



Intergenerational Caregiver Strategies in Caring for Parents and Maintaining Personal Well-Being

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ABSTRACT: This study explores how young intergenerational caregivers navigate caregiving responsibilities toward aging parents while maintaining their personal well-being. Employing a qualitative descriptive design, the research examines the lived experiences of three university students in Jakarta who simultaneously manage academic commitments, paid employment, and family caregiving. Data were collected through in-depth interviews, observation, and documentation, and analyzed using Miles and Huberman's interactive model supported by NVivo 12 Plus. The findings reveal that caregiving among young adults operates as a multidimensional process involving financial management, emotional regulation, and role negotiation. Participants adopted structured income allocation strategies, pursued flexible supplementary work, and practiced careful time management to balance parental care with personal and educational needs. Despite these adaptive efforts, caregivers experienced significant psychosocial pressures, including stress, fatigue, and heightened moral responsibility, shaped by cultural expectations of filial duty and uneven family role distribution. Caregiving responsibilities frequently concentrated on individuals who were structurally available, accelerating their transition into adult roles and constraining personal aspirations. The study highlights forms of everyday resilience developed through pragmatic coping practices and family solidarity. However, reliance on individual adaptability also exposes gaps in formal support systems. These findings underscore the need to reconceptualize intergenerational caregiving as a shared social responsibility rather than an individual burden. Policy interventions integrating financial assistance, educational flexibility, mental health services, and community-based caregiver support are essential to sustain the well-being of young caregivers. The study contributes to caregiving and social development literature by providing empirical insight into how young adults construct meaning, strategy, and identity within intergenerational care arrangements in urban Indonesia.

KEYWORDS: Intergenerational Caregiving, Young Adult Caregivers, Financial Coping Strategies, Family Responsibility, Personal Well-Being, Indonesia.

INTRODUCTION

The phenomenon commonly referred to as the sandwich generation has emerged as a significant global issue over the past decade, driven by increasing life expectancy, transformations in family structures, and growing economic pressures (Alburez-Gutierrez et al., 2021; Aji & Harani, 2023). Longer life spans mean that older adults increasingly require extended periods of care, while younger generations face prolonged economic insecurity due to rising living costs and unstable labor markets. At the same time, traditional family arrangements are shifting, with smaller household sizes and greater geographic mobility reducing the availability of shared caregiving resources. Within this context, individuals in their productive years often find themselves positioned between dependent parents and their own life aspirations. However, recent scholarship increasingly frames this condition through the concept of intergenerational caregiving, which emphasizes the active role of productive-age individuals as caregivers across generational boundaries. Intergenerational caregivers are individuals who simultaneously assume financial, emotional, and social responsibilities for aging parents while maintaining their own personal sustainability and, in some cases, supporting other dependent family members (Bouhnik & Giat, 2014; Syufa'at et al., 2023). This caregiving position situates individuals within overlapping care obligations that often generate multidimensional stress, with direct implications for personal well-being and family stability (Burke, 2025). Rather than being passive recipients of structural pressures, intergenerational caregivers actively negotiate competing demands, balancing moral expectations, economic realities, and personal development. The accumulation of these responsibilities frequently leads to chronic strain, shaping daily decision-making and long-term life trajectories. In the Indonesian context, intergenerational caregiving has become increasingly visible alongside demographic aging and shifts in household composition (Supriatna et al., 2022). Parents who no longer participate in formal employment frequently rely on their adult children to meet daily



living and healthcare needs (Kusumaningrum, 2018). Survey data from DataIndonesia.id indicate that nearly half (46.3%) of Generation Z in Indonesia are involved in forms of intergenerational caregiving, facing substantial financial pressures due to the need to support themselves while providing care for older family members. This condition is accompanied by strong emotional consequences, as 73.38% of Generation Z respondents report feelings of guilt when they perceive themselves as unable to adequately fulfill family obligations (Rizaty, 2023). These findings highlight that intergenerational caregiving is not merely an economic arrangement but also a deeply moral and emotional experience embedded in family life. Caregiving becomes intertwined with identity formation, shaping how younger adults understand responsibility, success, and filial commitment within rapidly changing social conditions. Intergenerational caregivers face complex and multidimensional challenges encompassing physical, emotional, financial, and social domains (Sudarji et al., 2022). They frequently experience stress, anxiety, and emotional exhaustion, particularly when they perceive gaps between caregiving expectations and their actual capacity to provide care (Noor & Isa, 2020). These pressures are often intensified by role conflicts, as caregivers must continuously negotiate priorities between caring for aging parents and maintaining their own personal, educational, or professional trajectories (Nuryasman & Elizabeth, 2023; Pashazade et al., 2024). Limited access to social protection systems, such as comprehensive social security or affordable healthcare, further exacerbates financial strain (Gutierrez et al., 2021). Moreover, cultural norms emphasizing filial piety and moral obligations toward parents reinforce a strong sense of responsibility, while simultaneously increasing psychological pressure on caregivers (Chisholm, 1999; Pan et al., 2022). Even in contexts where formal eldercare services exist, many intergenerational caregivers continue to experience significant moral and emotional burdens associated with the caregiving role (Noor & Isa, 2020). These intersecting challenges often accumulate over time, contributing to vulnerability, reduced quality of life, and heightened risk of burnout.

To address the complexity of intergenerational caregiving, the development of effective and sustainable care strategies becomes essential. Existing research highlights that long-term financial planning, adaptive time management, and the strategic use of social support networks are critical for caregivers in maintaining balance between caregiving responsibilities and personal well-being (Roots, 2021; Sudarji et al., 2022). Beyond individual coping mechanisms, recent studies also underscore the importance of supportive public policies and community-based interventions. Initiatives such as accessible mental health services, caregiver support programs, and family-centered economic empowerment schemes play a crucial role in mitigating the cumulative risks faced by intergenerational caregivers and preventing prolonged social and psychological crises (Rabi, 2024). Such structural supports can help redistribute caregiving burdens and foster resilience at both individual and household levels. Based on this framework, the present study aims to identify and analyze the strategies employed by intergenerational caregivers in navigating their caregiving responsibilities, particularly in the context of caring for aging parents while sustaining their own personal well-being. By drawing on the lived experiences of individuals directly engaged in intergenerational caregiving, this research seeks to contribute both theoretically and empirically to the growing body of literature on caregiving dynamics. Practically, the findings are expected to inform the development of more responsive support systems and policy interventions that acknowledge the multidimensional realities faced by intergenerational caregivers.

METHODOLOGY

Research Design

This study employs a qualitative approach with a descriptive design to examine the experiences of intergenerational caregivers in managing their caregiving responsibilities toward aging parents while maintaining their own personal well-being. A qualitative approach was selected because it allows for an in-depth, contextual, and holistic understanding of caregivers' subjective experiences, perceptions, and strategies within their socio-cultural environment (Creswell, 2018). Through this approach, the research is able to capture meanings, emotions, and adaptive practices that cannot be adequately represented through quantitative measurement alone. The descriptive design serves not merely to document observable practices, but also to interpret the meanings embedded in caregivers' actions, decisions, and coping mechanisms as they respond to multidimensional challenges. This design is particularly relevant for exploring intergenerational caregiving, which involves complex interactions between personal aspirations, family obligations, and structural constraints. Rather than testing predetermined hypotheses, the study seeks to illuminate how caregivers construct their roles, negotiate competing demands, and develop strategies to sustain themselves amid overlapping responsibilities. By focusing on lived experiences, this design allows the researcher to situate caregiving practices within everyday contexts, including academic life, paid employment, and family relationships. The descriptive qualitative framework also enables flexibility



in data collection, allowing emergent themes to guide subsequent inquiry. As such, the research emphasizes depth over breadth, prioritizing rich narratives and interpretive insight to generate a nuanced understanding of intergenerational caregiving dynamics.

Unit of Analysis and Data Collection Procedure

The unit of analysis in this study is the caregiving and role management strategies employed by intergenerational caregivers, encompassing financial, emotional, and social dimensions. These strategies include how caregivers allocate resources, regulate emotions, manage time, and negotiate roles across family, educational, and work settings. The research participants consisted of individuals in the productive age group who bear responsibility for aging parents while simultaneously meeting their own personal, educational, or familial needs. Informants were selected using a purposive sampling technique, based on predefined criteria that identify individuals actively engaged in intergenerational caregiving (Tajik & Golzar, 2024). Three university students in Jakarta were chosen as informants, as they represent young intergenerational caregivers who combine academic responsibilities, paid work, and caregiving duties for parents and, in some cases, siblings. Although the limited number of informants restricts statistical generalization, it enables a deeper exploration of lived experiences and caregiving dynamics, allowing the study to capture detailed personal narratives and contextual variations. Data were collected through three primary techniques: in-depth interviews, observation, and documentation. Semi-structured in-depth interviews were conducted using flexible interview guides to encourage informants to narrate their caregiving experiences openly, including challenges, decision-making processes, emotional responses, and adaptive strategies. This format allowed participants to articulate their perspectives in their own terms while ensuring coverage of key research themes. Observations were undertaken to capture everyday caregiving practices and role negotiations, particularly interactions with parents and the integration of caregiving with work and study routines. These observations provided insight into practical arrangements, behavioral patterns, and informal coping mechanisms that might not surface during interviews. Documentation, including personal notes, photographs, and other relevant records, was utilized to enrich the data and enhance the credibility of findings. The use of multiple data sources enabled methodological triangulation, aimed at minimizing bias and producing a more comprehensive understanding of intergenerational caregiving practices (Miles, 2014). This triangulated approach strengthened the trustworthiness of the study by allowing cross-validation of findings across different forms of evidence.

Analytical Framework

Data analysis followed Miles and Huberman's interactive model, which consists of data reduction, data display, and conclusion drawing and verification. Data reduction involved organizing and coding interview transcripts, observational notes, and documentary materials into thematic categories related to intergenerational caregiving strategies. This stage focused on identifying recurring patterns, significant statements, and meaningful segments that reflect caregivers' experiences across financial, emotional, and social domains. This process was supported by NVivo 12 Plus software, which facilitated systematic coding, theme development, and the identification of relationships across data sets (Jackson & Bazeley, 2019). NVivo enabled efficient management of qualitative data, allowing the researcher to compare narratives across informants and to trace connections between caregiving challenges and adaptive strategies. Following data reduction, the coded materials were organized into displays, including narrative summaries and thematic tables, to support interpretation. These displays helped clarify relationships among themes, such as role conflict, emotional burden, financial negotiation, and self-care practices. Data presentation also served as an analytic step, enabling the researcher to move iteratively between empirical material and conceptual understanding. Conclusions were drawn through continuous comparison between empirical findings, theoretical frameworks, and existing literature. This iterative process ensured that interpretations remained grounded in participants' accounts while being analytically informed. To enhance data validity, member checking was conducted by reconfirming key interpretations with informants, ensuring that the findings accurately reflect their lived experiences as intergenerational caregivers. Through this analytical framework, the study seeks to produce a coherent account of how young intergenerational caregivers navigate caregiving responsibilities, construct meaning around their roles, and develop strategies to sustain personal well-being within constrained socio-economic conditions.

RESULTS

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



roles and responsibilities in caring for their parents. They must face the reality that their parents require care to navigate their daily lives in old age. According to Ari, he is the only working member of the family, so the entire financial burden falls on his shoulders. As the breadwinner, Ari is responsible for his parents' various needs, from daily living expenses to their healthcare. This responsibility extends beyond material needs to providing the emotional support their parents need to face the challenges of old age. "So, in my family, I'm the only one who works because my parents are retired, and my salary is the only source of income at home. Besides working to pay for college, I also have to support my younger sibling's schooling and my parents' living expenses." (interview Ari). As students who also work, they divide their income between personal needs, parental care costs, and household expenses. As Rizka Cucu explained, she is the youngest of three siblings, and her older siblings are already married and have their own families. In this situation, Rizka often feels that the responsibility of caring for her parents and managing the household falls largely on her. Although she has siblings, their involvement in family affairs is limited due to their commitments to their respective nuclear families. Rizka admitted that this situation adds to the burden she has to shoulder, especially when it comes to financial management. She must ensure that her parents' needs are met, such as healthcare costs and daily expenses, while still managing a budget for personal and household needs. "I am the youngest of three siblings and now I live at home with my parents. My older siblings are all married and it seems they have let go of their responsibilities in the house, so I have to work to support my parents, pay the electricity bill, the internet bill, and buy food preparations at home. Besides that, I also have to pay for college fees and daily transportation costs to get to college and work" (Rizka interview). Besides Rizka Cucu and Ari, who have dual responsibilities in their lives, Bagas Ariyanto also has the dual responsibility of paying for his younger sibling's school fees. This dual role also places financial pressure on Bagas to find the right balance between providing financial support for his parents, meeting his personal needs, and supporting his younger sibling's education. Bagas also does housework, and before leaving for work, he prepares everything needed for his parents and younger sibling. "Actually, my work schedule is shifts, sometimes morning shifts and usually before leaving for work in the morning, I prepare all kinds of necessities for my parents and younger siblings because after work I go straight to college and at home I only rely on me to take care of the house, so I handle 60% of the needs at home" (Bagas interview). The financial pressures experienced by Bagas Ariyanto, Rizka Cucu, and Ari reflect the complex realities of young intergenerational caregivers who must simultaneously address parental needs, finance their own education, and, in some cases, support younger siblings. These overlapping responsibilities necessitate careful balancing and strategic financial decision-making. Participants do not approach caregiving reactively; instead, they adopt deliberate planning practices aimed at maintaining household stability while preserving their own personal sustainability. Such efforts require structured budgeting, disciplined spending, and continuous assessment of financial priorities, highlighting the central role of economic self-regulation in navigating caregiving demands. Effective financial management emerges as a critical coping mechanism for mitigating the impact of limited parental income. Through intentional income allocation, participants attempt to distribute scarce resources across competing needs in a way that minimizes risk and uncertainty. This approach not only supports family continuity but also serves as a psychological buffer against chronic stress. By establishing clear financial boundaries and emergency reserves, caregivers cultivate a sense of control over their circumstances, reducing emotional strain associated with economic precarity. Beyond budgeting strategies, participants actively seek supplementary income to bridge financial gaps. Ari, for example, pursues flexible part-time employment alongside his primary job, engaging in freelance work and online motorcycle taxi services. This flexibility allows him to remain responsive to family needs while sustaining academic and professional commitments. His experience illustrates how adaptive labor strategies function as both economic and caregiving tools, enabling caregivers to meet material obligations without fully withdrawing from relational responsibilities. Importantly, the pursuit of additional work is not merely a financial response but also reflects broader processes of role negotiation. Ari carefully manages his time to balance employment demands with caregiving availability, demonstrating how young caregivers continuously recalibrate priorities across multiple life domains. Such practices reveal a form of everyday resilience, whereby individuals mobilize personal skills, informal labor opportunities, and time-management strategies to maintain equilibrium between family obligations and personal development. These findings underscore that financial coping among intergenerational caregivers extends beyond income generation, encompassing intentional planning, emotional regulation, and sustained commitment to familial well-being. "My salary wasn't high because I used a high school diploma to apply for jobs at the time, so I looked for flexible additional work outside of work and college hours. After work, I would look for additional work as an online motorcycle taxi driver, which earned me extra money." (interview with Ari).

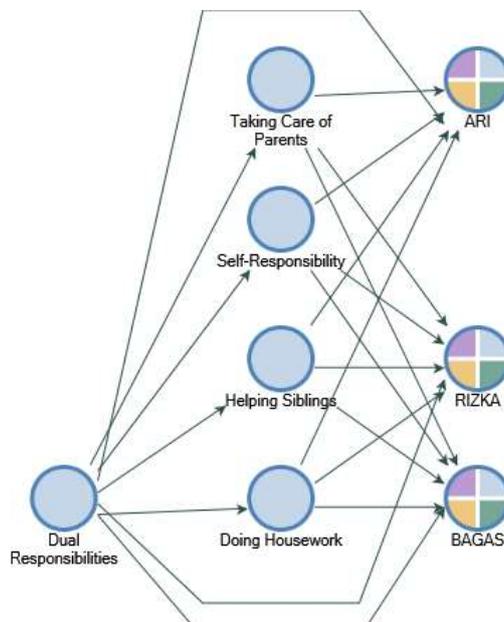


Figure 1. Dual Responsibilities of Young Intergenerational Caregivers

Beyond seeking supplementary employment, Bagas Ariyanto and Rizka Cucu also emphasize disciplined household financial management as a core adaptive strategy. Both informants develop detailed monthly budgets and routinely evaluate their expenditures to ensure that essential needs are prioritized. Similar to Ari, they generate additional income by leveraging academic competencies, offering assistance with college assignments to peers. This approach allows them to transform existing skills into economic resources while maintaining flexibility in scheduling, enabling them to accommodate caregiving responsibilities alongside academic commitments. These practices illustrate how young intergenerational caregivers mobilize personal capital such as knowledge, social networks, and time-management abilities to navigate financial constraints. Rather than relying solely on formal employment, they creatively integrate informal income-generating activities into their daily routines. Such strategies reflect a pragmatic orientation toward economic survival, wherein caregivers continuously adapt to shifting demands by optimizing available resources.

Financial planning occupies a central position in their caregiving practices. Ari and Rizka adopt structured income allocation models, dividing earnings into fixed proportions: approximately 50 percent for parental needs, 30 percent for personal expenses, and 20 percent reserved for unforeseen circumstances. This systematic approach demonstrates deliberate prioritization, ensuring that caregiving obligations are met without entirely neglecting personal sustainability. The establishment of predetermined financial categories also functions as a self-regulatory mechanism, helping caregivers maintain consistency and discipline amid fluctuating income levels. Collectively, the strategies employed by Bagas, Rizka, and Ari reveal that financial management among the sandwich generation extends beyond basic budgeting. It encompasses strategic income diversification, careful resource distribution, and continuous role negotiation. Through these practices, they strive to uphold family well-being while preserving their own developmental pathways. Their experiences highlight that effective caregiving is supported not only by economic effort but also by adaptive planning and personal agency. These findings underscore the importance of recognizing young caregivers as active economic actors who construct resilience through everyday financial decision-making rather than as passive subjects of structural hardship. "The main factor in managing my money is usually that I give 50% to my parents, 30% to myself, and 20% for unforeseen needs" (interview with Ari). "I usually give 50% of my salary to my parents, 30% to my personal needs, and the remaining 20% for unforeseen needs" (interview Rizka). Bagas has a slightly different approach to financial management. Bagas revealed that the majority of his salary goes to meet daily living expenses, with more specific details. Bagas stated that approximately 50% of his salary is allocated to daily living expenses and other routine expenses. Bagas also explained that approximately 20% of his income is allocated to savings. By setting aside 20% for savings, Bagas hopes to build sufficient reserves to meet urgent needs. Bagas also sets aside a small portion of his income to support his parents, approximately 10% of his salary to help meet their needs. "From my



salary, I allocate about 50% for my living expenses, 20% for my parents, 10% for unexpected needs, and 20% for school fees and savings" (Bagas interview). Bagas demonstrates a prudent approach to financial management by allocating portions of his income to savings while consistently providing support for his parents. By setting aside approximately 10 percent of his salary for parental needs, he expresses a tangible commitment to family well-being, even within constrained financial circumstances. Although the amount may appear modest, this practice reflects deliberate prioritization and long-term orientation. Through structured financial planning and adherence to values of family solidarity, Bagas exemplifies how young intergenerational caregivers navigate economic limitations while sustaining collective welfare. Overall, this study reveals a range of adaptive strategies employed by young caregivers to manage the dual demands of parental care and personal sustainability. Bagas Ariyanto, Rizka Cucu, and Ari illustrate the lived realities of the sandwich generation under significant financial pressure. Despite being university students, all three engage in paid work to support themselves and their families. Ari, as the sole income earner in his household, carries the full financial responsibility for his parents and younger sibling while funding his own education. This burden motivates him to pursue supplementary employment, including online motorcycle taxi work, in order to stabilize household finances. Rizka faces a similar concentration of caregiving responsibilities, as her married siblings are less involved in daily family affairs. Consequently, she assumes primary responsibility for household expenses and parental care, supplementing her income by assisting peers with academic tasks. Bagas, meanwhile, balances employment, education, and caregiving while also contributing to his younger sibling's schooling and managing most domestic expenditures. Prior to leaving for work, he prepares household necessities, reflecting the integration of financial and practical caregiving roles. Financial management across all informants follows structured allocation patterns. Ari and Rizka divide their income into fixed proportions 50 percent for parental needs, 30 percent for personal expenses, and 20 percent for emergencies while Bagas allocates approximately 50 percent to daily living costs, 20 percent to savings, 10 percent to unforeseen expenses, and 10 percent to parental support. These predefined distributions demonstrate intentional prioritization and self-regulation, enabling caregivers to balance immediate obligations with future security. To systematically capture these dynamics, Table 1 summarizes key findings related to financial responsibility, role distribution, time management, and psychosocial impacts. The analysis indicates that young intergenerational caregivers confront intertwined economic and emotional challenges, yet actively develop coping strategies through income diversification, disciplined budgeting, and flexible labor arrangements. Comparative insights from international literature suggest that such pressures are globally shared, although in Indonesia they are intensified by cultural expectations of filial responsibility. These findings emphasize the importance of strengthening financial literacy, expanding social support networks, and advancing proactive public policies to alleviate the cumulative burdens experienced by the sandwich generation.

Table 1. Key Findings and Adaptive Strategies of Young Intergenerational Caregivers

Aspects	Informant Findings	Strategies Implemented
Primary financial responsibility	Ari is the only working member of the family and has to cover his parents' living expenses, his own college expenses, and his younger sibling's education.	Looking for extra work as an online motorcycle taxi driver; splitting income 50% for parents, 30% for personal use, and 20% for incidentals.
Dual roles and limited family support	Rizka, as the youngest child, bears most of her parents' needs, because her older siblings are married and less involved.	Providing household expenses (electricity, internet, food), earning extra income by doing friends' college assignments.
Division of roles in the family	Bagas has to pay for his younger sibling's school fees, take care of household needs, and help his parents.	Divide income: 50% living expenses, 20% savings, 10% for parents, 10% unexpected expenses, 10% for younger siblings' education.
Time management and extra work	The three informants (Ari, Rizka, Bagas) work while studying with a busy schedule, having to balance the roles of student, worker, and caregiver.	Choose flexible additional work (freelance, assignment services, online motorcycle taxis).
Psychosocial impact	Informants felt stressed, tired, and often burdened with a great sense of responsibility at a young age.	Create a structured financial system, utilize networking, and maintain family solidarity.



DISCUSSION

This study highlights the complex realities faced by young intergenerational caregivers who simultaneously navigate academic responsibilities, paid employment, and family caregiving. The experiences of Bagas, Rizka, and Ari demonstrate that caregiving is not a singular role but an integrated social practice embedded within multiple life domains. These participants are not merely passive recipients of structural pressures; rather, they actively construct adaptive strategies to sustain both their families and their own personal trajectories. Financial responsibility emerges as the most dominant challenge. All informants allocate a substantial portion of their income to parental needs while also financing their education and, in some cases, supporting younger siblings. The structured budgeting strategies adopted by Ari and Rizka dividing income into fixed percentages for parents, personal needs, and emergencies illustrate a form of economic rationalization under conditions of scarcity. Such practices function not only as financial tools but also as psychological coping mechanisms, providing a sense of control amid persistent uncertainty. Bagas' slightly different allocation model, which includes a deliberate savings component, reflects forward-oriented planning despite limited resources. These findings support prior research emphasizing that financial management skills are central to maintaining stability among intergenerational caregivers, particularly in contexts where formal social protection remains limited. Beyond budgeting, the pursuit of flexible supplementary income represents a key adaptive strategy. Ari's engagement in online motorcycle taxi work and freelance activities, along with Bagas and Rizka's use of academic skills to earn additional money, demonstrates how young caregivers mobilize informal labor opportunities to bridge income gaps. Flexibility is crucial, allowing them to respond to caregiving demands while sustaining educational commitments. This pattern aligns with broader observations that precarious but adaptable forms of work often become survival mechanisms for young adults balancing family obligations. Family dynamics further shape caregiving responsibilities. Rizka's situation illustrates how caregiving burdens frequently concentrate on the family member who remains physically present and socially available, particularly when siblings have established their own nuclear households. This uneven distribution reflects what can be understood as role compression, where multiple responsibilities student, worker, caregiver, household manager are accumulated by a single individual. Over time, such compression increases vulnerability to emotional fatigue and burnout. Nevertheless, the informants frame their caregiving not solely as obligation but also as moral commitment, rooted in cultural expectations of filial responsibility. This moral framing strengthens perseverance but simultaneously intensifies internal pressure when caregivers feel unable to fully meet family needs. Psychosocial impacts are evident across all cases. Feelings of stress, exhaustion, and heavy responsibility emerge alongside expressions of resilience and determination. The participants' narratives reveal a tension between personal aspirations and caregiving duties, requiring continuous negotiation of priorities. Importantly, their coping strategies extend beyond financial management to include time regulation, networking, and maintaining family solidarity. These practices reflect forms of everyday resilience adaptive behaviors developed through lived experience rather than institutional support. However, reliance on individual resilience also exposes structural gaps. The caregivers' ability to sustain their roles depends largely on personal effort and informal resources, highlighting the absence of comprehensive public support systems. Without accessible mental health services, caregiver assistance programs, or financial relief mechanisms, the burden of intergenerational care remains disproportionately placed on young adults. This condition risks reproducing cycles of vulnerability, where educational attainment, career development, and long-term well-being are compromised by caregiving demands. The findings of this study contribute to the growing literature on intergenerational caregiving by illustrating how young caregivers actively manage overlapping responsibilities through pragmatic strategies. Caregiving here is not merely a domestic practice but a process that shapes identity, economic behavior, and life planning. Participants redefine adulthood through responsibility, often accelerating their transition into mature roles under constrained circumstances. Their experiences suggest that caregiving functions as both a source of meaning and a site of persistent strain. Overall, this study underscores the need to reconceptualize intergenerational caregiving as a shared social responsibility rather than an individual burden. While young caregivers demonstrate remarkable adaptability, sustainable well-being cannot depend solely on personal sacrifice. Policy interventions that integrate financial assistance, educational flexibility, and community-based caregiver support are essential to reduce cumulative stress and protect the developmental trajectories of young adults. By acknowledging the multidimensional nature of caregiving, future frameworks can better support intergenerational caregivers in maintaining both family stability and personal well-being.



CONCLUSION

This study demonstrates that young intergenerational caregivers actively construct adaptive strategies to manage the intersecting demands of education, paid work, and family caregiving. The experiences of Bagas, Rizka, and Ari reveal that caregiving is not merely a domestic obligation but a multidimensional process shaping financial behavior, emotional regulation, and personal identity. Despite limited resources, participants employ structured budgeting, flexible supplementary employment, and careful time management to sustain both parental care and their own developmental trajectories. Financial responsibility emerges as the most pressing challenge, requiring caregivers to rationalize income allocation while simultaneously supporting aging parents, funding education, and, in some cases, assisting younger siblings. Beyond economic strain, caregivers also experience significant psychosocial pressure, including fatigue, stress, and heightened moral responsibility at an early stage of adulthood. Nevertheless, these challenges are met with forms of everyday resilience, reflected in pragmatic coping practices and strong commitments to family solidarity. Importantly, the findings indicate that caregiving roles are unevenly distributed within families, often falling on individuals who are structurally available due to proximity or sibling circumstances. Cultural expectations of filial responsibility further intensify this burden, positioning caregiving as both a moral duty and a source of internalized pressure. While participants demonstrate considerable adaptability, their reliance on personal effort highlights structural gaps in formal support systems. This study contributes to the literature by illustrating how intergenerational caregiving among young adults operates as an ongoing negotiation between personal aspirations and collective family needs. Caregiving shapes early adulthood through accelerated responsibility and constrained life choices, underscoring the need to reconceptualize caregiving as a shared social concern rather than an individual burden. Sustainable well-being for young caregivers requires policy responses that integrate financial assistance, educational flexibility, mental health services, and community-based caregiver support. Strengthening such systems is essential to prevent cumulative stress and to ensure that young intergenerational caregivers can maintain both family stability and personal well-being over the long term.

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