

# 'Sandwich Generation' Must Make Tough Choices

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**Natasha Shamone-Gilmore** shared her story. You can learn more about her family [here](#).

Record numbers of families consist of adult children, parents and grandparents under one roof. NPR correspondent David Greene and senior business editor Marilyn Geewax talk about the NPR series "Family Matters: The Money Squeeze," which focuses on the pressures faced by the "sandwich generation."

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NEAL CONAN, HOST:

This is TALK OF THE NATION. I'm Neal Conan in Washington. Over the past few weeks, our colleagues at MORNING EDITION have been telling a series of stories called "Family Matters," about the challenges that over 50 million of we Americans now face: multigenerational households, homes where two or more generations of adults live under one roof.

We've heard stories of emotional and financial stress, especially for the so-called sandwich generation, people who care for their elderly parents and support their still-struggling adult children. Natasha Shamone-Gilmore's family is among those featured in the series. She joins us now from Capitol Heights in Maryland, and nice to have you on TALK OF THE NATION today.

NATASHA SHAMONE-GILMORE: Hi, thank you, welcome.

CONAN: And until a couple of years ago, your father was living in North Carolina. What made you decide to bring him north to Maryland to live with you?

SHAMONE-GILMORE: Well, actually someone called us to say my dad was in trouble. So we went to investigate to see what was going on, and that's when we made our decision. We sort of monitored him for a couple of months, leaving him on his own, and it got worse and worse with him locking himself out of the house, making keys, not remembering things, and that's when we made the decision that he wanted - he needed to be with us and be safe.

CONAN: So it sounds like dementia.

SHAMONE-GILMORE: Yeah, yeah.

CONAN: And obviously you need to take care of him and watch him, difficult decisions to make.

SHAMONE-GILMORE: Very much so because in Maryland, I only have a two-bedroom house, very, very small, was not ready for any additional anybodies. And also didn't know how to actually break the news to him and his reaction to that. That was very hard.

CONAN: And so what do you do with your dad?

SHAMONE-GILMORE: For the first year, we tried a home health aide, and we did not like that because it appeared Dad thought the person was his girlfriend, and so that didn't work. The second home health

aide was a close friend, and that person was a little too unprofessional, so we didn't like that either. Our food bill doubled because that person ate whatever they cooked for Dad, and it just was not good financially.

We now have decided recently to put him into the Crescent Ridge Adult Day Care Center, which is in - I think it's in Clinton, and that seems to be working out for me, but Dad doesn't like it.

(SOUNDBITE OF LAUGHTER)

SHAMONE-GILMORE: So it's just a never-ending story.

CONAN: And there's no perfect solutions, and there probably is not going to be one.

SHAMONE-GILMORE: No, I thought about - well, I can't quit work; that won't work. And I can't ask my mom; my mother's sick. I can't ask my brother; my brother's sick. I can't ask my husband; he's working and sick. Can't put the burden on my son that's 23 because I think that's a bit much.

CONAN: Your son is also living at home?

SHAMONE-GILMORE: Yes.

CONAN: All in a two-bedroom house.

SHAMONE-GILMORE: Yes, well, we did - my living room was L-shaped. So I bought some wood paneling, some drywall, and I made a room out of the living room for my dad.

CONAN: You've obviously made great sacrifices to do this. Family is family. You've got to do it, but you're making a lot of sacrifices here.

SHAMONE-GILMORE: Yes, I am. I wanted to go back to grad school and actually started, but I actually don't have time to study. So I didn't finish. I have some master's credits, would love to have a master's degree. Need a car badly. I continue to buy them from the - not the junkyards but the auctions. Saving money has become (unintelligible). I used to save, and now I don't. All of my allowance money goes to my mom, my brother and my dad, all of it.

CONAN: And another question: As you look at what is happening to your father, what are you now thinking about what happens to you?

SHAMONE-GILMORE: Yeah, that's a toughie. My daughter and I were just talking the other day about all of us sitting down and making up some plans to discuss what happens to us in the long-term, and that's a hard thing to do is to get family together to talk. So I think I'm personally just going to get paperwork in order, try to get the will done, the health directive paper done and maybe leave them a letter because it's just hard to get together.

Everyone's working different schedules, everyone's trying to take care of what they take care of, and it's really, really complicated. In the old days, I think people were married, and I think the summary was that when you died, you know, your spouse would get everything.

And so I have a husband who in the 2012 still believes that's it. My husband will not get a will. He will not do any paperwork. So I appear to be that one-woman army. So I'm just going to get my paperwork

in order and hope that things work out.

CONAN: You ought to see if you can look up the word intestate for instructions because it's - that's going to be a problem. In any case...

SHAMONE-GILMORE: Oh, I know.

CONAN: I'm sure he does, too, but what are you thinking about, though, when it's 30 years from now?

SHAMONE-GILMORE: Well, my daughter and I talk a lot. I'm hoping - I'm still hoping to pass down this proactive nurturing to my daughter and my son. Hopefully they will pick up how I am and act the same, and hopefully they'll take care of myself or my husband when something comes up in the years to come. And hopefully we'll have all this paperwork in order that we should have.

My mom and dad sort of didn't have that in place, and so we're just sort of scrambling. With Mom, she has no retirement. With Dad, he did have retirement. So we're just sort of working them in different capacities.

CONAN: Well, thank you very much for sharing your story, very interesting, and I know it's not easy to talk about.

SHAMONE-GILMORE: Right, thank you for asking.

CONAN: Appreciate it.

SHAMONE-GILMORE: Thank you so much.

CONAN: Natasha Shamone-Gilmore, with us from Capitol Heights, Maryland. If this is your story, tell us how you deal with several generations under one roof and deal with the emotional and financial stresses they involve. 800-989-8255 is our phone number. The email address is [talk@npr.org](mailto:talk@npr.org). You can also join the conversation on our website. Go to [npr.org](http://npr.org). Click on TALK OF THE NATION.

NPR's David Greene has been telling these stories on MORNING EDITION. He's one of the hosts of that program and correspondent for NPR, of course, and David, nice to have you here with us in Studio 3A.

DAVID GREENE, BYLINE: It's good to be here, Neal, thanks for having me.

CONAN: And Natasha not alone. There's so many stories like this.

GREENE: There are a lot of one-woman armies out there, one-man armies, and, you know, I hear her say that. That's exactly what struck me on our first visit to see her in this cramped house in Maryland. I mean, it was amazing to think of how she kept her composure.

I mean, she has a son in his 20s who is living there, and we actually spoke to him today, and we're going to be airing a lot of what he had to say next week. And, you know, he talked about the example that his mother set for him and how hard she worked to make sure that he was protected from, you know, a very difficult environment growing up.

And now she's taking care of, you know, her father, and we went with her to drop him off at the adult

day center, and that was such an emotional decision. You know, it was a reality she faced. She had to keep her job to keep supporting the family and needed to find somewhere for her father to go, but it was hard to let go of him during the day.

And, you know, one of the striking images from when we visited her, Neal, was she had written dementia in these big, block letters on a bulletin board, and she said I just have to remind my father day in and day out that he does have this disease. He has this challenge. And, I mean, just can imagine the emotions that just fill every single day of her life.

And she said she sometimes breaks down. She sometimes just falls in her bed and kind of, you know, just cries out for help. But most days, she's smiling and laughing, and she's the person who you just heard. And yeah, these stories are just, they're all over the place.

We're following these three families, but we've - you know, we've been getting so many stories from listeners sending in their, you know, their own really emotional situations.

CONAN: And every story is different, every family of course is unique, but it seems to be about difficult choices.

GREENE: Yeah, I think that sums it up very well. You know, our families are in different socioeconomic levels. Geographically, they're in different places. The situation is not identical, but yeah, when you're living under the same roof, I mean, every choice is difficult, every day sort of brings a new challenge and a decision about how much sacrifice to make.

If I'm going to give money, if I'm going to give attention and time to either my kids or my parents, you know, what am I taking away from myself, and what am I prepared to sacrifice? And, you know, love means so much to these families. Their automatic reaction is, well, I'm just going to give as much as I can. But when you're talking about your own retirement and your own life, you know, your own job, I mean, it just presents impossible choices.

CONAN: And it's hard to put a dollar sign on a family member.

GREENE: It is. I mean, one of our families just south of Baltimore, Yolanda Hunter, you know, she's in her 40s, and she left her job. She thought it was going to be for one year. It quickly turned into two years, and she just did that because she wanted to be the fulltime caregiver for her grandmother.

But, you know, if you start adding up the amount of money that she's losing in terms of income, in terms of retirement and, you know, in terms of status within a company, I mean, it's just mind-boggling.

CONAN: We're talking about multigenerational families, adults of several generations living under one roof, 800-989-8255. Email [talk@npr.org](mailto:talk@npr.org). And Leanne(ph) is on the line with us from Las Vegas.

LEANNE: Hi, Neal, listen to your show every day out in the car here in Las Vegas while I'm eating my lunch.

CONAN: Well, thank you for that.

LEANNE: Yes, I was caught in that multigenerational taking care of everybody a few years ago with my mother, and I had a husband and children and a fulltime job also. When I was starting to care for my mother as she declined, we found that it was just too much, to the point where I could not lift her

anymore. She went blind, and it was just too much for me to do. I didn't have the medical knowledge to help her that she needed at that time.

And fortunately, years ago, she had taken out a long-term care insurance policy, unbeknownst to us. And one day she just asked me, look, she says: Can't I just use my long-term care insurance policy and go someplace nice here in Las Vegas? I'm like yeah.

So we checked every place in Las Vegas, found the perfect place for her, very expensive, but her long-term care insurance covered almost all of it. And so therefore - now, she has since passed away. She had wonderful care, by the way. She has since passed away, and so my husband and I decided that we were going to do that, too.

So we got long-term care insurance. And it's expensive, but we know that we will not be burdening our children. I mean - even, it's still a burden on the children even if you have long-term care insurance, it's still a burden, but if you have that to help.

Now in my mother's day, they didn't offer the home healthcare component to long-term care insurance. You just went to a place, and that was it. Nowadays, they offer the long-term care home-health component.

CONAN: Do they still offer, though, a lifetime guarantee?

LEANNE: Well, that's very expensive. That was without our reach. We could not afford that. My mother was able to afford that, and she did have unlimited care, lifetime care. Now, my husband, I was only able to - we were only able to afford two years on him and three years on me, but the maximum amount of time that a person stays in a facility is about two years before they pass away.

CONAN: That's an average time, and it's going to make another difficult decision to time that right, isn't it?

LEANNE: Exactly, but with the home health care component, you can run that out longer, the two years or the dollar amount.

CONAN: Leanne, thanks very much for the call, good luck, and I'm glad it worked out for your mom, appreciate that. We're talking about multigenerational families. It's the TALK OF THE NATION from NPR News.

(SOUNDBITE OF MUSIC)

CONAN: This is TALK OF THE NATION from NPR News. I'm Neal Conan. A record number of Americans are feeling squeezed. Their adult children still live at home, aging parents need daily care. In many cases, all three generations live under the same roof. We're talking about the generation stuck in the middle, the sandwich generation and the many difficult decisions they face over money, duty and family.

NPR correspondent David Greene and senior business editor Marilyn Geewax recently launched a series on MORNING EDITION and on [npr.org](http://npr.org) that focuses on these issues. They followed three families and work through them. You can find a link to the NPR series "Family Matters: The Money Squeeze" at [npr.org](http://npr.org).

We'd like to hear from you. If this is your story, how are you dealing with several generations under one roof? 800-989-8255. Email [talk@npr.org](mailto:talk@npr.org). You can also join the conversation at that website, [npr.org](http://npr.org). Click on TALK OF THE NATION.

David Greene still with us here in Studio 3A, and Marilyn Geewax now joins us here as well. Marilyn, nice to have you back on the program.

MARILYN GEEWAX, BYLINE: Hi, Neal.

CONAN: And how many people are we talking about here?

GEEWAX: Well, this is really a significant number, especially since this recession. The tendency right after World War II was for people to go out and form their own households. Everybody wanted to get that nice house in the suburbs, or college students wanted an apartment as soon as they graduated.

But because this recession has been so serious, that pattern has largely reversed. A lot of people are moving back in with their parents, if they're young people, or older people who maybe thought once upon a time they would retire to Florida now find they really can't afford it. And so generations are stacking up.

And the most recent census data that we have is that between 2007 and 2009 - so keep in mind this is still fairly early in the downturn, the number of people where there were adults of different generations living in the same household jumped more than 10 percent.

Today we have about one in six people, one in six Americans is living in a household where there are more than one generation of adults living there. So this is a lot of people. And the thing is with the demographic changes that we've got coming - that is, lots more baby boomers with parents living longer and longer, this is a trend we're likely to see even more of in coming years, where we'll have tens of millions of people living where there are many generations under one roof and sharing the burdens, the joys, the finances all in one household.

CONAN: And the decisions of that sandwich generation, the people in the middle, the financial decisions can be profound. These are people in their 40s and 50s. This is what used to be considered prime earning years. This is when you're supposed to be socking away money for your own retirement.

GEEWAX: That's exactly the problem for especially women. Yes, there are some men who stay home, but it's sort of disproportionately, probably two out of three, at least, are women who stay home to help with aging parents. And also in many cases they have children or young adult children right out of school living with them. So they've got lots of burdens, and they're trying to work.

Sometimes it seems like the good decision is just to drop out, stay home, and you'll save money. But the studies show that actually you lose so much by dropping out of the workforce. Not only do you lose your income each week - your paycheck is gone - but you're not contributing to Social Security.

So someday when you're 80, your Social Security benefit will be less because you're not in the workforce. And it's also difficult, many times, to get back to work. If you've been out three, four, five years taking care of a loved one, and suddenly at 60 you try to find a new job, that's a tough turn because your skills are a little rusty, you've been out of the workforce a while. So it's a very big decision to step out of the workplace to take care of a relative.

CONAN: Let's get another caller in. This is Bryce(ph), Bryce with us from Flint, Michigan.

BRYCE: Hi, good afternoon.

CONAN: Good afternoon.

BRYCE: I did make that decision that you just mentioned. I came home to take care of a parent after a stroke. And I want to mention the situation that arose between my siblings and I. You know, I did volunteer to take on the bulk of the work, but it turned out that I basically did everything, and a great amount of resentment arose, which is still to this day, five years after my father's death, exists; we don't speak.

And I just wanted to mention that the person that you're talking to from the family who said she was talking to her daughter, that's so important because we never had that talk. And I think if we had had that talk before my father had his stroke, maybe we could've weathered this much better than we did.

CONAN: And how many siblings do you have?

BRYCE: I have two, a twin brother and a younger sister.

CONAN: And you don't talk to your twin brother?

BRYCE: No, we were incredibly close, and we - no, unless between lawyers, we haven't spoken in five years.

CONAN: Wow.

BRYCE: And I've heard that from - we had a service that helped us somewhat, and I heard that from the worker, from many of the families that he dealt with, and particularly because that decision, that talk wasn't had beforehand, and you know, they did not lock down who was going to do what, how it was going to take place, et cetera.

CONAN: Any regrets?

BRYCE: No, none, none at all. In fact, I'm in a second phase of my life. As a result of quitting my job, et cetera, I was, you know, under-employed. And I decided to go back to school. So I'm now going to school to become a neurologist at 55 years old.

CONAN: Well, Bryce, thanks very much for the call, and I hope things work out.

BRYCE: Thank you so much.

CONAN: Appreciate it. David Greene, those kind of tensions, you'd like to think that everybody sees their duty and pitches in. It's not always the case.

GREENE: You know, it's not, and people have their own reasons for not pitching in. Sometimes it's a reality. Sometimes it's just a sort of different view of responsibility. You know, listening to Bryce, it brings to mind one of the families we're talking to in Harrisburg, Pennsylvania, the Martin-Hawkins(ph) family.

They are two women who are in their 40s who have joined forces to take care of their 87-year-old grandmother. She has a trust that was set aside, and so the family decided that some of that money should go to help her care. But the two - these two women were very worried about what other members of the family who weren't pitching in would think. You know, were they taking advantage of the situation? Would other family members not appreciate all the work they were doing?

So they actually turned to an elder care lawyer to sort of answer some of these questions, and she advised them to actually structure, you know, sort of a legal document establishing that this money was being spent for her care, to avoid these tensions that might come up much later, you know, when she passes away, and decisions are made about, you know, where her money should go.

So I think what Bryce was saying, you know, certainly resonates. I mean, there's a lot of value in dealing with, you know, potentially tough decisions and tensions ahead of time, having those conversations, maybe turning to a lawyer or an advisor who could kind of structure something that would avoid some really hard conversations down the road.

CONAN: And Marilyn, we were hearing about tensions within one generation, the siblings. What about intergenerational tensions?

GEEWAX: We've had a lot of response from people sending in their life stories about what's happened in their homes, and one of the things that comes through is there's a lot of anger in some households towards younger generations, where the middle - the sandwich generation feels like they're doing the best they can, taking care of the parents, and they've got, say, a 26-year-old son who's at home and doesn't really have a job.

And there is a certain - obviously not every family, but there is certain component out there where there's becoming more and more intergenerational anger, I think, where young people feel, hey, you wanted me to go to college, I took on all this student debt. Now I've graduated in a world where there are very few jobs for young people, it's tougher for my generation, and if I need to chill on the couch a little bit, don't be so angry about it.

And the parents feel: You can go out and get an apartment. You just need three or four roommates, and you won't have great broadband, and maybe you're going to walk to work, but you could do it if you wanted to, you just prefer to have me do your laundry.

So there's kind of this tough dynamic out there in some households where there's pressure from the parents saying get moving. The kids are saying you don't understand what's going on with my generation. And there are family stresses like that, and the sandwich generation feels put upon that they're taking care of a lot of - still the lingering World War II generation, and then they've got all the young folks who aren't moving on.

CONAN: Let's go to Shirley. Shirley's on the line with us from Cody, Wyoming.

SHIRLEY: Hi, Neal.

CONAN: Hi.

SHIRLEY: Thanks for taking my call.

CONAN: Sure.



SHIRLEY: I have a mother who is 85 years old, is suffering from dementia, and last year we added on to our house so that she could come and live with us. Although she stayed with us in her new suite, she just refuses to come because she just is so - such an independent person. And it's just been really difficult on all of us to find a way for her to get here now that we've made a place for her.

CONAN: And what are you going to try to do to convince her, do you think?

SHIRLEY: She sees a neurologist here in Cody, and I'm hoping that the neurologist will be able to at some point tell her that she can no longer live alone. I've had conversations with her, and it just really goes into an angry place with her. So I think that's going to be the solution to it, although I worry about her in the meantime.

She's about two-and-a-half hours away from me, and it's tough to check in, in those long distances.

CONAN: So she lives out by herself in a town or a cabin or...

SHIRLEY: Yeah, it's a little town. It's, you know, like I say, it's about two-and-a-half hours away, in Riverton, Wyoming. And it's - and it can be tough getting there, especially in the wintertime.

CONAN: Yeah.

SHIRLEY: So we're just hoping that there will be a sign that she will become really afraid and want to move, but I don't think that will happen soon enough. I think we'll have to have doctor intervention.

CONAN: And so an outside authority figure.

SHIRLEY: Right.

CONAN: Boy, that's not easy.

SHIRLEY: It's really not. Fortunately, I've gotten my relationship back with my brother. That was a little bit goofy for a while. That he and I are finally on the same page with how we need to go about all of this. I know a previous caller talked about losing that relationship. Fortunately, mine was rocky, and it came back. And we're just going to try to do the best for my mom.

CONAN: Good luck, Shirley.

SHIRLEY: Thank you so much.

CONAN: Let's see we get another caller in. And this is Paula. Paula with us from Santa Rosa, California.

PAULA: Hello. Thank you for taking my call.

CONAN: Sure.

PAULA: You know, I've been listening to the program, and all of these choices are really, really difficult. But, for me, the choices that I had to make concerning my parents' health care were the most difficult. My mother who had advanced lung disease and was with me in North Carolina, my father had profound dementia and heart trouble, and I made the choice when I moved to North Carolina to leave him in a

nursing home in Louisiana. But I was still the primary caregiver, in that I had to make all of the decisions.

So balancing that, along with working, was extremely difficult. Ultimately, my father's heart condition progressed to the point where the doctors said that if he didn't have a pacemaker, he was going to die. So I had to make the choice to not put the pacemaker in because of the advanced dementia, which my siblings were actually - they supported me in that decision, but other family members were quite vocal about the fact that I had killed my father because, of course, he only lasted a matter weeks after that.

CONAN: And I'm sure this decision was not made lightly, but I suspect it's a decision that haunts.

PAULA: You know, I thought a lot about that because my father passed in 2003. And, of course, you know, you always second-guess yourself, and you go back and forth. I don't regret the decision that I made. I wished that I had been in a position where I hadn't had to make it.

CONAN: Yeah.

PAULA: But I feel - firmly feel that it was the right decision to make.

CONAN: Oh, I'm not questioning your decision. I just suspect it.

PAULA: Yeah. No. I know. I know. But that - and I think that that's probably the most difficult thing that people in our position have to do. It's the choices that we have to make, the decisions that we have to make on behalf of someone else.

CONAN: I think you're right, Paula. Thanks very much. And I'm sorry that happened.

PAULA: Thank you.

CONAN: We're talking about Family Matters, a series that's been running on NPR's MORNING EDITION. Correspondent David Greene is with us, along with Marilyn Geewax, NPR's senior business editor. You're listening to TALK OF THE NATION from NPR News. And here's an email from Frank: I'm just writing so that you may be able to share how my family is doing this and how it's helping everyone. My wife is 33. I'm 30. We have two small children, one in the way.

I invited my in-laws - they're in their 60s and newly retired - to live with us. We bought a house together that fits our needs. We split all the bills. My in-laws help care for the children, while my wife and I work, while we expect that we will be taking care of them as they get older. This also gives them more financial freedom to enjoy their retirement without needing to get a second job. This works out well for all of us, especially my children who have the benefit of family with them over a daycare center. So, Marilyn?

GEEWAX: You know, I think that we're going to see more of this sort of thing. Housing is starting to shift a little bit away from that suburban model where it's exactly a husband and wife and two kids.

CONAN: Two-point-three children, yeah.

GEEWAX: Exactly. That there's more and more need for this sort of flexible housing. We've - there are things called granny pods, for example, those little sort of a mobile home you can put in your backyard where the - your mother can have a separate place to live but still be part of your household. So I think

we're going to see zoning laws loosening up and some of the construction changing to suit this multigenerational thing.

CONAN: Let's see we get one more caller in. This is Annette. Annette is calling from Pensacola.

ANNETTE: Yes, Sir. Hi.

CONAN: Hi.

ANNETTE: Thanks for taking my call.

CONAN: Sure.

ANNETTE: I've been a caregiver since 1995. My dad had a subdural hematoma. My sister at 35 was diagnosed with multiple sclerosis. And my mother, all in the same year, she had a stroke, and she's been in a wheelchair since then. For seven years after that, my sister and my dad finally passed away in 2003. And I've been taking care of my mother exclusively by myself. I have a brother. And I work a full-time job, and it's just me. And a caregiver that I've hired to come in and sit with my mom.

And it's been a very difficult road for me to travel. And I as travel the road, I find more and more of my friends doing the same thing that I'm doing - sacrificing themselves to take care of their parents because they don't want to give them over to a nursing home or someone else that may not have the love and care that they will have for their parents.

CONAN: But, Annette, what happens to you?

ANNETTE: I don't know because I'm a single, black female. I have no other - I have no husband or anyone else to take care of me. And I have no idea. I've put that in the background, praying that I won't get sick and I - if I do get sick and I'll just pass away and no one will have to worry about it.

CONAN: That's an awful thing to have to think about that if the end - when the end comes, it should come quickly and not be extended. It's - I'm so sorry for your situation, Annette. And it's - I know that in a sense it's been worth it, but it's been a very difficult road, as you say.

ANNETTE: Yes, Sir, it has. But I don't feel sorry for that. If it comes, it comes. And I'm just - I'm satisfied with that. At least I did what I was supposed to do.

CONAN: Annette, thank you very much.

ANNETTE: Thank you.

CONAN: David Greene, what's coming up in the next part of the series?

GREENE: Well, you know, we've introduced our listeners to our three families now, Neal. And now, we're going to continue following their stories. But turn to, you know, some issues, you know, what should you do about your retirement as you think about the sacrifices you're making for different generations? What should the younger generation do about, you know, should they at some point leave this multigeneration home and go out on their own, or is it worth staying there? Is this a, you know, are there pluses?

And one of the themes that is just worth pointing out, Neal, despite all the sacrifices and all the struggles, there are moments of joy, and this is something a lot of our experts have talked about and a lot of the families. There are positives to all living together. You feel closer and really feel the love.

CONAN: Thanks, everybody, for calling and telling us your stories - these difficult choices that you had to make. And I'm sorry we couldn't get to everybody's call. David Greene, thanks very much for your time.

GREENE: It's a pleasure, Neal.

CONAN: And, Marilyn Geewax, always nice to have you on the program.

GEEWAX: Thank you.

CONAN: Coming up, the CIA breaks up the latest al-Qaida underwear bomb plot to bring down a jetliner. NPR counterterrorism correspondent Dina Temple-Raston will join us. Stay with us. I'm Neal Conan. It's the TALK OF THE NATION from NPR News.

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