

THE SANDWICH GENERATION: NAVIGATING MULTIDIMENSIONAL BURDENS AND BUILDING RESILIENCE IN SURAKARTA

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Abstract

The sandwich generation faces the dual burden of financially and emotionally supporting both aging parents and dependent children, a pressing issue in Indonesia given its high dependency ratio. This study aims to analyze the economic aspects, psychological impacts, and support systems experienced by the sandwich generation in Surakarta. Employing a qualitative descriptive approach, data were collected through semi-structured interviews with 3–5 purposively selected informants and analyzed using the interactive model of Miles, Huberman, and Saldaña. The findings reveal three main conclusions. First, economically, the group bears a three-tiered financial burden for parents, children, and core household needs exacerbated by inflation, with uneven saving and investment capacities across income levels. Second, psychologically, they experience both negative impacts (stress, anxiety, guilt, exhaustion) and positive outcomes (inner satisfaction, meaning in life, strengthened family bonds, and acceptance), the latter serving as key resilience resources. Third, support from spouses and siblings is crucial, yet external support from government and workplaces remains unevenly accessible. This study concludes that while the sandwich generation endures significant multidimensional pressures, their resilience is sustained through a dynamic interplay of personal adaptation and available support systems. Expanding inclusive social protection and workplace flexibility is urgently recommended.

Keywords: *sandwich generation; financial management; psychological resilience; family support; qualitative study; Indonesia.*

INTRODUCTION

Global demographic dynamics over recent decades have been characterized by significant structural shifts. On one hand, increasing life expectancy has led to a growing population of older adults who require economic and social support. On the other hand, the pressures of the modern economy have extended the period of dependency for younger generations on their parents. The intersection of these two demographic currents has given rise to a phenomenon known as the "sandwich generation" a term for productive-aged individuals who are simultaneously responsible for supporting their aging parents (the generation above) and their own children (the generation below) (Direktorat Jenderal Pajak, 2023). This group finds itself "sandwiched" between competing obligations, facing unique and complex challenges.

The term "sandwich generation" was first coined by Dorothy A. Miller in 1981 to describe middle-aged adults who are "squeezed" like the filling in a sandwich, having to care for three generations simultaneously: their parents, themselves, and their children (Otoritas Jasa Keuangan, 2022). In Indonesia, this is not merely a theoretical concept but a tangible reality for a significant portion of the productive-age population. The Central Bureau of Statistics (BPS) recorded Indonesia's dependency ratio at 44.67 percent in 2022. This figure signifies that for every 100 productive-age individuals, there are approximately 44 to 45 non-productive individuals who are economically dependent on them (Direktorat Jenderal Pajak, 2023). This statistical backdrop underscores the macroeconomic significance of the sandwich generation phenomenon in the country.

The burdens borne by the sandwich generation, however, cannot be reduced to purely financial matters. A review of the literature reveals that the pressures they face are multidimensional, encompassing psychological, physical, and relational domains. Research by Pashazade et al. (2024) indicates that caregivers from the sandwich generation confront a complex array of issues, including physical health problems, psychological distress, economic difficulties, work-family conflict, and domestic challenges. This finding aligns with a survey by Guardian Life

(2024), which stated that simultaneously caring for children and aging parents not only strains finances but also erodes mental and physical health, and can potentially hinder career progression. These compounded stresses highlight the need for a holistic understanding of their lived experiences. In the Indonesian context, the challenges are further intensified by structural and cultural factors. The lack of adequate social security for the elderly, coupled with strong social norms that place the responsibility of elder care squarely on adult children, creates a unique pressure. Simultaneously, the costs of education and healthcare continue to rise, while the incomes of many young workers tend to stagnate. A 2025 survey by YouGov Indonesia found that the sandwich generation in the country identifies inflation (47%) and declining business income (31%) as the two primary threats to their economic stability (Antara News, 2025). This precarious financial situation is often exacerbated by a tendency among the sandwich generation to delay their own financial goals, and even sacrifice their retirement savings, to meet the immediate needs of both their parents and children. Amidst these multifaceted pressures, a critical question arises: how do individuals in this sandwiched position cope and persevere? Not all members of this group experience uniformly negative outcomes; some demonstrate a remarkable capacity to adapt and fulfill their roles effectively. A literature review by Azizah et al. (2025) found that psychological resilience plays a key role in helping the sandwich generation navigate their complex role demands. This resilience, influenced by both internal and external factors, contributes to enhanced psychological well-being and an improved quality of life for the individual.

While research on the sandwich generation in Indonesia has been considerable, it has predominantly focused on either financial management or family psychology in isolation (Elizabeth, et al, 2023). However, studies that specifically and holistically examine how the urban sandwich generation simultaneously executes financial management strategies while maintaining their mental health within a single, integrated framework remain limited. A deeper understanding of their adaptive strategies, particularly from the emic perspective of the actors themselves, is crucial for formulating effective interventions, both at the level of public policy and family support systems. Therefore, this study aims to address this gap by exploring the experiences of the sandwich generation in Surakarta. The research will focus on two primary areas: first, how these individuals manage financial pressure under the weight of their dual responsibilities; and second, how they sustain their psychological functioning to continue performing their roles optimally. A qualitative approach employing in-depth interviews was chosen to deeply capture the adaptive strategies they have constructed, while also corroborating the findings from the existing literature.

LITERATURE REVIEW

The Sandwich Generation: Definitions, Characteristics, and Typologies

2.1 Definition and Core Concepts

The term "sandwich generation" was first introduced by Dorothy A. Miller in 1981 to describe the situation of middle-aged adults who are "squeezed" like the filling in a sandwich, simultaneously bearing the responsibility of supporting three generations: their aging parents, themselves, and their dependent children (Azizah et al., 2025). This concept emerged from observations of modern family structural changes, where increasing life expectancy and delayed marriage ages have led to an overlap of intergenerational responsibilities.

Over time, the definition of the sandwich generation has expanded beyond the traditional co-residence model. Rahesti and Wisana (2025), in their study utilizing 2014 IFLS data, found that the phenomenon in Indonesia does not always imply living under one roof. They identified two distinct typologies: first, those who live in the same house as their elderly parents (one-roof type); and second, those whose parents do not live with them but who still engage in inter-household financial transfers (non one-roof type). Their research revealed that 28.6 percent of households in Indonesia can be classified as part of the sandwich generation. Notably, households of the non one-roof type made inter-household transfers that were 56.4 percent higher than those of the one-roof type. This finding is crucial as it demonstrates that the burden on the sandwich generation is not always physically visible but remains economically tangible.

Echoing this multidimensional view, Murdianingsih (2025), in her study in Bantarbolang District, Pematang, defines the sandwich generation as a productive-age group facing compounded economic and social pressures from the dual responsibility of caring for elderly parents while simultaneously meeting the needs of financially dependent children or siblings. This definition emphasizes the multifaceted stress that characterizes the experience of the sandwich generation.

2.2 Characteristics and Typologies

From various studies, at least three primary characteristics are inherent to the sandwich generation. First, they are typically within the productive age range (usually 25-55 years old) (Rita et al., 2024). Second, they hold

simultaneous financial responsibilities toward two generations (parents and children). Third, they experience concurrent pressures that are economic, psychological, and social in nature. Furthermore, quantitative research on 200 employees from the sandwich generation in Indonesia indicates that collectivist cultural factors shape the unique characteristics of this group in the country. Rita et al. (2024) found that collectivist culture positively influences family financial responsibility, which in turn affects retirement planning and psychological well-being. This suggests that being part of the sandwich generation in Indonesia is not solely an economic issue but is also deeply intertwined with family values and a sense of filial piety.

2.3 Theoretical Framework

To comprehensively analyze the dynamics experienced by the sandwich generation, this study employs two complementary theoretical perspectives: Role Theory, which helps elucidate the inherent conflicts of their position, and Resilience Theory, which provides a lens to understand their adaptive capacities.

2.4 Role Theory and Role Conflict

Role theory offers a relevant analytical framework for understanding the dynamics experienced by the sandwich generation. This theory posits that each individual occupies various social positions, each carrying a set of expected behaviors or "roles." The sandwich generation, in particular, simultaneously embodies at least three primary roles: as a child (obligated to care for parents), as a parent (responsible for raising children), and as a worker (who must be productive to earn a living). In their literature review, Azizah et al. (2025) explain that the overlap of these roles makes individuals prone to role conflict. Role conflict occurs when the demands of one role interfere with the fulfillment of another. In the context of the sandwich generation, this conflict can impact not only personal life but also the domains of work and family. For instance, an employee who must take leave due to a parent's illness, while simultaneously their child needs attention and work targets loom, exemplifies this multifaceted conflict. This framework helps explain the significant stress and strain commonly reported by this group.

2.5 Resilience Theory

If role theory explains the problematic side of the sandwich generation experience, resilience theory illuminates its adaptive side. Not all individuals in a sandwiched position experience uniformly negative outcomes; some are able to adapt and perform their roles effectively. This is where the concept of resilience becomes highly relevant. Resilience is defined as an individual's capacity to withstand, adapt, and even thrive in the face of adversity or significant stress. Azizah et al. (2025) found that resilience in the sandwich generation is influenced by both internal factors (such as personality, optimism, and spirituality) and external factors (such as social support, family networks, and access to services). More importantly, their research underscores that resilience plays a key role in promoting psychological well-being, improving quality of life, and strengthening an individual's adaptive capacity. This suggests that a resilient member of the sandwich generation does not merely "survive" but can achieve a state of well-being despite being in a highly pressured situation. This theoretical lens is crucial for identifying factors that can be strengthened through interventions to support this population.

METHOD

3.1. Research Design and Focus

This study employs a qualitative approach with a descriptive design. A qualitative approach is appropriate as the research aims to gain an in-depth understanding of the subjective experiences of the sandwich generation in managing financial pressures and maintaining their mental health. As Creswell and Poth (2018) assert, qualitative research is suitable when a researcher seeks to explore the meanings individuals or groups ascribe to a social or human problem. The experience of being in the sandwich generation is a complex reality that cannot be reduced to statistical figures alone. The descriptive nature of this design means that the data collected will be presented in the form of words, direct quotations, and narratives to provide a rich, detailed portrayal of the phenomenon, particularly the adaptive strategies employed by this group.

The research focuses on two main aspects:

1. **Financial Management:** How individuals in the sandwich generation allocate their income to meet the needs of parents, children, and themselves; the saving or investment strategies they employ; and the financial constraints they encounter.
2. **Psychological Functioning:** How they maintain their mental health amidst these pressures; the social support they receive; and the coping strategies they implement.

These two aspects will be explored in tandem to understand their interrelationship—for instance, whether specific financial pressures impact psychological condition, and conversely, whether good mental health facilitates more effective financial management.

3.2. Research Location and Participants

This research will be conducted in **Surakarta, Central Java**. The location was chosen based on accessibility for the researcher. Furthermore, the **Urban** characteristics of this area are expected to provide relevant insights into the sandwich generation phenomenon.

Participants in this study are individuals who meet the following criteria:

1. Aged between 25–55 years (productive age).
2. Have financial responsibility for aging parents (or parents-in-law) aged over 60 years.
3. Have financial responsibility for children (biological or dependents) who are still in school/university or not yet employed.
4. Willing to be interviewed and provide information voluntarily.

Participants will be selected using a **purposive sampling** technique, where subjects are chosen based on specific considerations relevant to the research objectives (Patton, 2015). The planned number of participants is 3–5 individuals. This number is consistent with the nature of qualitative inquiry, which does not seek generalization but rather depth of information. In qualitative research, sample size is not rigidly predetermined but is guided by the principle of information saturation (Miles, Huberman, & Saldaña, 2020).

3.3. Data Collection, Instruments, and Analysis

This study utilizes two types of data sources. **Primary data** will be obtained directly from participants through **semi-structured interviews**. This type of interview was chosen as it offers a balance between focus and flexibility. The researcher will prepare an interview guide with core questions, but the order and depth of questioning can be adapted to the participant's responses. The interviews are designed to be concise, lasting approximately 20–30 minutes per participant. This aligns with the study's aim to gain a general overview and corroborate findings from the literature without requiring an extensive, in-depth exploration of highly personal life histories. Data will include interview transcripts and field notes capturing non-verbal cues and context. **Secondary data** will be gathered from the literature review conducted in the previous chapter, including accredited journal articles, textbooks, and official publications from institutions like BPS, to enrich the analysis and provide a theoretical foundation.

In this qualitative study, the primary instrument is the researcher themselves (the human instrument) (Lincoln & Guba, 1985). Supporting instruments include an interview guide, a voice recorder, and a notebook. Data analysis will follow the interactive model of Miles, Huberman, and Saldaña (2020), which consists of three concurrent flows of activity: data condensation, data display, and conclusion drawing/verification. The analysis process will be facilitated using ATLAS.ti software.

RESULTS AND DISCUSSION

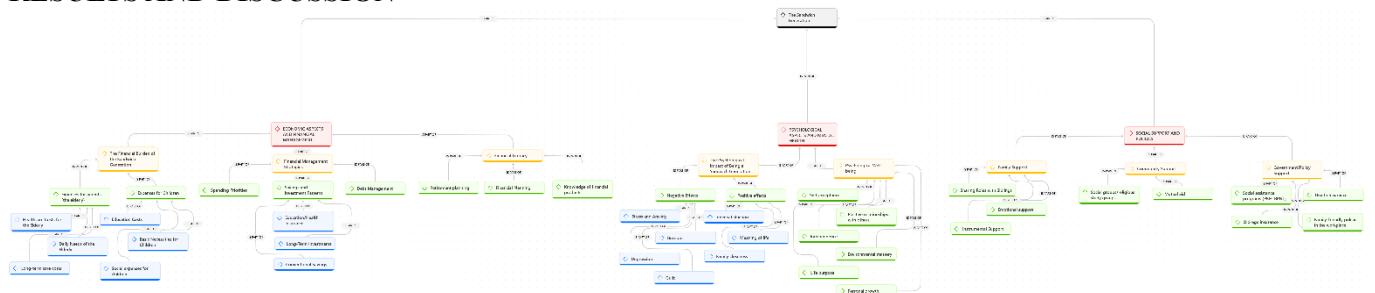


Figure 1. Results Atlas.ti, (data processed 2026)

4.1 The Economic Dimension: Financial Burden and Management Strategies

4.1.1 The Multidimensional Nature of Financial Burden

The findings confirm that the financial burden on the sandwich generation is not monolithic but comprises three interconnected categories of expenditure: costs for aging parents, costs for children, and core household expenses. Expenditures for elderly parents are predominantly dominated by healthcare costs, including routine check-ups, medication, and, in critical situations, hospital care. Beyond health, providing a monthly allowance to parents emerges as a regular practice, particularly for those who do not live under the same roof. A significant finding

is that this financial transfer is not always contingent on the parents' economic condition. Instead, it is deeply rooted in cultural norms of filial piety and the perceived responsibility of being a "good child." This aligns with Rita et al. (2024), who found that collectivist culture positively influences family financial responsibility in Indonesia, suggesting that these transfers are as much a symbolic act of devotion as they are an economic necessity. Expenditures for children are overwhelmingly driven by education costs. These include school fees, university tuition, extracurricular lessons, and other learning support needs. The data reveals that the financial pressure intensifies with the number of children still in school and their educational level. Informants with more children reported experiencing heavier financial strain, even when their individual incomes were relatively higher. This suggests that the number of dependents in education is a more critical determinant of financial stress than income level alone, highlighting the long-term and escalating nature of this responsibility.

Finally, core household expenditures such as mortgage or rent, vehicle installments, utility bills, and daily necessities form the baseline of financial outflow. The pressure in this category is significantly exacerbated by macroeconomic conditions, particularly inflation, which erodes purchasing power and increases the cost of living. As one informant noted, the rising prices of staple goods directly compete with funds that could otherwise be allocated for savings or parental care. This finding resonates with the survey by YouGov Indonesia (2025), which identified inflation as the primary threat to the economic stability of the sandwich generation. The interconnectedness of these three categories creates a precarious financial ecosystem where pressure in one area, such as an unexpected medical bill, can destabilize the entire household budget.

4.1.2 Financial Management and Adaptation Strategies

Faced with these multidimensional burdens, the sandwich generation employs a variety of financial management strategies, demonstrating a degree of economic agency despite their constraints. The most fundamental strategy is strict prioritization of expenditures. Essential needs food, housing, and children's education are consistently placed at the top of the hierarchy. This is often accompanied by simple, informal expense tracking to control cash flow and minimize non-essential spending. This practice reflects a conscious effort to maintain financial control in a situation defined by high demands. A second strategy relates to saving and investment, where a significant gap emerges based on income level. Lower-income members of the sandwich generation struggle to save regularly, as their income is almost entirely consumed by immediate needs. In contrast, those with higher incomes are beginning to access financial instruments such as gold, mutual funds, and education or health insurance. This disparity not only reflects differences in financial literacy but also highlights unequal access to formal financial products. It underscores the reality that for a substantial portion of this group, financial management is less about long-term planning and more about day-to-day survival.

A third key strategy is debt management. Informants consistently expressed a preference for avoiding high-interest loans. Borrowing from family members is favored over bank loans or, especially, online loans (pinjol), due to the perceived risks of high interest and the additional psychological pressure of formal debt. However, this strategy is vulnerable to collapse in emergency situations. The data indicates that urgent, unexpected medical needs are the most common trigger for taking on debt, pushing individuals into financial precarity despite their best efforts to avoid it. Finally, informants described various survival strategies, including seeking side income through part-time work or small businesses, rigorous household efficiency measures, utilizing social assistance programs, and involving other family members in shared financial responsibilities. This diversity of strategies demonstrates the adaptive capacity of the sandwich generation, a key component of their overall resilience in the face of sustained economic pressure.

4.2 The Psychological Dimension: Mental Health Impacts and Positive Outcomes

The financial pressures detailed above do not exist in a vacuum; they are deeply intertwined with the psychological well-being of the sandwich generation, producing both negative and, somewhat paradoxically, positive outcomes.

4.2.1 Negative Psychological Impacts

In line with Role Theory (Azizah et al., 2025), the overlap of roles as caregiver, parent, and worker creates significant role conflict, manifesting most prominently as stress. This stress originates from three main sources: (1) the financial strain of insufficient income; (2) the immense pressure of simultaneously meeting the expectations of being a "good child" and a "good parent"; and (3) chronic time scarcity, which leaves individuals feeling perpetually overwhelmed. This finding directly supports Pashazade et al. (2024), who identified psychological distress as a core

challenge for sandwich generation caregivers. This stress evolves into layered anxiety about the future. Short-to-medium term anxiety focuses on the children's future, particularly their education and eventual success. For older informants or those with nearly adult children, a more profound, long-term anxiety emerges: worry about their own future and the fear of becoming a burden to their children in old age. This pattern reveals that the sandwich generation is not only "sandwiched" in the present but is also acutely anxious about their own position in the next generational sandwich, perpetuating a cycle of worry.

The logical consequence of these relentless demands is physical and mental exhaustion. Physical fatigue stems from the tangible tasks of caring for the elderly, raising children, and working. Mental exhaustion, however, arises from the constant cognitive load of problem-solving and worrying. Without adequate support and recovery mechanisms, this state can potentially lead to chronic burnout, compromising an individual's ability to function in any of their roles. A particularly poignant finding is the prevalence of guilt. Informants described feeling guilty toward their parents for not being able to provide more or spend enough time with them. They felt guilty toward their children for not being more present or patient due to their exhaustion. And they felt guilty toward themselves for neglecting their own needs and desires. This multifaceted guilt is powerfully reinforced by the very cultural and religious norms that emphasize familial duty, turning a source of social cohesion into an internal source of psychological pain. These feelings of sadness and pressure are compounded when individuals feel they are struggling alone without adequate support.

4.2.2 Positive Psychological Outcomes and the Role of Resilience

Despite the significant negative impacts, the findings also reveal that the experience of being in the sandwich generation can foster positive psychological outcomes, a phenomenon best understood through the lens of Resilience Theory (Azizah et al., 2025). Many informants spoke of a deep sense of inner satisfaction and meaning derived from their ability to make their parents happy and to see their children thrive. This satisfaction acts as a crucial psychological resource, providing the motivation to persevere through hardship. Through their struggles, individuals often undergo a process of finding or reaffirming their purpose in life. They develop a heightened sense of gratitude for small things, cultivate a more positive perspective, and feel a profound sense that their existence matters deeply to others. This discovery of meaning becomes a cornerstone of long-term psychological resilience.

Furthermore, the shared responsibility of caregiving can paradoxically lead to a strengthening of family bonds. Relationships with parents often become more intimate due to the high frequency of interaction inherent in providing care. Children, in turn, learn valuable lessons about responsibility and filial piety by observing their parents' example in caring for their grandparents. This creates a positive intergenerational transmission of values, modeling a cycle of care that children may one day replicate. Finally, a key psychological adaptation is the cultivation of sincerity and acceptance (*keikhlasan*). Many informants described reaching a stage of acceptance where they view their responsibilities not as an unfair burden, but as an inevitable part of life's journey. This acceptance, often deeply intertwined with religious faith, helps to lighten the psychological load. It reframes the struggle from a source of resentment to a test of character or an act of devotion, allowing individuals to perform their roles with a greater sense of peace and purpose. These positive outcomes are central to the adaptive capacity that defines a resilient member of the sandwich generation.

4.3 The Role of Support Systems as External Resilience Factors

The psychological outcomes experienced by the sandwich generation are not solely determined by internal factors. In line with Azizah et al. (2025), external factors, particularly various forms of support, play a critical mediating role. Support from the nuclear family, especially from a spouse, is the primary buffer against stress. This support is both emotional a willingness to listen, encourage, and share the mental load and instrumental, such as sharing household and childcare duties or contributing financially. A supportive spouse significantly strengthens an individual's capacity to manage dual roles. Support from older children, while often practical (like helping with chores or grandparents), is also psychologically significant as it signals understanding and reciprocity within the family. Support from the extended family, particularly siblings, is also crucial. Siblings who share the financial burden of parental care or who take turns in physical caregiving dramatically reduce the pressure on the primary caregiver. Conversely, the absence of such support intensifies the burden and reinforces feelings of isolation. An interesting finding was the presence of reciprocal support from aging parents. As long as they are able, parents often provide "reverse" support, such as giving small allowances to grandchildren, cooking, or watching the house. This two-way flow of support enriches our understanding of Indonesian family dynamics, challenging a purely unidirectional model of care from adult children to elderly parents.

Finally, external support from the government, workplace, and community plays a variable but important role. Government programs like conditional cash transfers (PKH), subsidized food, and national health insurance (BPJS) are acknowledged as helpful, particularly for lower-income families. However, access is uneven, with some informants lacking information or failing to meet complex criteria. Workplace support varies significantly by employment type; permanent employees often have access to cooperative loans and health insurance, while honorer or self-employed workers lack these safety nets despite similar needs. This disparity highlights the need for more inclusive social protection. Community support, through social gatherings (*arisan*), religious study groups (*pengajian*), and both online and offline support groups, provides a vital space for sharing experiences, emotional support, and even informal financial education. These communities help members feel less alone in their struggles, reinforcing their sense of belonging and shared purpose.

CONCLUSION

5.1 Conclusion

This study aimed to analyze the economic aspects, psychological impacts, and support systems experienced by the sandwich generation in Surakarta. Based on the analysis of qualitative data, three main conclusions can be drawn, offering a holistic understanding of their lived realities.

First, from an **economic perspective**, the sandwich generation bears a three-tiered financial burden encompassing healthcare and daily needs for aging parents, education and associated costs for children, and core household expenditures. This financial pressure is significantly compounded by macroeconomic factors, particularly inflation, which erodes purchasing power and heightens the cost of living. In response, individuals employ a range of financial management strategies. These include the strict prioritization of essential needs, a reliance on debt management that avoids high-interest loans, and creative survival mechanisms such as seeking side income or rigorous household efficiency. However, a critical finding is the marked disparity in saving and investment capabilities across income groups, revealing that financial resilience is unevenly distributed and often a privilege of the higher-income earners.

Second, from a **psychological perspective**, the experience of being in the sandwich generation is dualistic. On one hand, it produces significant negative impacts, including chronic stress, layered anxieties about the future, physical and mental exhaustion, and profound feelings of guilt. These findings strongly align with Role Theory, illustrating the intense role conflict inherent in their position. On the other hand, and central to their capacity to cope, the experience also fosters positive psychological outcomes. These include a deep sense of inner satisfaction, the discovery of meaning and purpose in life, a strengthening of family bonds, and the cultivation of sincere acceptance (*keikhlasan*). These positive aspects serve as crucial sources of resilience, enabling individuals not merely to survive, but to find value and growth amidst their struggles, thereby confirming the relevance of Resilience Theory in this context.

Third, regarding **support systems**, the findings underscore the critical role of external factors in mediating the burdens of the sandwich generation. The spouse emerges as the primary buffer, providing essential emotional and instrumental support. Support from siblings is also pivotal in lightening the load, while its absence significantly exacerbates feelings of isolation and pressure. External support from government programs, workplaces, and community networks is acknowledged as helpful, yet access to this support is highly uneven, varying significantly across employment types and economic strata. This inequity highlights a critical gap in the social safety net for a population that is already under considerable strain.

In sum, the sandwich generation in Surakarta navigates a complex landscape of significant economic and psychological challenges. Their journey is characterized by a continuous interplay between burden and adaptation, stress and meaning-making. Their resilience is not an innate trait but a dynamic capacity, shaped and sustained by a combination of personal agency, strong family relationships, and, where available, supportive external structures.

5.2 Recommendations

Based on these conclusions, several recommendations are proposed for different stakeholders:

1. **For the Sandwich Generation:** It is crucial to proactively enhance personal financial literacy to enable more effective budgeting, saving, and debt management, even on a small scale. Actively building and maintaining a strong support network within the family, community, and workplace is vital for sharing both practical and emotional burdens. Furthermore, consciously striving for a balance between familial responsibilities and self-care is not an indulgence but a necessity for sustaining long-term psychological and physical health.

2. **For the Government:** Policymakers should focus on expanding the accessibility and inclusivity of social assistance programs and health insurance schemes. The current uneven access based on employment type leaves a significant portion of the sandwich generation particularly those in informal or honorer roles without adequate protection. Targeted policies that recognize the specific needs of multi-burden households could provide crucial relief.
3. **For Employers and Corporations:** Companies can play a significant supportive role by implementing more flexible work arrangements, such as flexible hours or remote work options, which can help employees manage their dual caregiving responsibilities. Additionally, providing access to soft loans or emergency funds through employee cooperatives can offer a financial safety net that prevents employees from falling into high-interest debt cycles during crises.
4. **For Future Research:** While this qualitative study provides rich, in-depth insights, further research is needed to build upon its findings. A quantitative study with a larger and more representative sample is recommended to allow for the generalization of these findings to a wider population. Such research could also statistically test the relationships between key variables identified here, such as the strength of social support, levels of financial pressure, and specific indicators of psychological well-being, thereby providing a more comprehensive understanding of this complex phenomenon.

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