, high-visibility environment. Just as importantly, introducing governance and financial education into the family dynamic can help manage expectations and foster a shared understanding of how resources are allocated.

Professional athletes are not simply part of the sandwich generation; they often represent its most extreme expression. The convergence of high earnings, short careers, expansive obligations, and emotional complexity creates a unique set of challenges that cannot be addressed with conventional planning alone. When approached strategically, however, this period of financial intensity can become an opportunity to build a lasting, multigenerational legacy. The key lies in shifting from reactive, informal support to deliberate, well-structured planning that reflects both the realities of an athlete's career and the broader family system they support.