

## Breaking the chain of the advanced sandwich generation through family communication and financial literacy

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### Abstract

Society today is witnessing a decline in financial literacy and a breakdown in effective family communication. These challenges are placing a heavy financial burden on low-income individuals within the sandwich generation. This study investigates how enhancing family communication through improved financial literacy can help prevent the rise of future sandwich generations. The research is grounded in Judee Burgoon's Expectancy Violations Theory (EVT), which highlights three key concepts: (1) interpersonal interactions are shaped by expectations, (2) these expectations are socially learned, and (3) individuals rely on verbal and nonverbal cues to interpret and predict behavior. Using a mixed-methods approach, the study combined survey data from 100 participants with in-depth interviews involving families at risk of becoming part of the sandwich generation. Quantitative findings showed that 72% of respondents emphasized the need for structured family financial planning, 46.3% believed that wives should manage household finances, and 42.7% agreed that all adult family members should be financially literate. Qualitative insights underscored the value of open financial discussions within families, which contribute to better financial behavior and collective understanding. A shared approach to financial responsibilities was found to strengthen household budgeting and engagement. Despite these benefits, the study also identified key obstacles such as limited financial knowledge and discomfort discussing money. However, positive habits—like saving regularly, limiting debt, and budgeting with clear goals—were linked to reduced financial vulnerability. In response, the study proposes a comprehensive financial management model focused on asset-building strategies, including family-run businesses, property investments, emergency savings, insurance, and well-organized financial documentation. In conclusion, the research highlights the urgent need to improve both financial literacy and family communication as essential tools to support the emotional and economic resilience of Indonesia's sandwich generation.

**Keywords:** sandwich generation; communication management, family financial literacy.

### Introduction

Managing financial literacy and communication has become an essential need for individuals in the next sandwich generation, especially in response to the pressures of modern life. In Indonesia, this group—characterized by individuals simultaneously supporting aging parents and their own children—is becoming increasingly prevalent. Effective intra-family communication is crucial to managing rising financial demands and ensuring future financial planning.

The sandwich generation, typically comprising adults of working age who bear financial responsibilities for both older and younger family members, is gaining prominence in Indonesia. This burden is often intensified by the dual role of women, who are not only caregivers and homemakers but also contributors to household income. Since the early 2020s, more women have entered the workforce, presenting opportunities for greater financial independence, which may help mitigate the cycle of intergenerational dependency.

The term “sandwich generation,” originally used to describe individuals in their 30s and 40s—especially women—who are simultaneously responsible for their parents, children, and partners. is particularly relevant in Indonesia. As of 2020, 70.72% of the population was of working age (15–64), yet the high dependency ratio of 47.7% reflects a substantial economic burden on this group (BPS, 2020). Projections indicating continued fluctuation in the dependency ratio through 2035 underscore the importance of addressing this issue. Women remain especially vulnerable to the sandwich generation dynamic, and this study focuses on their role within the family and their potential to disrupt the cycle of financial dependency across generations (Yusmarni, 2016).

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This research highlights the critical need to understand how women's dual roles—as both income earners and caregivers—contribute to breaking the cycle of the sandwich generation. The study combines quantitative data to identify patterns and correlations between dual roles, household economic conditions, and efforts to overcome intergenerational financial dependency. Qualitative data will complement this by exploring women's personal experiences, their communication and financial management strategies, and the obstacles and support systems they encounter in this context.

Empirical evidence shows that the sandwich generation has become a significant concern for local governments amid broader efforts to reduce poverty and improve economic welfare. According to the (JAKPAT, 2020) 48% of Indonesians identify as part of the sandwich generation, with the largest proportion (48%) aged 20–29 years (Bayu, 2021). The 2020 Population Census further reports that 71.6 million Indonesians, or 26.5% of the total population, fall within the 20–54 age group—representing a core segment of the sandwich generation. The dual role of women—working outside the home while managing domestic responsibilities—is becoming more common. Data from 2018 to 2021 shows a steady increase in female labor force participation in Indonesia. Demographic research also indicates that 6.42% of households are classified as sandwich generation households, while 10.9% to 11.3% of women are engaged in dual roles (Putri, 2022). These conditions often compel married women in the sandwich generation to work to support their families financially.

Empowering women through their dual roles presents a significant opportunity to break the cycle of financial dependency (Kristi, 2022). This is particularly relevant in the context of women working within the sandwich generation. According to (Putri, 2022), the dynamics experienced by these women are influenced by various factors, including resilience, religiosity, family support, and self-regulation—each acting as protective elements that enhance their ability to cope (Priyandoko & Rahmasari, 2023). Furthermore, based on a quantitative study, (Rari et al., 2021) found no significant difference in happiness levels between members of the sandwich generation and those outside it. The variables that directly influence happiness are health and income, while the number of dependents and available leisure time do not have a significant direct effect. Interestingly, the presence of elderly parents in the household is not perceived as a burden by sandwich generation members. However, despite these strengths, the potential of these women is often constrained by Indonesia's low financial literacy rate—estimated at just 38% by the Financial Services Authority (OJK). Limited financial knowledge impedes effective long-term planning and increases the risk of perpetuating financial burdens for future generations of the sandwich generation.

This study examines how communication management, rooted in financial literacy, can be effectively applied within families to prevent the recurrence of financial dependency across generations. It aims to identify an appropriate model for effective family financial planning—one that helps households avoid common financial mistakes and achieve long-term, sustainable financial stability. The research ultimately seeks to develop a strategic framework to break the intergenerational cycle of financial burden, ensuring that future generations are not simultaneously responsible for supporting both parents and children. In line with this objective, this research focuses more on:

1. Analyze how communication management in financial literacy is applied to break the sandwich generation cycle in families.
2. Identify the supporting and inhibiting factors in implementing communication management in family financial literacy.
3. Map out a model that can be developed to break the sandwich generation cycle through effective family communication management.

### **Method**

This research adopts a sequential mixed methods approach, specifically using a sequential explanatory strategy. In the first phase, quantitative descriptive data was collected and analyzed through the distribution of questionnaires to 100 respondents. The findings from this phase were then enriched through qualitative data collection, allowing for deeper exploration and interpretation of the initial results.

The qualitative component of the research involved interviews as the primary method of data collection. According to Nazir, (2002), the descriptive method aims to provide a systematic, accurate, and factual representation of various phenomena, including their characteristics and

interrelationships. Similarly, Rukajat, (2018) emphasizes that descriptive research seeks to describe real and actual phenomena in a structured and organized manner.

This study is supported by primary data obtained through both interviews and in-depth observation. A total of four informants were interviewed, including two key informants. To ensure the validity of the data, source triangulation was conducted. Observation in this context is defined as a systematic and focused activity to observe and document behaviors or systems, with the aim of uncovering the underlying factors that influence these phenomena (Herdiansyah, 2013). In parallel, interviews are defined as face-to-face verbal interactions where questions are asked and information is directly obtained (Narkubo & Ahmadi, 2009).

To further strengthen the findings from the interviews, a Focus Group Discussion (FGD) was conducted. The FGD served to gather additional insights, critiques, suggestions, and expert input, particularly from those with expertise in financial management. This process enhanced the representativeness and accuracy of the data in relation to the research topic and context.

The research was conducted in Krukut Village, Depok, West Java, where the majority of residents are from the Betawi ethnic group. Notably, about 60% of the population in this area lacks permanent employment or a stable monthly income.

This study employs the Expectancy Violation Theory (EVT), developed by Judee Burgoon and colleagues, as the theoretical framework. EVT is used to predict and explain the effects of unexpected behavior in communication. The theory is based on three core assumptions: a. Expectations guide human interactions, b. Behavioral expectations are learned, and c. Individuals make predictions about others' nonverbal behavior (Sobur, 2014).

(Burgoon, 1978) further emphasizes that individuals do not perceive others' behaviors as random; rather, they form expectations about how others should behave and think (West & Turner, 2008).

## Results and Discussion

### Respondent Characteristics

Based on data from distributing questionnaires to 100 respondents, the majority are Single/Generation Z (48.8%), followed by respondents with status Wife (32.9%), Husband (14.6%), and Single Mother/Female Head of Family (3.7%). This shows the diverse backgrounds of respondents in terms of marital status, with the majority being the younger generation who are not yet married. The results of data calculations on respondents who dominated the following survey:

**Table 1 Characteristic Respondens**

No	Age	Percentage	Employment	Percentage	Employment	Percentage
1	16-28	43%	Single/generation Z	48,8%	Students	28%
2	29-44	14%	Wife	32,9%	Housewife	15,9%
3	45-65	25%	Husband	14,9%	Lecturer	9,8%
4			Single mother	3,7%	Entrepreneur	7,3%

Source : Author

Coming from among students (28%), followed by housewives (15.9%), and Businessman (7.3%). There are also several other professions such as Lecturer, Employee, and Teacher, although with a smaller percentage. This reflects that the survey participants consisted of various groups with varying employment status, although the majority were students.

### Financial Literacy Communication Management to Break the Chain of the Advanced Sandwich Generation in the Family

The results of this research found several steps implemented by families to break the chain of continued sandwich generations: Most families who have succeeded in managing their finances well have attended training or workshops on financial literacy. This education is provided by government institutions, banks and private institutions that have financial education programs. One

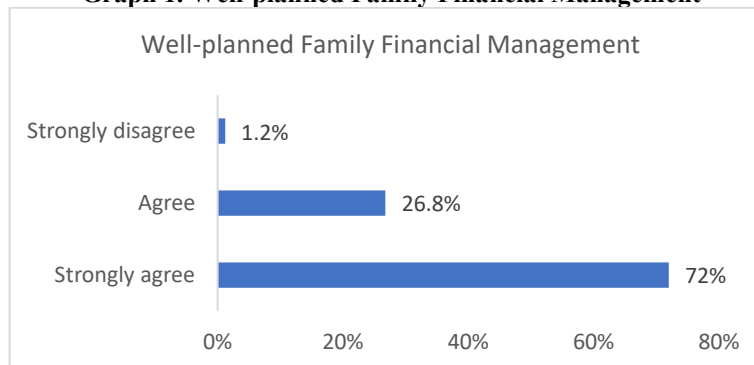
successful family, for example, attended a seminar on budget management and investments that changed their views on long-term fund management.

Families who successfully manage their financial problems are families who implement open communication. They discuss regularly the family budget, spending priorities, and ways to reduce debt. Open communication makes every family member feel involved and has a contribution in planning the family's finances. The results of most respondents agreed that Family financial management must be planned well, with 72% strongly agree and 26.8% agree. This shows a high awareness of the importance of good financial planning in the family. As many as 56.1% of respondents strongly agree that activities in the family that influence financial expenditure should be done well, followed by 39% who agree. Only a small majority were undecided or disagreed, indicating awareness of the importance of spending controls.

The findings also show that the majority of respondents, namely 57.3%, strongly agree with importance monthly financial evaluation to avoid waste, while 30.5% agree. This emphasizes the importance of regular reflection in financial management. Based on the results of family financial responsibility, 48.8% of respondents agree that responsibility lies with head of family, while 37.8% also stated that Financial responsibility is the responsibility of all family members. This data shows that there are different views about who is responsible for managing family finances.

A total of 42.7% of respondents agree that every adult family member should understand financial literacy, while 46.3% strongly agree with this statement. This means that the majority of respondents agree that understanding financial literacy is very important in the family. Regarding the husband's obligation to provide material support, 50% strongly agree and 47.6% agree. This shows quite strong agreement among respondents about the role of husbands in this matter. Interestingly, only 11% did strongly agree that Financial management should be done by the wife, while 46.3% agree and 31.7% doubt. This data shows that there are variations in views regarding the wife's role in managing family finances. The reality is that there is a majority of respondents, namely 57.3%, strongly agree that Good financial management aims to improve family welfare, while 41.5% agree. This confirms that good financial management is seen as an important component in creating family prosperity.

**Graph 1. Well-planned Family Financial Management**



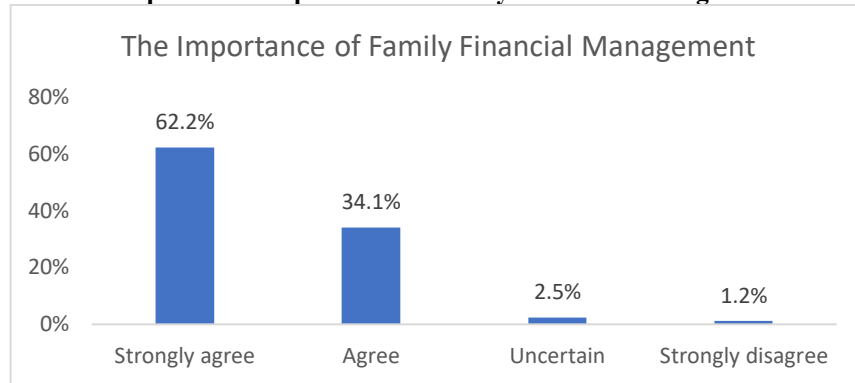
Source : Author

The majority of respondents strongly agree that Family financial management must be planned well, with a percentage reaching 72%. Besides that, 26.8% of respondents agreed, so as a whole 98.8% of respondents supports the importance of family financial planning. In contrast, very few respondents showed uncertainty or disagreement with this statement. No respondents chose the option strongly disagree, and only a small portion of respondents did doubt or don't agree with an almost insignificant percentage. These results show that family financial planning is considered important by almost all respondents, emphasizing the need for good financial management strategies to support family welfare.

Does the family have to be able to manage family finances?, The reality of the research findings is shown in Graph 2. The majority of respondents have a positive view of the importance of family financial management. A total of 62.2% of respondents stated that they strongly agree, 34.1%

of respondents stated that they agree, so that overall, 96.3% of respondents stated that they agree with the importance of financial management in the family. Conversely, only a small portion of respondents were not completely sure or disagreed with this statement. Respondents who were undecided only numbered 1.2%.

**Graph 2. The Importance of Family Financial Management**



Source : Author

While respondents who don't agree and strongly disagree each recorded very small numbers, indicating the majority strongly supported this idea. From this data, it can be concluded that financial management is considered a crucial factor in maintaining family stability and prosperity, according to the majority of respondents. Activities in the family that have an impact on financial expenses must be carried out well.

The above findings are in line with the results of an interview with one of the informants, he is the person responsible for family finances (sandwich generation). Why is it important to learn about individual and family financial management.

*"According to me important because in which fulfills needs is limited in nature. The reality is that human memory is very limited, so humans need management in financial management. Considering that life's needs are very diverse, a priority scale is needed. In practice, my family requires a means of communication and discussion material (fighting) between family members. Communication management within the family can prevent waste in buying items that are not needed. "*

The results show that there are reasons for the importance of implementing interpersonal communication and openness in families regarding financial matters;

*"The reason why individual and family financial management is important is because money as a tool to meet limited needs. Because human memory is also limited, good financial management is needed. The diverse needs of life require priorities, and in families, this requires good communication to prevent waste, such as buying things that are not needed. Informant A also mentioned the importance of openness in communication, especially regarding finances, even though at first he felt awkward talking openly with his parents or husband. However, with this openness, both parents and partners can understand financial conditions better and support wise financial management, such as saving for education and health."*

Meanwhile, Informant B added that *"Their families practice honest disclosure about financial matters, including income, expenses, debts and investments. This openness allows all family members to work together to achieve financial goals and*



*prevents conflict due to misunderstanding. They also try to avoid non-urgent expenses and maintain healthy and supportive interpersonal communication."*

Meanwhile informant C emphasized " *the importance of open communication within the family regarding finances. Although money matters are often sensitive, they always talk directly when there are financial problems, and this helps avoid major misunderstandings and conflicts. Open interpersonal communication allows families to plan their finances more effectively and with solutions."*

Even informant D also expressed this " *that openness in financial matters has great benefits in their family. With good communication, they can plan their finances for the future, including investments and retirement. This openness also helps them avoid conflict and make joint decisions regarding financial risks, such as entrepreneurship or investing."*

Overall, all informants agreed that good interpersonal communication and openness in financial matters are very important. With openness, misunderstandings can be minimized, and families can more easily solve financial problems together.

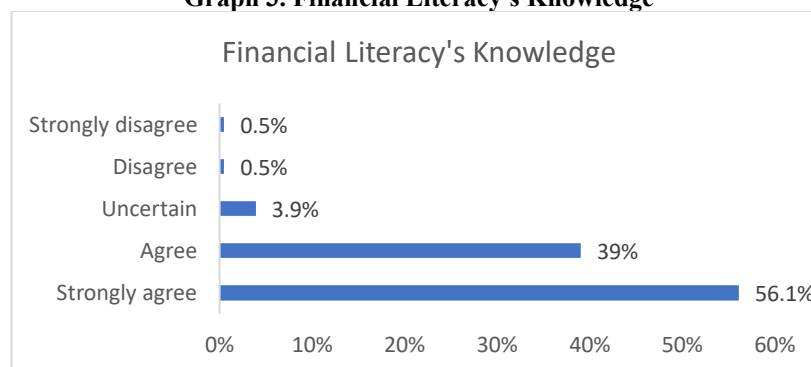
Family communication management creates a family environment. The main axis where the socialization process takes place will be a guide for the child, so a child will grow up with good behavior, if communication within the family is harmonious. Vice versa, if the communication that occurs in the family tends to be disharmonious, it can have an impact on bad behavior towards the community (Dewi et al., 2017). Parental norms have a significant and positive influence on money management (Sundarasan et al., 2016). The family is also regulated by Law Number 52 of (2009) concerning Population Development and Family Development: Chapter II: Part Three Article 4 Paragraph 2, that family development aims to improve the quality of the family so that a sense of security, peace and hope for the future can arise. better in realizing physical well-being and inner happiness.

Management family finances is the art of management finance which is done by individuals or family through other people to achieve goals efficiently, effectively and usefully, so family it becomes family the prosperous and family *sakinah* (Hermaliana, 2019). Financial management is an activity related to acquisition, funding and management with several overall objectives to achieve the desired goals (Raharjo et al., 2015). Family financial management is a series of activities to maximize income and minimize costs, as well as ensuring the availability of funds for daily needs, household expenses, emergency conditions, savings and investment opportunities (Garman & Forgue, 2000).

### Supporting and Inhibiting Factors in the Implementation of Communication Management in Financial Literacy

As a supporting factor, families who have knowledge of financial literacy are more likely to have a clear plan regarding budget distribution and debt management.

**Graph 3. Financial Literacy's Knowledge**



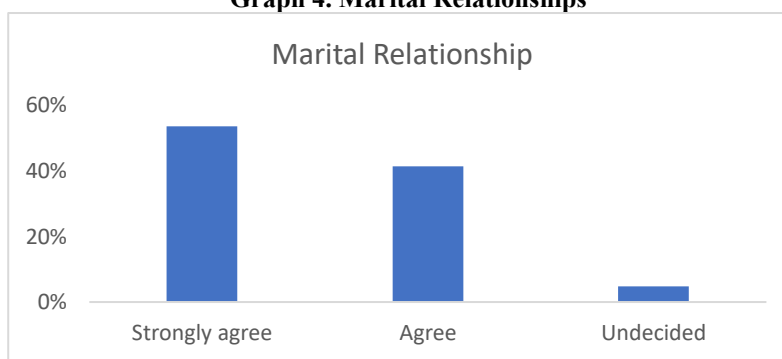
Source : Author

As indicated by the majority of respondents strongly agree that Activities in the family that have an impact on financial expenses must be carried out well, with a percentage reaching 56,1%. Apart from that, as much 39% of respondents agreed, until the total 95.1% of respondents supports the importance of managing family activities related to financial expenditure. In contrast, only a small percentage of respondents did not support this statement undecided by 3.7%, while that don't agree And strongly disagree each has a very small percentage (under 1%). Meanwhile, the inhibiting factor can be said to be that many families do not realize the importance of financial literacy. These results show that there is high awareness among respondents about the need for good management of family activities that have an impact on finances, to maintain family economic stability and prosperity.

Meanwhile, families who have the habit of talking about finances openly and honestly show better levels of satisfaction and better financial management. Plus the use of tools or applications that can help monitor family expenses is an important factor that supports successful communication management and financial management. The basics of relationships Marriage forms one family, as a strong source of support. As shown by the following data:

The majority of respondents in graph 4 below, gave the response "Strongly agree" (53.7%), indicating that more than half of the respondents strongly believe that the marriage relationship is one family. As many as 41.5% of respondents chose "Agree", which adds strong support to this statement. Respondents who were "undecided" were only 4.8%, indicating a small portion were not yet sure. There were no or almost no respondents who "Disagree" or "Strongly disagree".

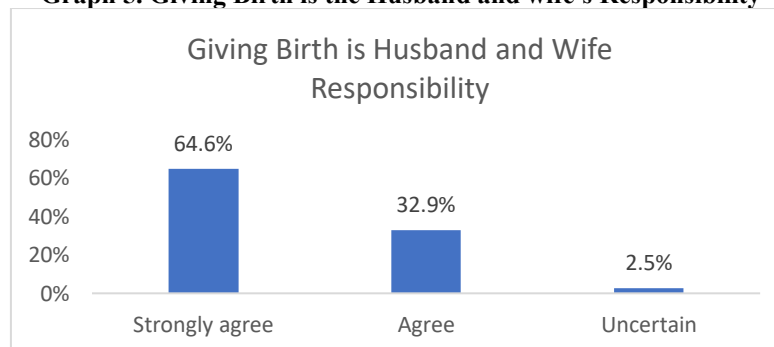
**Graph 4. Marital Relationships**



Source : Author

Likewise, the existence of a marital relationship increases support or responsibility. As shown, whether marriage gives birth to offspring is the responsibility of the husband and wife.

**Graph 5. Giving Birth is the Husband and wife's Responsibility**

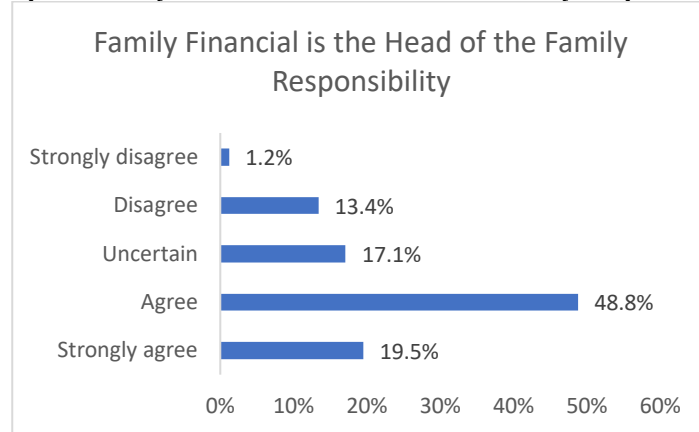


Source : Author

Based on the reality of marriage, giving birth to offspring shows the husband's responsibility 64,6% and the wife, and data agree show 32,9%, and the rest showed doubt. The results show that

the responsibility for family finances is the responsibility of the head of the family: 48.8% strongly agree, 19.5% agree, 17.1% show undecided, and 13.4% disagree.

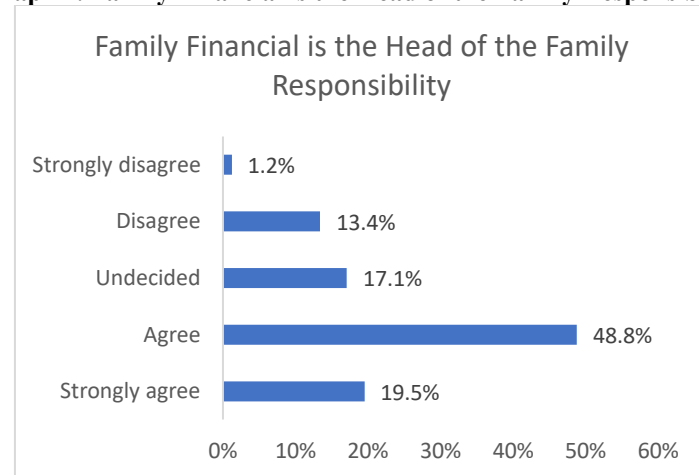
**Graph 6. Family Financial is the Head of the Family Responsibility**



Source : Author

Data shows that just as family financial responsibility is the responsibility of all family members, there are 37.8% agreed, 23.3% disagreed, the data shows 19.5% were undecided, and 18.3% strongly agreed.

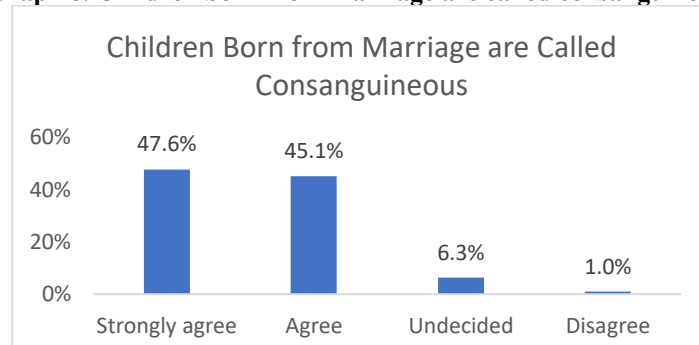
**Graph 7. Family Financial is the Head of the Family Responsibility**



Source : Author

Children born from marriages are called consanguineous, the results show 47.6% strongly agreed, and 45.1% indicated agree.

**Graph 8. Children born from marriage are called consanguineous**

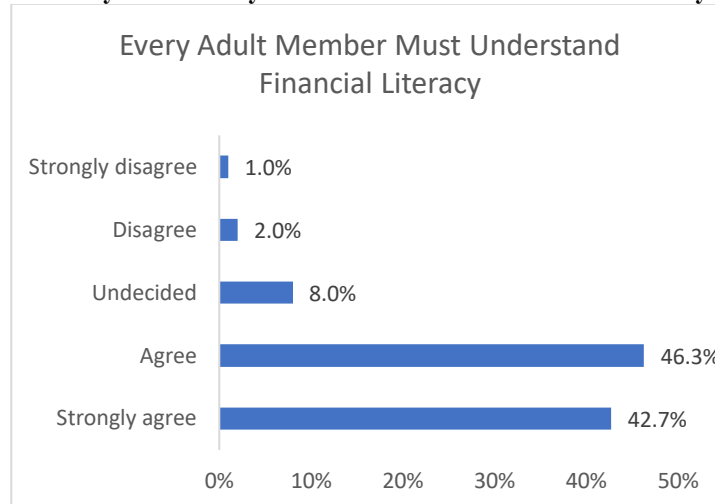




Source : Author

The reality is whether every adult family member understands financial literacy, the results show that there is 42.7% strongly agreed, and 46.3 agreed.

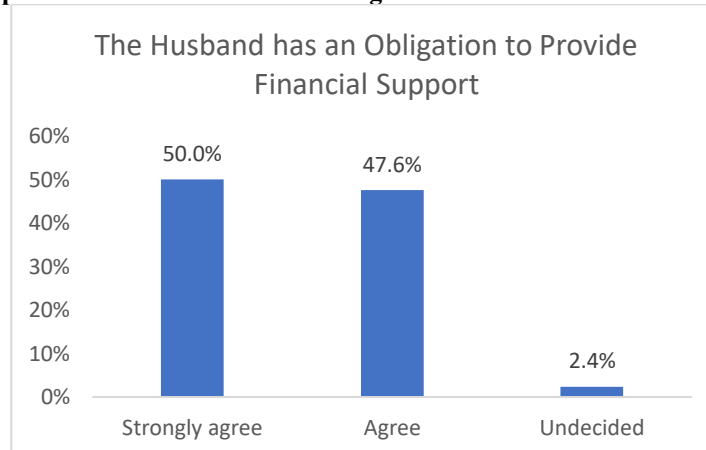
**Graph 9. Every adult family member understands financial literacy**



Source : Author

In line with this, the husband has an obligation to provide financial support in the form of material and/or money, answered by the results of the questionnaire which shows that 50% strongly agree, 47.6% agree, and a further 2.4% are undecided.

**Graph 10. The Husband has an Obligation to Provide Financial Support**



Source : Author

Indeed, when there is a transition or exchange of roles between the mother as the main breadwinner and the father as the father of the household (BRT), he still has to carry out his responsibilities well. This condition was not something that was planned from the start, role transitions usually occur because the father's condition due to layoffs (especially during the Covid-19 pandemic) has a very significant impact on family finances, and also affects family management.

On the other hand, this lack of understanding is often the main obstacle in managing finances effectively. Moreover, in some families, discussing finances is considered taboo or sensitive, which causes communication to be hampered and ineffective. Families with different views on how to manage money or spending priorities (e.g. between the older and younger generations) often have difficulty reaching mutual agreement..

The following is the opinion also given by informant B, aspects of the application of communication management in financial literacy and its impact on family situations, especially in the advanced sandwich generation. Interestingly, Informant B gave his views on the importance of communication management in financial literacy, especially for the "advanced sandwich" generation in families like his. According to him, implementing effective communication in financial literacy is very crucial. By sharing knowledge about financial management and investments, he feels better prepared to face complex financial challenges and reduces the risk of financial difficulties in the future. He also emphasized how important it is to learn correct financial literacy.

Meanwhile informant C stated that although his understanding was limited, he realized the importance of managing finances well. He emphasized that basic needs must be prioritized and should not be ignored, while things that are not important should not be prioritized. On the other hand, informant D shared his experiences on how to manage finances simply. He doesn't think too much about small things, but when money is limited, he will borrow from relatives, cooperatives, or people closest to him. However, he always tries to borrow a reasonable amount so as not to burden himself. He is also aware of his family's limited income, so he avoids buying expensive items that are not urgent.

Based on interviews with informants A, B, C, and D, further interviews with Key informants 1 and 2 are needed to deepen understanding of the realities experienced by the sandwich generation. Keyinformant 1 expressed feelings of pressure regarding financial arrangements in his family. Although he feels happy to be able to help his parents, on the other hand he finds it difficult to meet the needs of his nuclear family, especially the costs of children's education. She stated that her husband's income was not enough, coupled with the small business he ran, so he found it difficult to manage his finances.

Keyinformant 2 said that although in general his family's financial condition was sufficient, there were times when they faced difficulties, especially when his father was sick and needed treatment. He felt pressured by this urgent need, which required his family to contribute to medical costs. Even though he feels grateful for being able to help, he finds it difficult to save and sometimes has to save for basic needs.

*"Things that we often face in the family and are very important are the double economic burden, which is often a pressure for me as a sandwich generation. I have to support parents who are retired due to age and also have children. Even though my husband works, both of our incomes are still not sufficient to meet the needs of the entire nuclear family, my parents and my husband's parents. Father and mother can no longer work and do not have savings or investments to support their future lives. Sometimes my husband and I try to be patient, even though we feel overwhelmed. We as children have received a lot of attention from our parents, they have raised, cared for and educated us, but now we find it difficult. There is a saying that says, "A mother can take care of 10 children, but 10 children cannot necessarily take care of a mother."*

*"The burden of families with these limitations often triggers small conflicts which make the family atmosphere less harmonious. We often worry about whether we can continue to survive with limited financial conditions, because our income is only enough for the basic needs of our family, parents and in-laws. This means we don't have much time to look for additional income, because our time is already spent at work."*

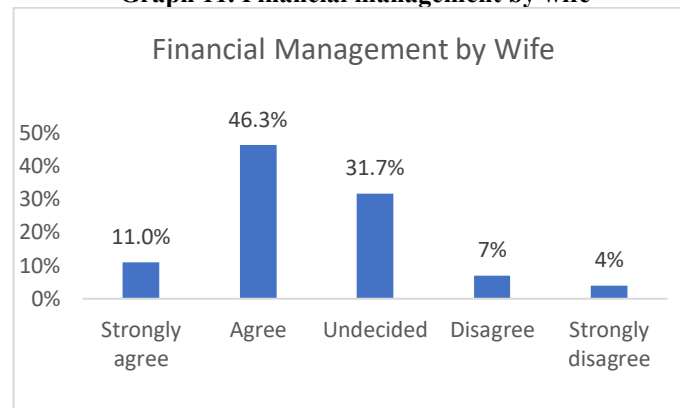
*Key informant 1: "My parents never demand anything, but we feel that what we do is our responsibility, even though our family income is not large. However, there is one thing that makes me feel a little relieved, namely my husband very supportive. Even though our conditions do not provide complete financial freedom, we still feel burdened by ongoing financial obligations to the family."*

In line with several factors that can influence the success of implementing financial management in breaking the sandwich generation chain, this can be indicated; If family members

understand the importance of financial literacy, they are more likely to open up and communicate about financial matters. Family members who have knowledge about financial management will feel more confident in helping other family members in managing their finances. Families that prioritize open communication and without judgment will find it easier to discuss financial matters, including the sandwich generation; A supportive environment, such as friends or a community that helps in facing financial challenges, can make it easier to implement financial literacy: ease of accessing information and resources regarding financial literacy, such as books, seminars, or financial consultants, can help families to better understand financial management.

Breaking the chain of the next sandwich generation requires several methods by educating the younger generation to be financially independent so that they do not depend on other people; plan finances wisely to reduce future burdens, including retirement funds and children's education savings; organize the distribution of tasks and financial responsibilities fairly among family members to avoid the burden being concentrated on one individual. As with all forms of financial expenditure, it must be properly monitored so that it is in accordance with the plan. As shown by the data, financial management should be managed by the wife of the respondent 11% strongly agree, 46.3% agree, 31.7% are undecided, and 7% strongly disagree, and 12% indicate disagree.

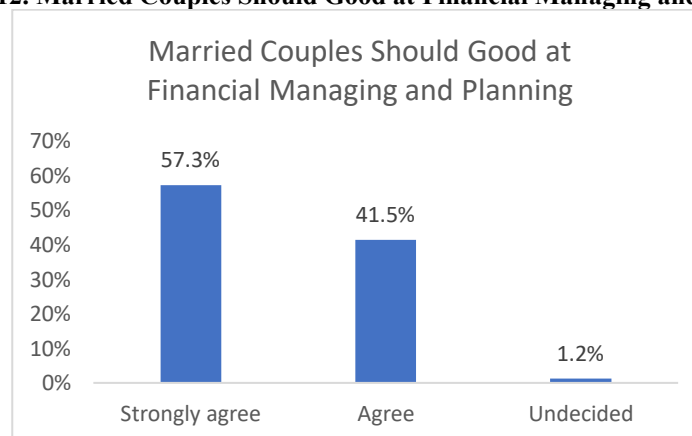
**Graph 11. Financial management by wife**



Source : Author

It is important for husband and wife to understand each other and be clever in planning and managing family finances. This reality is answered based on the data obtained showing that 57% Strongly Agree, 41.5% Agree, And 12% said they were undecided. This means that most married couples understand each other and are good at planning and managing family finances.

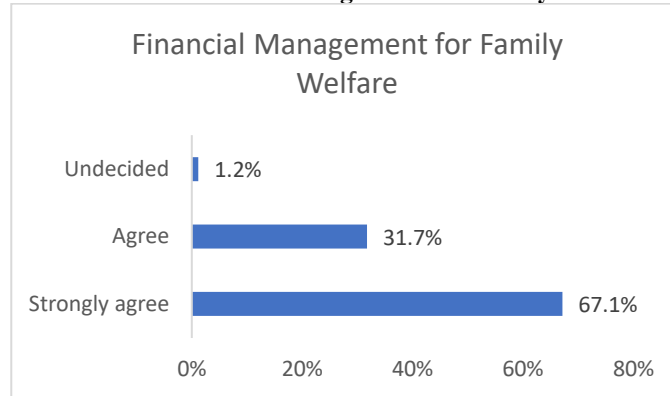
**Graph 12. Married Couples Should Good at Financial Managing and Planning**



Source : Author

Basically, financial management needs to be done well, of course with the aim of minimizing errors in financial management. The data results show that good financial management aims to improve family welfare 67,1% state Strongly Agree, 31.7% state Agree, and only 0.2% do state Doubts. This means that most people think that good financial management aims to improve family welfare.

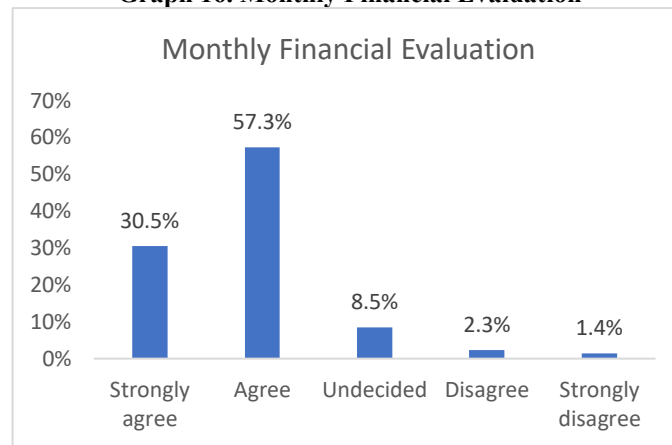
**Table 14. Financial Management for Family Welfare**



Source : Author

Based on that result sIt's a good idea to carry out a financial evaluation in the family at the end of each month so that there is no waste, showing varied answers.

**Graph 16. Monthly Financial Evaluation**



Source : Author

The majority of respondents chose "Agree" (green color) with percentage 57.3%, shows that more than half of the respondents agree with the statement. Most others chose "Strongly agree" (purple color) with percentage 30.5%, indicating a strong level of agreement. "Doubtful" respondents (orange) reaches 8.5%, indicating there is a small portion who are unsure or neutral. Percentage of respondents who "Disagree" and "Strongly disagree" (red and blue) are very small or almost insignificant, indicating minimal disagreement. Most respondents gave positive responses (agree and strongly agree) to the statement, in total 87.8%. This shows a fairly high level of satisfaction or support from respondents. The percentage who are "undecided" is quite small, and resistance to statements is minimal.

Results for planning family finances, a possible solution is use goal-based financial models, where families plan spending and savings based on long-term goals (such as children's education or parents' retirement). This model can include family asset management strategies, allocation of funds for immediate needs, and savings for the future. The reality is that anticipate planning errors, it is important for families to adopt a more holistic approach to financial planning, which considers not

only short-term needs but also long-term investments and insurance to protect the family from financial uncertainty. The results show that in reality, through good communication management, increased financial literacy, and stronger policy support, the sandwich generation can be better able to manage their burdens and avoid continued dependency between generations.

### **Inhibiting Factors in Breaking the Sandwich Generation Chain**

Budget preparation is often based on estimates, but implementation can vary. The process of making budgets and allocating funds based on data and information, both controllable and uncontrollable. If there are changes to these factors, it will certainly affect the accuracy of the budget and allocation of funds. The success of the budget really depends on its implementation, because the planned budget will not be implemented if the implementer does not have adequate capabilities. Apart from that, cooperation between family members is very necessary, with agreement in preparing the budget and reminding each other if there are violations.

*Supporting Factors in Breaking the Sandwich Generation Chain Based on an interview with informant A, "In managing family finances, I set priorities, the first is paying bills such as electricity, internet, PDAM, children's school fees and bank installments. The second priority is meeting the family's basic needs, such as food (rice, vegetables, side dishes, children's milk), bathing needs (toothpaste, soap, toothbrush), and house cleaning needs. The third priority is to save as much as possible, in case there are urgent needs or needs outside the family, such as visiting friends or attending. The fourth priority is to prepare funds for monthly recitation fees, family gatherings and compensation for orphans."*

*"What needs to be avoided is reducing the desire to buy things that are not needed or for mere satisfaction, because that is a big challenge that we have to face."*

### **Strategy to Break the Sandwich Generation Chain**

Breaking the chain of the sandwich generation is not easy and requires maturity in responding to life's problems. Based on an interview with informant B, he stated, "Implementation to break this chain is very difficult, and it starts with habits. Frugal living habits will form a positive culture in everyday life. Don't think that today's income is just for that day, but rather income must be used for basic and primary needs." The importance of avoiding wasteful and hedonistic living was emphasized, as well as instilling an understanding in the family that life is still long and there is a need to save for the future.

Informant B also suggested that husband and wife have a strong commitment to managing family finances together. Wives need to be good at managing, while husbands need to be able to direct. Both must have the same vision and mission so that financial management can run according to plan. The results of this interview are in line with the strategy to break the chain of the sandwich generation, namely by having savings that can be used to overcome financial problems in the future. These savings can be planned together, for example for house renovations, children's education, or for religious trips such as Umrah or Hajj. Preparing a pension fund is a priority for informant C, because pension funds are very useful for life after retirement. Families can still survive with basic funds which can also be used as reserves for the future. Informant C also suggested planning a long-term business or investment, such as buying land, a rented house, or starting a business that does not require too much physical effort, considering that people are getting older.

Other key informants also emphasized the importance of mature financial management, as well as having health insurance as a second priority. Having a pension fund and health insurance provides a sense of relief, because old age can be well prepared, reducing worries about causing trouble to children, in-laws or grandchildren. The third priority scale is to have savings for long-term plans, such as saving for Umrah or Hajj, to perfect life according to Islamic teachings.

### **Challenges in Breaking the Sandwich Generation Chain**

According to Informant D, their family often supports each other, especially when a family member experiences economic difficulties. They often form joint ventures to help families in need, such as for medical expenses or children's education. According to Informant D, breaking the chain of sandwich generations is still difficult due to kinship factors and emotional closeness in the extended family. A sense of shared responsibility makes each member feel the need to take part, even though there is no formal obligation to do so. This is also related to habits in extended families that have existed for a long time. Relevant research findings indicate that 72% of respondents emphasized the need for structured family financial planning, 46.3% believed that wives should manage household finances, and 42.7% agreed that all adult family members should be financially literate. Qualitative insights underscore the value of open financial discussions within families, which contribute to better financial behavior and collective understanding. A shared approach to financial responsibility was found to strengthen budgeting and household engagement.

### **Models and steps to break the chain of continued sandwich generations in family communication management**

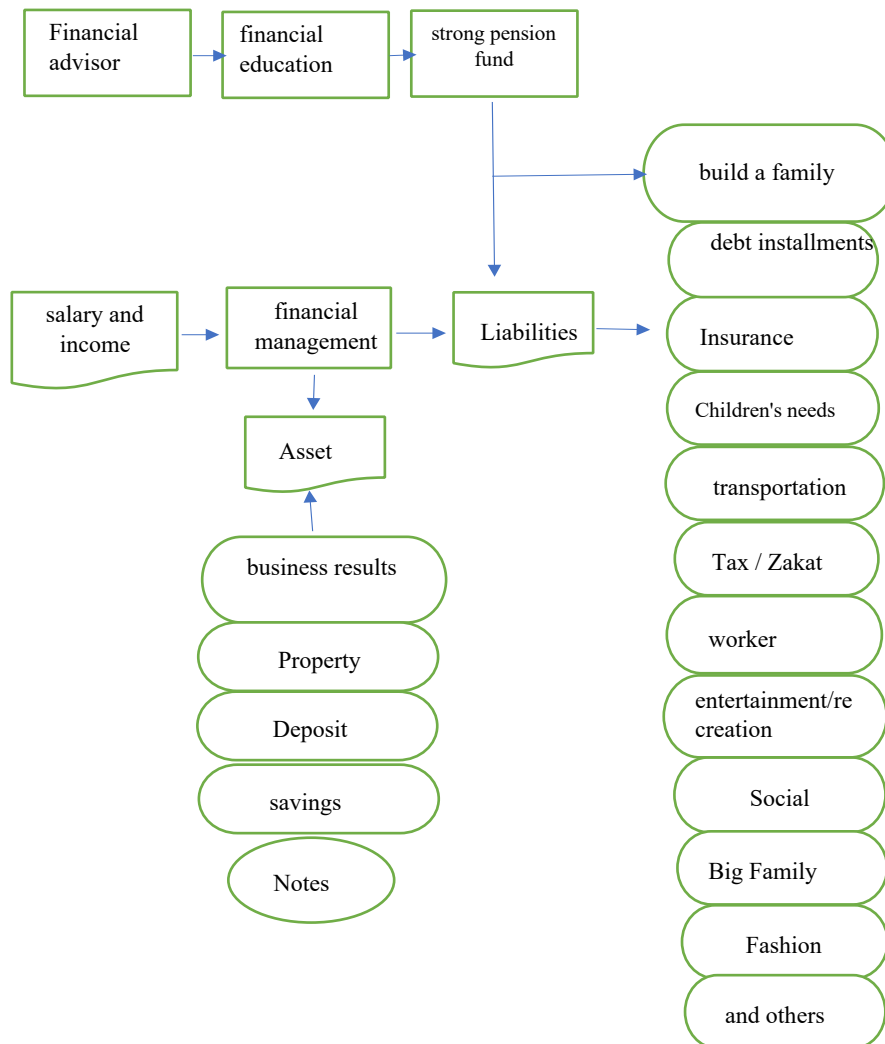
Based on the model explained below, steps to break the sandwich generation chain in an economic context focus on overcoming economic inequality between the older and younger generations. Providing financial education to the younger generation from an early age about the importance of financial planning, savings and investment, so that they can be financially independent in the future. Develop or strengthen pension fund programs for the community, to provide greater financial stability for the older generation after retirement. Families need to fulfill their obligation to pay bills or other needs such as debt installments, insurance premiums, children's school fees, transportation, taxes or zakat, or workers' salaries for those who employ them, as well as meeting other needs that are priorities other than basic needs, such as entertainment, social gatherings, or shopping for clothes.

The model shows that it is necessary to improve the social protection and health insurance systems for the older generation so that they do not have to rely on financial assistance from the younger generation. Guarantee decent wages and good employment opportunities for the younger generation so that they can achieve financial stability and reduce the financial burden on the middle generation. Support family planning programs and better access to reproductive health services, so that young people can manage the size of their family according to their financial capabilities. Encouraging financial inclusion by providing access to financial institutions and financial products that are suitable for all generations, so that people can manage their finances wisely. Providing support or debt relief programs for families trapped in heavy debt burdens, to reduce financial pressure on the sandwich generation.

The following are several steps that can be taken to break the chain of sandwich generations in the economic sector: Helping the older generation manage finances and preparing adequate retirement funds, so that they are not completely dependent on their children.



**Figure 1. Model in breaking the chain of continued sandwich generations**



Source : Research results: 2024

Further explanation that: It is important to use a holistic and collaborative approach in overcoming the sandwich generation problem in the economic field. This requires an active role from governments, financial institutions, companies, and society to create a more stable and fair economic environment for all generations. Steps to overcome these barriers and maximize supporting factors, it is important to increase awareness about financial literacy, create an atmosphere of open and supportive communication, and provide access to relevant resources for family members. Apart from that, resolving financial problems with cooperation and mutual support and respecting differences in views and values within the family is also very helpful.

### Steps in Designing Appropriate Family Finances to Avoid Mistakes

The following are several steps that need to be taken in planning family finances to avoid mistakes, based on the results of the interview:

- Report to: "My family is quite simple, because we don't come from an accounting or economics educational background, but at least we understand how to manage family finances. We are usually open about income with our partner and talk to each other about short and long term financial plans. Even though our income is not big, we have to be smart about managing our finances. We hope to be able to save, and want to have insurance for our children's education and health, even though we haven't achieved that yet. The most important

thing is to control ourselves so we don't waste money and avoid large debts that can be difficult to pay off."

- b) Informant B: "I don't have any special steps, I manage my finances according to my abilities. Even though I have income, it is enough for basic needs and my children's schooling. I focus on living frugally and prioritizing what is more important. Usually, I will discuss with my partner first if I want to buy things such as a refrigerator or a washing machine. If the item is considered important and helpful, we set aside money carefully, so we can buy it without getting into burdensome debt in the future."
- c) Informant C: "My usual step is to discuss with family members, although sometimes I end up arguing. I have my own desires, while the children have other desires. Sometimes we are confused about managing expenses, which ones should be prioritized and which ones should not. We try to live frugally, and Don't force yourself to buy things that make you dizzy."
- d) Informant D: "Sometimes I'm also confused about the steps, but usually I just follow the flow. Sometimes, if I have more money, I can save, but if there are a lot of urgent needs, I'm forced to not be able to save. I hope I have savings, insurance, and can invest, so I'm ready to face the future when I can no longer work."

Based on the results of these interviews, the steps taken are actually quite similar. Ideally, they hope to be able to manage their finances well, save, and meet their family's needs without sacrificing other important things. They better manage their finances based on current financial conditions and prioritize more important expenses. This reality teaches that financial management must be adjusted to the conditions of each family, without being influenced by trends in the surrounding environment. Communication within the family is the main factor in preventing conflicts related to financial issues, considering the limited resources available. Broadly speaking, the main focus is: Creating a better family financial plan, both for the short and long term; prioritizing children's education funds; and trying to save and minimize debt so that it doesn't burden your life in the future.

In such conditions, with a good and wise family financial plan, as well as avoiding debt that can burden family finances, it is hoped that this can prevent the creation of a sandwich generation in the future. It is hoped that this will break the chain of sandwich generations in the family, and be able to organize family financial management with careful consideration and clear priorities.

Observing low financial literacy can exacerbate existing financial stress as they have to manage expenses for two generations. In line with research findings (Lusardi, 2012) who found that individuals with high financial literacy were better able to plan for the future and avoid impulsive financial decisions. Therefore, proper financial education is very important for the sandwich generation so that they can manage their expenses, save, and prepare for their own retirement needs.

To stop the sandwich generation chain Next, it is important to create a supportive social system. This includes providing more affordable aged care services and access to financial education programs for children and young people, so they are better prepared financially for the future. Growing independent values in the younger generation could be part of the solution to prevent them from becoming a sandwich generation in the future.

The implication of application of Expectancy Violation Theory (EVT) in this study proves relevant for analysing the issue at hand. EVT suggests that expectations shape interactions—meaning, in the context of sandwich families, assumptions about women's financial responsibilities influence how family members communicate and interact. When these expectations are unmet or contradicted, it can lead to conflict or initiate conversations. These expectations are formed through socialization, cultural norms, and previous experiences. Therefore, when a woman's dual role—managing both household and financial duties—deviates from what is traditionally expected, it is perceived as a violation.

Family members also develop verbal and nonverbal behavioural expectations, predicting how a woman fulfilling multiple roles might behave in financial situations and how financial conversations will unfold. If her actual behaviour differs significantly from these expectations, it helps explain the emotional or relational consequences that follow. EVT is directly applicable to understanding the sandwich generation and the complexities of women's dual roles. It offers an insightful framework to explore how unmet expectations about financial roles and communication are perceived—whether

positively or negatively—and how these perceptions influence family dynamics and efforts to disrupt intergenerational dependency. In this study, EVT serves as a secondary framework to assess how family members emotionally and evaluatively respond to women's dual responsibilities in financial and communication roles. In doing so, EVT deepens the analysis of the interpersonal dynamics present within sandwich generation families.

### Conclusion

The study reveals a strong consensus among participants on the importance of structured financial management within families. A significant 72% of respondents believe that family financial planning should be carefully organized, 46.3% agree that wives should take responsibility for managing household finances, and 42.7% emphasize the need for all adult family members to be financially literate. These views reflect a broader understanding of the critical role that financial knowledge and clearly defined responsibilities play in household stability.

However, these numerical findings gain deeper meaning when viewed alongside participants' lived experiences. Many respondents stressed that open financial communication within families is essential to navigating financial challenges. When family members engage in honest discussions about budgeting, saving, and spending, they not only develop stronger financial habits but also foster a shared sense of accountability. This collective approach to managing money helps reduce tension and creates a more cooperative environment in decision-making.

Financial literacy was consistently recognized—both in data and in dialogue—as a foundational factor enabling this process. Participants noted that when all family members understand basic financial principles, such as setting goals, managing debt, or preparing for emergencies, they are better equipped to plan long-term and avoid financial crises. Importantly, these practices also serve to buffer the pressures faced by the sandwich generation—those responsible for supporting both children and aging parents.

Using Judee Burgoon's Expectancy Violations Theory (EVT), the study interprets how financial expectations—when unmet—can lead to emotional strain and interpersonal conflict. For example, when women are expected to manage finances without adequate support or recognition, the result may be frustration, stress, or communication breakdown. EVT helps explain these emotional responses and highlights the importance of aligning roles and expectations within the family context.

Participants also identified supporting factors that enhance financial resilience, including access to financial education, empathy among family members, and an open climate for discussing sensitive topics. Conversely, barriers such as limited financial knowledge and cultural discomfort around talking about money were seen to hinder both communication and financial outcomes, leading to stress and a lack of coordinated planning.

Based on these insights, the study proposes a communication-based financial management model grounded in financial literacy and shared responsibility. The model includes the following key strategies: Assisting older generations in financial planning and retirement preparation to reduce dependence on younger family members. Educating younger generations early about budgeting, saving, and investing to foster financial independence. Strengthening community pension systems and ensuring timely payment of debts, insurance, school fees, taxes, and salaries. Expanding access to social protection and health insurance for the elderly. Promoting fair wages and decent employment opportunities for youth. Supporting family planning and access to reproductive health services. Increasing financial inclusion through accessible financial services for all age groups. Providing targeted support programs or debt relief for families experiencing hardship.

In conclusion, the study emphasizes that financial well-being in the family is not solely a matter of income, but also of communication, shared knowledge, and mutual support. By promoting financial literacy and strengthening interpersonal communication, families—especially those in the sandwich generation—can build greater emotional and economic resilience in the face of growing financial demands.

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