

ANALYSIS OF THE SANDWICH GENERATION IN MEETING THE DAILY NEEDS OF ADULTS IN MEDAN CITY

Nanda Asrida¹

¹Universitas Muhammadiyah Sumatera Utara

Nandaasrida10@gmail.com

Abstract

This study examines the phenomenon of the sandwich generation among adults in Medan City, focusing on how they fulfill their daily needs and manage financial responsibilities. The sandwich generation refers to individuals who simultaneously bear financial obligations for themselves, their parents, and their dependents. This research employs a qualitative approach using in-depth interviews and observations to explore the lived experiences of participants. The findings reveal that individuals within the sandwich generation face significant financial pressure due to rising living costs, multiple family responsibilities, and limited income. In response, they adopt various coping strategies, including strict financial management, seeking additional income sources, and adjusting their lifestyle priorities. Furthermore, financial literacy plays a crucial role in improving financial well-being, as individuals with better financial understanding demonstrate more effective decision-making and long-term planning. This study highlights the importance of strengthening financial literacy and implementing supportive social and economic policies to enhance the welfare of the sandwich generation.

Keywords: Sandwich generation, daily needs, financial literacy, financial well-being

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1. INTRODUCTION

Rapid human growth goes hand in hand with an increasingly dynamic way of life, as does economic growth, which is greatly influenced by the quality of human life. A stable economy enables humans to survive and live secure lives, especially given that today's modern lifestyle demands that humans fulfill their needs. Life in this sophisticated era makes it easier for humans to do everything simply by providing money.

However, it is not uncommon for the sandwich generation to complain about having to support their parents as well as other family members, such as younger siblings or themselves, when their salaries are no longer sufficient for investment or future savings. Many of them find it difficult to fulfill their own desires or even prioritize their family's needs due to the pressure of their responsibilities as the backbone of the family. Moreover, in this millennial era, the problems of the sandwich generation have become a constant complaint on every

social media platform. As we know, this modern era is an era where all aspects of life are touched by technology, as an easy way to live our daily lives.

This sandwich generation phenomenon is common among students, including those in the city of Medan. Supporting and caring for parents is something that children must face. The sandwich generation is a generation that always puts aside their desires and dreams for the sake of their family's survival.

The following is an analysis of how the sandwich generation meets their daily economic needs among students in the city of Medan:

- a. Becoming the backbone of the family: The sandwich generation often becomes the backbone of their families, including in terms of meeting their daily economic needs. This is also experienced by students who have to meet the economic needs of their families, such as their parents and younger siblings.
- b. Experiencing economic pressure: The sandwich generation often experiences economic pressure because they have to divide their time between work, taking care of children, and taking care of their parents. In addition, limited financial conditions also affect them.
- c. Improving skills and seeking additional income: To meet daily economic needs, the sandwich generation can improve their skills and seek additional income. This can also be done by students by taking on side jobs or running small businesses.
- d. Managing finances well: The sandwich generation can manage their finances well by creating a budget and allocating expenses.

2. METHODOLOGY

The type of research used by the author is the descriptive method, which is a comprehensive explanation of the circumstances or procedures to be examined. Qualitative research, according to Baden, involves the use of informants as research subjects in their natural environment. Therefore, qualitative researchers can establish close communication with informants, gain a comprehensive understanding of their world, and observe and document the natural development of the informants' lives. Descriptive problem formulation directs research to investigate or capture the social context to be studied broadly, extensively, and deeply. Qualitative research gives expression to the thoughts and feelings of research participants while concentrating on social issues.

In-depth data and a comprehensive plan were obtained to understand the sandwich generation in managing their finances for the future, managing stress due to the many responsibilities of life and economic conflicts among the small and medium classes in the city of Medan using a qualitative approach. In this descriptive study, informants from the sandwich generation who assisted in the research activities were interviewed using recommended

interview techniques. In addition, the qualitative approach is believed to be more appropriate given the conditions and problems faced by the sandwich generation in meeting the daily needs of adults in the city of Medan. Thus, based on the theoretical concept The qualitative approach aims to obtain comprehensive information about “the sandwich generation in meeting the daily needs of adults in the city of Medan.”

3. RESULT

The city of Medan still has a favorable opportunity to enjoy a demographic dividend if it optimally utilizes this opportunity. These advantages can spur economic growth and improve the welfare of the Indonesian people. However, at the same time, Medan still has a sandwich generation with a large dependency burden between the elderly and the productive age generation. If Medan can convert its demographic bonus into a welfare bonus, then in the final stage, the demographic bonus will have an impact on high per capita income. The living needs of the elderly population will be met from savings and will not depend heavily on intergenerational transfers. The number of the sandwich generation may decrease. However, if the city of Medan is unable to convert the demographic dividend into a welfare dividend, there will be a surge in the sandwich generation after 2040.

In general, the sandwich generation refers to certain people, usually of productive age, who have dual roles in terms of finances. Dual roles here means that these certain people are responsible for their children as well as their parents and in-laws. The majority of the sandwich generation phenomenon occurs in low-income families, who not only take care of themselves and their spouses, but also the generations before and after them, which can be likened to a sandwich.

Modern society demands that individuals juggle many roles at once. Nowadays, people often have to fulfill various roles simultaneously, including their career, role as a parent, and responsibility for caring for elderly parents. One of the most demanding roles is taking care of both parents and children. This position is called the “sandwich generation,” which refers to a generation that is squeezed between two situations or two generations, namely parents and children. This means that the sandwich generation refers to individuals who are in the middle of responsibilities that still require attention and guidance. The Sandwich Generation can be experienced by both women and men, but there are also significant gender differences that influence the role of the Sandwich Generation in a social context.

Being part of the sandwich generation certainly requires preparing oneself for financial instability. The most important financial considerations are, above all, the healthcare costs of elderly parents and the ever-increasing budget for raising children. Non-economic needs such as clothing, housing, and savings for public health are also important. This will effectively be

a burden for the middle-income sandwich generation. However, the upper-middle-class sandwich generation will not face the financial problems faced by the lower-middle class. In addition, there are generational challenges in industrial society that will look very different from the latest generation.

From the results of this study, a woman named Tata, who is unmarried, works as a project administrator at a photo studio in Medan Timur Village. The specific reason she has to be part of the sandwich generation is because her retired father can no longer earn a living, so she has to help support her parents and younger siblings. The source admitted that she knew what the sandwich generation meant. Tata shared what she knew about the sandwich generation,

“In my opinion, the sandwich generation is like supporting your family and relatives, even though in this position I also have to meet my personal needs and education costs.”

Tata responded to being part of the sandwich generation as follows:

“I feel quite burdened because my modest salary is always spent on personal and family needs, so there is no extra income to save and prepare for emergencies.” (Tata, 2025)

Tika, who is unmarried and has a business in the food industry, has been part of the sandwich generation for about two years. Tika became part of the sandwich generation because her parents are no longer productive but are trapped in debt, so she took the initiative to help reduce her parents' burden. Tika admits that she is aware of the sandwich generation. Tika expressed her opinion about the sandwich generation as follows:

My understanding of the sandwich generation is that this generation is carrying a double burden. The sandwich generation has to finance their own lives, their parents, younger siblings, or even relatives who are in need. For two years, being part of the sandwich generation has been very exhausting, because I have to earn more money at my current age (30) as I am aware of the increasing and urgent needs, such as my family's daily living expenses, not to mention if any of my family members are sick or in debt. Therefore, I strive as hard as I can to meet these needs. Although it is exhausting, I am happy because by doing this, my family feels secure and provided for, and seeing my mother happy brings me peace. I feel that by sincerely embracing this role, Alhamdulillah, my livelihood has been made easier little by little." (Tika, 2024)

A student named Putri, majoring in Accounting at the Faculty of Economics and Business, UMSU, unmarried, currently working freelance, and has been part of the sandwich generation for about a year. The specific reason Arinda became part of the sandwich generation was her own initiative and desire to help her parents because she has many younger siblings. This interviewee also admitted that she did not know what the sandwich generation was, so the writer explained it, and the interviewee responded as follows:

"I am happy to do this because it is a form of devotion as a child who has been raised by my parents for many years. Even though I have to work harder, I am happy to do it." (Putri, 2024)

On behalf of Raka, unmarried, working part-time as a barista at a coffee shop on Jl. Krakatau, has been part of the sandwich generation for about 2 years. He admits that he knows what the sandwich generation means, and explains his opinion as follows:

"In my opinion, the sandwich generation is a challenge for me to upgrade and know my limits in making a living. I feel that in this situation, I am more motivated to seek income and gain new experiences, such as how to strategize managing passive income while meeting increasing needs." (Nur, 2024)

A student named Haris, majoring in Communication Studies at FISIP UMSU, is unmarried and has been running an online design service business for approximately three years. The specific reason Haris is part of the sandwich generation is because his parents are divorced and he has to support his younger siblings. This informant admitted that he did not know what the term "sandwich generation" meant. The author then explained what the sandwich generation is, and the informant responded as follows:

"In my opinion, being part of the sandwich generation (in my situation) is something I am grateful for. Because I can be a pillar of support for my younger siblings." (Haris, 2025)

The siblings mentioned above, who are the sources for this study, some are aware of the term "sandwich generation" while others are not. Those who are unfamiliar with the term "sandwich generation" may be so because they go about their lives thinking that providing for their parents and family is a natural part of life, because their parents raised them, and when family members are in difficulty, we as part of that family are obliged to help, especially if it is our parents who need our help. They feel that the relationship between parents and children is a relationship that spans from this world to the afterlife, a relationship that must be maintained regardless of whether our parents have been good parents or not. Meanwhile, those who are already familiar with the term "sandwich generation".

The brothers and sisters above who are the sources of this research are either familiar or unfamiliar with the term "sandwich generation." For those who are unfamiliar with the term "sandwich generation," it may be because they experience it all with the assumption that providing for parents and family is a natural part of life that should happen, because parents have raised them all this time and when family members are in difficulty, we as part of that family are obliged to help, especially if it is our parents who need our help. They feel that the relationship between parents and children is a relationship that spans from this world to the afterlife, a relationship that must be maintained regardless of whether our parents have been good parents or not. Meanwhile, those who are accustomed to the term "sandwich generation" feel that they have come to terms with their situation and accept their hard work as a form of

devotion to their parents. Nevertheless, the interviewees want to break the sandwich generation cycle by trying their hardest to increase their income and learn how to manage their finances so that they can achieve financial well-being and their children will not experience the sandwich generation condition.

4. DISCUSSION

Financial Literacy Among Adults

Living amid rapid technological developments should be an opportunity for the digital generation, especially those who are in the Sandwich Generation. Technological developments have a positive impact on those who use them appropriately. With the abundance of information available to anticipate or even overcome any problems that arise, whether personal problems or even broader issues such as mental or physical health, social, economic, or even financial problems. Especially in financial literacy, the digital generation will be able to better understand and have full access to seek financial literacy education, especially for those who are experiencing the sandwich generation. Unlike previous generations who had limited access to digital information.

Financial issues are always a topic of discussion when it comes to the sandwich generation. Lack of preparation for old age causes the sandwich generation cycle to continue. The age of 20 is the beginning of the cycle of maturity and the early stages of change. At this age, many begin to think about their future, such as planning their career, building personal branding, improving themselves as much as possible, enhancing their skills, and even improving their financial literacy with the aim of preparing for their future financial well-being. At the age of 20, many have also experienced financial problems. A lack of financial literacy will have a negative impact if someone makes careless financial decisions, such as getting caught up in illegal online loan cases.

In a previous study by Hardiyanti, et al. (2021), it was found that there was a difference in attitude between the sandwich generation who invested in gold and those who invested in other assets in terms of how they cared for their parents and children. Furthermore, gold is not an appropriate investment tool for the sandwich generation because it requires a larger amount of funds and a high level of discipline (Hardiyanti Widhian, 2021). Meanwhile, in this study, the tool used to break the sandwich generation chain among students is education about financial literacy.

Tika has been part of the sandwich generation for two years. According to her, financial literacy is very relevant in bridging the sandwich generation gap because in her family's case, the sandwich generation was created by a previous generation that was not financially prepared and lacked sufficient financial literacy.

Haris (FISIP UMSU student) said that since becoming part of the sandwich generation, he has been more interested in learning how to improve his financial literacy because he realizes that he does not come from a wealthy family but wants to achieve financial well-being in the future.

Sister Tata realized that since her father retired, her family's income has decreased, but their needs continue and even increase because her younger sibling is going to college. Being part of the sandwich generation certainly requires preparing oneself for financial instability. The most important financial aspect is, above all, the cost of caring for elderly parents and the ever-increasing budget for raising children or other relatives. Non-economic needs such as clothing, housing, and savings for health care will effectively become a burden for the middle-income sandwich generation. However, the upper-middle-class sandwich generation will not face the financial problems faced by the lower-middle class. In addition, there are generational challenges in the midst of Industry 4.0 society that will look very different from the latest generation. (Ferrante)

From the interview results, it can also be understood that the generation living in the digital era, especially the millennial and Z generations, need to be given an understanding of financial literacy so that they can overcome the problems that arise when they have to support three generations. In relation to the opinions of Chen and Volpe (1998), there are four indicators of financial literacy, namely personal finance, saving and borrowing, insurance, and investment. Financial literacy is a reference for measuring an individual's understanding in using information related to their personal finances. (Houston, 2010).

Putri (a student at the Faculty of Economics and Business, UMSU) explained that before becoming part of the sandwich generation, she used to be a very spendthrift person, as evidenced by the fact that her allowance would always run out by mid-month. However, as a member of the sandwich generation no longer receiving an allowance and having to help support herself and other family members Putri has become more thoughtful about how she spends her money; she now prioritizes needs over wants. Shopping habits can also be managed through the following methods:

1. Creating a wish list
 2. Opening a separate savings account
 3. Categorizing expenses
 4. Thinking twice before purchasing an item
- a. Emergency Fund Planning An emergency fund is a sum of money set aside and allocated separately to cover unexpected, urgent needs.

Tata mentioned that she has started setting aside an emergency fund in a separate account. She does this to make it easier for herself when facing unforeseen circumstances beyond her control, such as having to repair a vehicle that breaks down suddenly.

b. Planning a Budget Before and After the Wedding

Being part of the sandwich generation is not an obstacle to getting married. This is possible if members of the sandwich generation can develop the right strategy for planning their future wedding. By seeking additional income and improving financial literacy, this strategy can be implemented by:

1. Setting wedding goals and deadlines;
2. Discussing financial conditions and goals transparently with your partner;
3. Prioritizing preparations
4. Allocating funds for more specific needs
5. Reducing dating expenses;
6. Preparing for/saving for wedding costs early on

Life after marriage will require significantly more expenses, such as budgets for buying a home or a vehicle, budgets for childbirth and raising children until they're grown, and many other things. This also requires the right strategies, such as:

- a. Reducing food costs without compromising nutritional quality. This can be done by exclusively breastfeeding, preparing meals at home, and switching to healthy snacks
- b. Reducing healthcare costs by utilizing government-provided health programs
- c. Reducing entertainment expenses
- d. Setting aside savings for children's education

c. Planning to Buy or Rent Property

A rise in property prices is anticipated in line with the massive infrastructure development in several regions. Research on the growth of the Residential Property Price Index (IHPR), which reached 1.89 percent in the first quarter of 2024, indicates an increase compared to the 1.74 percent growth recorded in the fourth quarter of 2023.

Generation Z, caught in the sandwich generation, is certain to face additional financial challenges and family responsibilities; however, this does not preclude the possibility of buying or renting property.

One way the sandwich generation can buy a home is through a mortgage (KPR) scheme. According to the OJK (Financial Services Authority), a mortgage is a credit facility provided by banks to individual customers who wish to purchase or renovate a home. There are two types of mortgages:

- 1) Subsidized Mortgage, which is a loan intended for low- to middle-income individuals to meet housing needs or to renovate a home they already own.
 - 2) Non-Subsidized Home Loans, which are intended for the general public. The terms of the home loan are set by the bank, so the loan amount and interest rate are determined in accordance with the bank's policies.
- d. Investing Saving and investing are the right choices for the sandwich generation who wish to break the cycle of the sandwich generation for their children in the future.

Investment is the commitment of funds or other resources made today with the aim of generating future returns. Investment can help break the cycle of the sandwich generation; one of the benefits of investing is generating passive income to supplement one's earnings. Passive income from investments can be very helpful in generating additional income to alleviate the financial burden of meeting daily living expenses, which in turn increases the amount of money allocated for retirement savings. This helps prevent the emergence of a new "sandwich generation" and allows future generations to focus on the future without the burden of past obligations. If passive income continues to be prioritized, it can help achieve financial independence, eliminating the need to rely on a primary job to meet daily needs, which also reduces work-related stress and provides more free time to pursue financial aspirations independently and long-term financial goals.

- e. Planning for Retirement Funds Retirement planning is a form of individual financial decision-making.

Retirement planning encompasses financial preparedness, retirement considerations, and planning behavior in preparation for old age or retirement. Under Article 137 of Law No. 4 of 2023, retirement programs may be administered by financial institutions designated by the Financial Services Authority (OJK), including commercial banks, life insurance companies, as well as investment managers—both conventional and Sharia-compliant. (Rita, 2023) 68 Retirement planning for the sandwich generation is influenced by several factors, namely:

- 1) Financial Education. Adequate financial education for the sandwich generation is essential for them to understand the importance of managing their finances and how to do so effectively. Financial literacy refers to an individual's understanding of financial concepts and their ability to manage finances when making financial decisions. The higher the financial literacy, the greater the individual's financial well-being. (Shim, 2009)
- 2) Financial Protection. Facilitating financial protection for the Sandwich Generation through insurance and savings products tailored to their needs. Understanding the

necessity of financial protection to avoid wasteful spending and ensuring financial security continues into the future. (Joo, 2004)

- 3) Financial Planning. Assisting the Sandwich Generation in creating appropriate financial plans aligned with their financial situations and goals. Financial planning can be done through simple record-keeping to optimize finances so that the results align with the expenses the sandwich generation will face in the future due to potential unexpected expenses.
- 4) Portfolio Diversification. Helping the sandwich generation diversify their investment portfolios so they do not rely too heavily on a single Making investments to maintain financial stability and entrusting their finances to a trusted institution is essential for members of the sandwich generation who are still considered beginners; they can gradually develop their financial management skills for long-term investments.
- 5) Family Financial Responsibilities. Someone accustomed to being required to meet the needs of an extended family in addition to their own family's needs tends to always prioritize meeting the needs of their extended family, even after reaching retirement age. This can impact retirement planning. Factors influencing retirement decisions include family economic demands, the responsibility of caring for family members, and the importance of the family environment.

Retirement planning also impacts financial well-being, which refers to a person's ability to meet their current and future financial obligations. A person with high financial well-being has the freedom to make various financial choices that allow them to enjoy life. Financial well-being in old age can be achieved when a person continues to have a source of income even after reaching retirement age. Sources of income during retirement can be secured through retirement planning. Financial well-being is the result of retirement planning. (Mitchell, 2011)

Based on the results of the above study, the subjects of this research—adults and students from the Faculty of Economics and Business (FEB) and the Faculty of Social and Political Sciences (FISIP) at UMSU who are currently experiencing the “sandwich generation” phenomenon—accept this situation and navigate it with complete sincerity. The sandwich generation presents a unique challenge for these adults and students; however, none of the respondents expressed concern about their future careers or employment. Furthermore, this study indicates that those in the sandwich generation never felt that their parents were exploiting them in a negative way. Nevertheless, these respondents are committed to breaking the cycle of the sandwich generation so that their own children will not face the same situation in the future. These respondents are determined to improve their financial literacy as a means to break the sandwich generation cycle, so they can prepare for their future financial well-being through effective and efficient financial management strategies such as: managing

spending habits, managing cash flow, categorizing expenses, planning for emergency funds or retirement savings, and so on.

5. CONCLUSION

Based on the findings of this study, it can be concluded that the sandwich generation in Medan City faces substantial financial and social challenges due to their dual responsibility of supporting both older and younger family members while also meeting their own personal needs. This position places them in a vulnerable economic situation, particularly when income levels are limited and living costs continue to rise. As a result, achieving financial stability becomes a complex and ongoing struggle.

The study further indicates that the financial burden experienced by the sandwich generation is not only economic in nature but also psychological, as continuous pressure to fulfill multiple responsibilities can lead to stress, fatigue, and reduced quality of life. Despite these challenges, many individuals demonstrate resilience by adapting their financial behaviors and prioritizing essential needs over personal desires.

In coping with these conditions, the sandwich generation adopts several strategic approaches. These include practicing strict budgeting, minimizing unnecessary expenses, seeking additional income through side jobs or small businesses, and reallocating financial priorities to ensure that basic needs are consistently met. Such adaptive strategies highlight their efforts to maintain financial balance despite limited resources.

Moreover, financial literacy emerges as a critical factor influencing the financial well-being of individuals within the sandwich generation. Those with a higher level of financial knowledge are better equipped to plan, manage, and allocate their financial resources effectively. They tend to make more rational financial decisions, such as saving regularly, avoiding excessive debt, and preparing for future financial risks. This suggests that improving financial literacy can serve as a key solution in addressing the financial challenges faced by this group.

The findings also reveal that the persistence of the sandwich generation phenomenon is closely related to inadequate financial planning in previous generations, low levels of financial literacy, and a tendency toward consumptive lifestyles. Without proper intervention, this cycle may continue across generations, thereby increasing the number of individuals trapped in similar conditions in the future.

Therefore, it is essential to promote financial education from an early age, particularly among younger generations, to build strong financial management skills and awareness. In addition, support from the government and relevant institutions in the form of inclusive economic policies, financial education programs, and social protection systems is necessary to reduce the burden faced by the sandwich generation.

In conclusion, addressing the challenges of the sandwich generation requires a comprehensive approach that combines individual financial capability, family awareness, and institutional support. By strengthening financial literacy and encouraging sustainable financial behavior, it is possible to improve overall financial well-being and gradually break the cycle of intergenerational financial dependency.

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