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Sandwich Generation Strategies in Caring for Parents and Themselves

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Abstract

The sandwich generation phenomenon is becoming increasingly prominent with increasing life expectancy, changing family structures, and complex economic pressures. This generation refers to productive-age individuals who simultaneously support elderly parents and themselves, and often also siblings. This study aims to identify the strategies used by the sandwich generation in dealing with dual responsibilities, particularly in the context of students working and caring for their parents. The research method used a descriptive qualitative approach with three informants selected through purposive sampling. Data were collected through in-depth interviews, observation, and documentation, then analyzed using the Miles and Huberman interactive model with the assistance of Nvivo 12 Plus software. The results show that the main challenges of the sandwich generation are financial pressure, limited family support, and psychosocial impacts such as stress and fatigue. However, informants are able to develop adaptive strategies such as structured financial planning, income sharing by a certain percentage, seeking flexible additional work, and building financial reserves. These strategies not only help maintain family economic balance but also provide them with space to maintain personal well-being. These findings emphasize the importance of financial management skills, social support, and public policies oriented towards strengthening the role of the sandwich generation in Indonesia.

Keywords: *Caregiving; Financial Managemen; Sandwich Generation; Social Support; Strategy*

Introduction

The sandwich generation phenomenon has become an increasingly prominent global issue in the last decade, along with increasing life expectancy, changes in family structures, and complex economic pressures (Alburez-Gutierrez et al., 2021; Aji & Harani, 2023). The sandwich generation refers to a group of productive-age individuals who simultaneously bear the financial, emotional, and social burdens for two different generations, namely aging parents and children whose living needs are still being supported (Bouhnik & Giat, 2014; Syufa'at et al., 2023). This situation often creates multidimensional stress that affects individual well-being and family stability (Burke, 2025).

In Indonesia, the sandwich generation phenomenon is becoming increasingly apparent along with increasing life expectancy and changes in family structure (Supriatna et al., 2022). Parents who no longer have an income often rely on their children to meet their daily needs (Kusumaningrum 2018). According to a survey by DataIndonesia.id, nearly half, or 46.3%, of Generation Z in Indonesia are part of the sandwich generation. They face financial pressures from having to simultaneously support themselves, their parents, and their children. As a result, 73.38% of Generation Z members feel guilty if they cannot meet their family's needs (Rizaty 2023).

The sandwich generation faces various multidimensional challenges, which include physical, emotional, financial and social aspects (Sudarji et al., 2022). They often experience stress, anxiety, and feelings of guilt because they feel they are unable to provide enough care to the two generations they are caring for (Noor & Isa, 2020). This pressure can be exacerbated by the role conflict they experience, where they have to make difficult decisions about prioritizing the needs of children and parents (Nuryasman & Elizabeth, 2023). The sandwich generation must allocate significant resources to support aging parents and children who still depend on them (Pashazade et al., 2024).

This can create ongoing financial stress, especially if they do not have access to adequate social support such as social security or affordable health care (Gutierrez et al., 2021). This pressure is compounded by limited personal time, which often reduces the quality of social relationships and self-care (Evans et al., 2016). In addition, cultural factors and social norms also influence the role of the sandwich generation, the values of filial piety or children's obligations to their parents are normative factors that strengthen the sense of responsibility, but at the same time increase psychological pressure (Chisholm, 1999; Pan et al., 2022). Meanwhile, although formal support through elderly care services is relatively more developed, many individuals still feel burdened by the moral and emotional demands of caring for their parents (Noor & Isa, 2020).

To address this complexity, effective care strategies need to be developed. Research shows that long-term financial planning, time management, and leveraging social support are key to the sandwich generation's success in balancing their roles (Roots 2021; Sudarji et al., 2022). On the other hand, recent studies emphasize the importance of public policies and community-based interventions, such as mental health services support and family economic empowerment programs, to prevent multiple crises in this generation (Rabi, 2024).

Based on this description, this study focuses on identifying the strategies employed by the sandwich generation in carrying out their dual roles, particularly in the context of caring for their parents while maintaining their personal well-being. By examining real-life experiences, this research is expected to provide theoretical and practical contributions to understanding the dynamics of the sandwich generation and offering alternative solutions to the multidimensional challenges they face.

Methods

This study uses a qualitative approach with descriptive methods to in-depth describe the phenomenon of the sandwich generation in carrying out their dual roles of caring for aging parents while simultaneously meeting personal needs. The qualitative approach was chosen because it provides a contextual and holistic understanding of the informants' subjective experiences (Creswell , 2018). The descriptive method used in this research serves not only to describe facts but also to analyze the meaning behind the informants' experiences, including the strategies they employ to address multidimensional challenges. Thus, the research findings are expected to reveal the complex and unique dynamics of the sandwich generation's dual roles within the Indonesian socio-cultural context.

The research unit of analysis is the role management strategies used by the sandwich generation, including financial, emotional, and social aspects. The research subjects consisted of individuals in the productive age range, who are responsible for elderly parents and are also responsible for themselves or other family members. Informants were selected using a purposive sampling technique, selecting informants who meet the criteria for being part of the sandwich generation (Tajik & Golzar, 2024). Three university students in Jakarta were selected as informants because they not only cover their own personal and educational needs but also have full or partial responsibility for their parents and siblings. The relatively small number of informants allowed the researchers to explore their experiences in depth, although this limitation is acknowledged in the context of generalizing the research results.

The data collection process was conducted through three main techniques: in-depth interviews, observation, and documentation. The in-depth interviews were conducted in a semi-structured manner using flexible question guides to allow informants to share their experiences openly. Observations were conducted to capture the daily dynamics of informants in managing their dual roles, including their interactions with their parents and their work and study activities. Documentation in the form of diaries, photographs, and other supporting documents was also used to enrich the data and strengthen the validity of the findings. This data triangulation approach aims to minimize bias, increase reliability, and produce a more comprehensive picture of the phenomenon being studied (Miles, 2014).

The collected data was analyzed using Miles and Huberman's interactive model, which includes three stages: data reduction, data presentation, and conclusion drawing/verification. Data reduction was carried out by organizing the results of interviews, observations, and documentation into main themes related to the sandwich generation strategy. This process was assisted by Nvivo 12 Plus software, which facilitated coding, categorization, and identifying interconnections between themes (Jackson & Bazeley, 2019). Data was presented in narrative form, tables, and diagrams to facilitate interpretation, while conclusions were drawn iteratively by checking for data consistency and comparing findings with theory and previous research. Data validity was also strengthened by member checking, which involves reconfirming the researcher's interpretations with informants, ensuring that the final results truly reflect the reality experienced by the sandwich generation.

Results and Discussion

Bagas Ariyanto, Rizka Cucu, and Ari are the three informants in this study. They are seventh-semester students at a university in Jakarta. In addition to living as students, they also work to meet their daily financial needs. Their daily lives are filled with challenges in balancing academic and professional responsibilities. Furthermore, as members of the sandwich generation, they have complex roles and responsibilities in caring for their parents. They must face the reality that their parents require care to navigate their daily lives in old age.

According to Ari, he is the only working member of the family, so the entire financial burden falls on his shoulders. As the breadwinner, Ari is responsible for his parents' various needs, from daily living expenses to their healthcare. This responsibility extends beyond material needs to providing the emotional support their parents need to face the challenges of old age.

"So, in my family, I'm the only one who works because my parents are retired, and my salary is the only source of income at home. Besides working to pay for college, I also have to support my younger sibling's schooling and my parents' living expenses." (interview Ari).

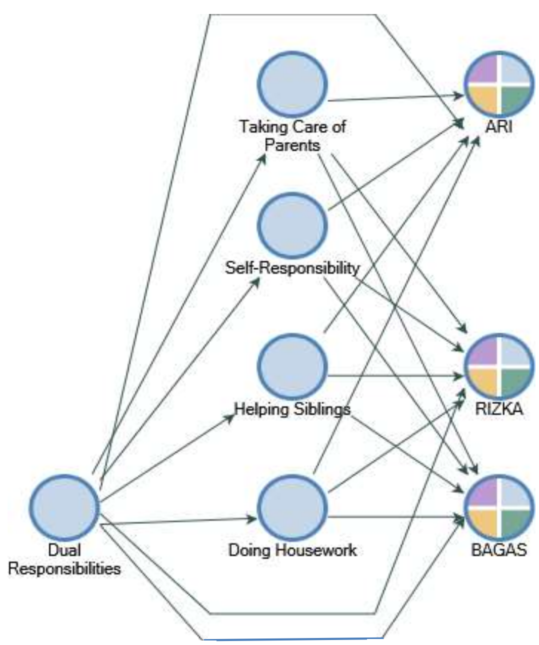
As students who also work, they divide their income between personal needs, parental care costs, and household expenses. As Rizka Cucu explained, she is the youngest of three siblings, and her older siblings are already married and have their own families. In this situation, Rizka often feels that the responsibility of caring for her parents and managing the household falls largely on her. Although she has siblings, their involvement in family affairs is limited due to their commitments to their respective nuclear families. Rizka admitted that this situation adds to the burden she has to shoulder, especially when it comes to financial management. She must ensure that her parents' needs are met, such as healthcare costs and daily expenses, while still managing a budget for personal and household needs.

“I am the youngest of three siblings and now I live at home with my parents. My older siblings are all married and it seems they have let go of their responsibilities in the house, so I have to work to support my parents, pay the electricity bill, the internet bill, and buy food preparations at home. Besides that, I also have to pay for college fees and daily transportation costs to get to college and work” (Rizka interview).

Besides Rizka Cucu and Ari, who have dual responsibilities in their lives, Bagas Ariyanto also has the dual responsibility of paying for his younger sibling's school fees. This dual role also places financial pressure on Bagas to find the right balance between providing financial support for his parents, meeting his personal needs, and supporting his younger sibling's education. Bagas also does housework, and before leaving for work, he prepares everything needed for his parents and younger sibling.

"Actually, my work schedule is shifts, sometimes morning shifts and usually before leaving for work in the morning, I prepare all kinds of necessities for my parents and younger siblings because after work I go straight to college and at home I only rely on me to take care of the house, so I handle 60% of the needs at home" (Bagas interview).

The financial pressures faced by Bagas Ariyanto, Rizka Cucu, and Ari, who must consider their parents' needs as well as the costs of their own and their younger siblings' education, require balance and wise management strategies. With proper planning and support from various sources, they can better manage this burden and ensure that their family and personal needs are met in a balanced manner. This requires careful financial planning, strong budget management skills, and often seeking additional resources.



Picture 1: The Dual Responsibilities of the Sandwich Generation

A sound financial management strategy is key to helping the sandwich generation cope with their parents' limited income. With effective strategies, seeking additional work, and prudent financial management, the sandwich generation can better cope with their parents' limited income. This not only helps maintain family financial stability but also reduces the pressure and stress they may experience in juggling these dual roles. According to informant Ari, the strategy he employs to cope with financial pressure is to seek additional work.

Ari actively seeks part-time work outside of his main work hours. According to Ari, it is important to maintain a balance between his main job, additional work, and family responsibilities. Therefore, he chooses flexible part-time work by taking on freelance projects and working as an online motorcycle taxi driver. This way, he can still be there for his parents when they need attention or assistance.

"My salary wasn't high because I used a high school diploma to apply for jobs at the time, so I looked for flexible additional work outside of work and college hours. After work, I would look for additional work as an online motorcycle taxi driver, which earned me extra money." (interview with Ari).

In addition to seeking additional work, Bagas Ariyanto and Rizka Cucu are also striving to manage their family finances more wisely. They create a detailed budget and review monthly expenses. To address this, they employ a similar strategy to Ari: earning extra money by doing homework for their friends. Bagas and Rizka leverage their skills and knowledge to offer their services to help their friends with their college assignments. This strategy also gives them the flexibility to adjust their extra work schedules to their free time.

Bagas Ariyanto, Rizka Cucu, and Ari recognize the importance of managing their finances well. By using this strategy, they demonstrate that there are various ways to overcome the financial challenges faced by the sandwich generation. They rely on their skills, networking, and good time management to ensure they can provide the necessary support for their parents and siblings without sacrificing their own personal needs.

Financial management for the sandwich generation is a top priority for Bagas Ariyanto, Rizka Cucu, and Ari. Their financial management strategy is highly structured. They have created a clear plan for dividing their income. Specifically, Ari and Rizka divide their income into the following percentages: 50% for their parents' needs, 30% for their own personal needs, and 20% for unexpected needs.

"The main factor in managing my money is usually that I give 50% to my parents, 30% to myself, and 20% for unforeseen needs" (interview with Ari). "I usually give 50% of my salary to my parents, 30% to my personal needs, and the remaining 20% for unforeseen needs" (interview Rizka).

Bagas has a slightly different approach to financial management. Bagas revealed that the majority of his salary goes to meet daily living expenses, with more specific details. Bagas stated that approximately 50% of his salary is allocated to daily living expenses and other routine expenses. Bagas also explained that approximately 20% of his income is allocated to savings. By setting aside 20% for savings, Bagas hopes to build sufficient reserves to meet urgent needs. Bagas also sets aside a small portion of his income to support his parents, approximately 10% of his salary to help meet their needs.

"From my salary, I allocate about 50% for my living expenses, 20% for my parents, 10% for unexpected needs, and 20% for school fees and savings" (Bagas interview).

Bagas takes a prudent approach to financial management by allocating a portion of his income to savings and support his parents. Furthermore, Bagas also demonstrates his sense of responsibility and care for his parents by allocating approximately 10% of his salary to provide financial support to them. While the amount may be limited, this action demonstrates a strong commitment to helping meet the needs of parents to maintain their well-being. In this way, Bagas not only manages his finances wisely for his own personal benefit and future, but also makes a positive contribution to maintaining the well-being of his family. This approach demonstrates that with sound financial planning and the values of family solidarity, sandwich generations like Bagas can face financial challenges with greater confidence and make a positive impact on the lives of themselves and those closest to them.

This research reveals various strategies employed by the sandwich generation to cope with the dual responsibilities of caring for parents and meeting personal needs, while maintaining a balance between education, work, and family life. Bagas Ariyanto, Rizka Cucu, and Ari are concrete examples of the sandwich generation facing significant financial pressure. Although they are still students, all three also work to meet their personal needs and support their families. Ari, as the sole working member of the family, bears the full financial burden of his family. He must finance his own education, his younger sibling's schooling, and his parents' daily living expenses. This pressure drives him to seek additional work, such as working as an online motorcycle taxi driver outside of his regular work hours.

Similarly, Rizka Cucu faces a situation where the responsibility of caring for her parents falls largely on her. Her married siblings are less involved in family affairs, leaving Rizka to ensure that her parents' needs, such as paying household bills and healthcare, are met. Rizka also seeks additional work by offering to do errands for her friends. Bagas Ariyanto, in addition to working to meet his daily needs and his own education, also has to pay for his younger sibling's schooling. Bagas prepares everything for his parents and younger sibling before leaving for work, and manages most of the household expenses. Bagas's financial management strategy involves allocating 50% of his salary to daily needs, 20% to savings, 10% to unforeseen expenses, and 10% to help meet his parents' needs. Ari and Rizka divide their income into structured percentages: 50% for their parents' needs, 30% for personal needs, and 20% for unforeseen expenses. This strategy demonstrates their ability to manage their finances wisely, despite facing significant financial pressures. Within these predetermined percentages, they strive to maintain a balance between meeting their parents' needs and maintaining their personal well-being.

To more systematically understand how the sandwich generation manages their dual roles, the results of this study are presented in a discussion table. This table summarizes the key findings from three informants representing the reality of the sandwich generation, covering aspects of financial responsibility, dual roles within the family, time management strategies, and the psychosocial impacts they experience. Each finding is not only described based on empirical experience but also analyzed by comparing the results of previous research and relevant theories. This approach makes the discussion more comprehensive by connecting real-world conditions with broader academic perspectives.

Aspects	Informant Findings	Strategies Implemented	Analysis
Primary financial responsibility	Ari is the only working member of the family and has to cover his parents' living expenses, his own college expenses, and his younger sibling's education.	Looking for extra work as an online motorcycle taxi driver; splitting income 50% for parents, 30% for personal use, and 20% for incidentals.	Demonstrating strong role strain (Evans et al., 2016). Ari's financial management strategy aligns with Roots' (2021) findings that budget allocation structure is key to maintaining financial balance.
Dual roles and limited family support	Rizka, as the youngest child, bears most of her parents' needs, because her older siblings are married and less involved.	Providing household expenses (electricity, internet, food), earning extra income by doing friends' college assignments.	This situation illustrates the weak support of the nuclear family within the extended family system (Chisholm, 1999; Pan et al., 2022). Rizka's dual role exacerbates the emotional and financial burden, as illustrated in a study by Noor & Isa (2020).

Division of roles in the family	Bagas has to pay for his younger sibling's school fees, take care of household needs, and help his parents.	Divide income: 50% living expenses, 20% savings, 10% for parents, 10% unexpected expenses, 10% for younger siblings' education.	Bagas strategy reflects his long-term financial management skills. Setting aside 20% for savings aligns with the literature (Roots 2021; Sudarji et al., 2022) on the importance of financial reserves for the sandwich generation.
Time management and extra work	The three informants (Ari, Rizka, Bagas) work while studying with a busy schedule, having to balance the roles of student, worker, and caregiver.	Choose flexible additional work (freelance, assignment services, online motorcycle taxis).	According to the findings of Evans et al. (2016), the sandwich generation optimizes work flexibility to reduce the pressure of dual roles.
Psychosocial impact	Informants felt stressed, tired, and often burdened with a great sense of responsibility at a young age.	Create a structured financial system, utilize networking, and maintain family solidarity.	These psychosocial challenges illustrate the risk of caregiver burnout, Liu (Chisholm, 1999; Pan et al., 2022).

Based on the description in Table 1, it can be concluded that the sandwich generation faces complex challenges, ranging from financial pressures to psychosocial burdens. However, the three informants demonstrated diverse adaptive strategies, such as structured income sharing, seeking flexible additional work, and building financial reserves. These strategies have been shown to help them maintain a balance between personal needs and family responsibilities. Comparative analysis with international literature also shows that this phenomenon is universal, although in the Indonesian context, cultural pressures and family norms present an additional layer of challenges. Thus, these findings underscore the importance of financial management skills, social support, and proactive public policies to help the sandwich generation mitigate the multidimensional burdens they face.

Conceptual Discussion

The findings of this study confirm that the sandwich generation experiences dual-role pressures that lead to financial and psychosocial burdens, in line with role strain theory and adaptive behavior perspectives. Strategies such as structured financial planning, income allocation, seeking flexible employment, and building financial reserves reflect adaptive efforts to maintain economic balance and personal well-being. Furthermore, the results highlight the importance of social support, work flexibility, and supportive public policies as key factors in strengthening the resilience of the sandwich generation in facing socio-economic challenges in Indonesia.

Conclusion

The integration of conservation and green marketing management strategies in Tambrauw Regency demonstrates the success of combining ecological, social, and economic values. The *eco-governance* model based on indigenous practices and conservation partnerships produces a hybrid form of development that bridges environmental and social-economic goals. Local governments are encouraged to strengthen green economy regulations and expand MSME digitalization to enhance the competitiveness of Tambrauw’s eco-products in national and international markets.

The results of this study confirm that the sandwich generation faces multidimensional challenges, particularly in financial, emotional, social, and psychological aspects. The three informants in this study Bagas Ariyanto, Rizka Cucu, and Ari—demonstrated the reality of how their dual roles place them in stressful positions, whether as students, workers, or children responsible for elderly parents. This situation demonstrates that the sandwich generation is required to continuously develop adaptive strategies to balance personal interests with family obligations. Specifically, the results show that financial management strategies are key to overcoming the burden of dual responsibilities. Ari, Rizka, and Bagas divide their income into structured percentages, seek flexible additional work, and utilize skills to generate additional income. These practices reflect the importance of long-term financial planning and sound budget management, as emphasized by international literature (Roots, 2021; Sudarji et al., 2022). These strategies not only help maintain family financial stability but also provide a greater sense of control in the face of uncertainty.

In addition to financial aspects, this study also identified strategies for time and role management. All three informants demonstrated the ability to manage priorities amidst limited resources and busy schedules. By choosing flexible additional work and utilizing social networks, they were able to continue supporting their parents' needs without completely sacrificing their education or personal needs. These findings align with previous research (Evans et al., 2016), which emphasized the importance of work flexibility in mitigating dual role tensions. Finally, this study highlights the significant psychosocial impacts on the sandwich generation. The pressures of dual roles lead to stress, fatigue, and feelings of guilt, especially when the involvement of other family members is limited. However, the strategies employed by the informants demonstrate resilience in facing these challenges. This suggests that despite the heavy burden they carry, the sandwich generation has the potential to find balance through sound financial planning, social support, and family solidarity. Therefore, this study recommends the importance of public policy support and community interventions to reduce the multidimensional burden of the sandwich generation in Indonesia.

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