

FAMILY SUBJECTIVE WELL-BEING AT THE EARLY OF COVID-19 PANDEMIC IN INDONESIA

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ABSTRACT

Keywords:
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Families in Indonesia experienced changes and economic pressures in the early days of the COVID-19 pandemic. This research is very important to know the full picture of family resilience in Indonesia, especially in the economic aspect. This study analyzes economic changes, coping strategies, and their effects on subjective family welfare at the pandemic's start. Data were collected through a Family Condition Survey, carried out specifically through online media, for 14 days in 34 provinces. The unit of analysis in this study is the family, that is married couples who have or do not have children, with a total sample of 20,680 respondents. This study conducted univariate, bivariate, and multivariate analyses using Cross Tabulation, Chi-Square Test and Binary Logistic Regression with Odds Ratio. The results of the study show that there are worsening economic changes, such as working conditions, finances and food adequacy. In this case, environmental factors are the family's socioeconomic and financial conditions (education, income, employment), which are still the main factors and significantly influence the subjective well-being of the family. However, the subjective welfare of families in Indonesia is still quite good; most families are still happy, remain grateful, and communicate well. Coping strategies in managing family finances, such as saving and using savings, are the most widely used. However, these efforts are constrained by low family income and increased additional needs during the pandemic. There is a need for further research that can fully describe post-pandemic family economic coping strategies in the last 12 months.

ABSTRAK

Kata Kunci:
pandemi COVID-19,
perubahan ekonomi,
keluarga,
strategi coping
keuangan,
kesejahteraan subjektif

Keluarga di Indonesia mengalami perubahan dan tekanan ekonomi pada masa awal pandemi COVID-19. Penelitian ini sangat penting untuk mengetahui gambaran utuh ketahanan keluarga di Indonesia, khususnya dalam aspek ekonomi. Penelitian ini bertujuan menganalisis perubahan ekonomi, strategi coping, dan pengaruhnya terhadap kesejahteraan subjektif keluarga pada awal pandemi. Pengumpulan data melalui Survei Kondisi Keluarga yang dilakukan secara khusus melalui media daring selama 14 hari di 34 provinsi. Unit analisis penelitian ini adalah keluarga, yaitu pasangan suami istri yang memiliki anak atau tidak memiliki anak dengan jumlah sampel sebesar 20.680 responden. Penelitian ini melakukan analisis univariat, bivariat dan multivariat dengan menggunakan Cross-Tabulation, Uji Chi-Square dan Regresi Logistik Biner dengan Odds Ratio. Hasil penelitian menunjukkan adanya perubahan ekonomi yang semakin memburuk, seperti kondisi pekerjaan, keuangan dan kecukupan makanan. Faktor lingkungan dalam hal ini adalah kondisi sosial ekonomi dan keuangan keluarga (pendidikan, pendapatan, pekerjaan) masih merupakan faktor utama dan berpengaruh signifikan terhadap kesejahteraan subjektif keluarga. Namun kondisi kesejahteraan subjektif keluarga di Indonesia masih tergolong cukup baik, sebagian besar keluarga masih merasa bahagia, tetap bersyukur, dan berkomunikasi dengan baik. Strategi coping dalam pengelolaan keuangan keluarga, seperti penghematan dan penggunaan tabungan paling banyak dilakukan. Namun upaya ini mengalami hambatan dengan masih rendahnya pendapatan keluarga dan meningkatnya kebutuhan tambahan selama masa pandemi. Perlu adanya penelitian lanjutan yang dapat menggambarkan upaya strategi coping ekonomi keluarga secara keseluruhan pasca pandemi selama 12 bulan terakhir.

INTRODUCTIONS

The family is one of the smallest institutions in society, most affected during the COVID-19 pandemic. The impacts that arise are disrupting not only family resilience but also family well-being. During the COVID-19 pandemic, families face a change that has never been expected. The stay-at-home policy, which is working, studying, and worshipping at home, makes a home the center of all family members' activities. During the pandemic, life changes in the family are pretty diverse, including the emergence of various new family situations such as a new way of life (new normal) through healthy living habits with 3Ms, that is, wearing masks, washing hands, and maintaining distance. Another life change is the new togetherness and warmth in the family and the emergence of many recent family conflicts. One of the changes that trigger conflict in the family is an economic problem. Economic hardship is one of the risk factors for family resilience (1).

Based on data from the National Labor Force Survey, the Central Bureau of Statistics, the total workforce in August 2020 was 138.22 million people, increasing by 2.36 million compared to August 2019 (2,3). In line with the rise in the number of crew, the Labor Force Participation Rate was also increased by 0.24%. However, during this pandemic, the open unemployment rate in August 2020 was recorded at 7.07%, increasing by 1.84% compared to August 2019. Besides, there was a decrease in working people by 0.31% compared to the total population's previous year who work, as many as 128.45 million people. The employment sector that experienced the most significant percentage increase was in the agricultural industry (2.23%). Meanwhile, the sector that experienced the most significant decline was the manufacturing sector (1.30%). The population working in the informal sector increased by 4.59% from August 2019 to 60.47%, which is 77.68 million people. Underemployed workers and part-time workers' percentages increased by 3.77% and 3.42%, respectively, in the past year. The data also show that 29.12 million people (14.28%) of the working-age population who are affected by COVID-19 consist of unemployed due to COVID-19 (2.56 million people), not in the Labor Force due to COVID-19 (0.76

million people). While for unemployed due to COVID-19 (1.77 million people), the working population experienced reduced working hours due to COVID-19 (24.03 million people). The data and description above show that many families face quite heavy and even extraordinary economic pressures in this country during the pandemic.

Economic conditions in the pandemic era can affect family well-being due to layoffs, reducing working hours, resulting in decreased wages, and even business closures. The right coping strategy is needed by the family to maintain their well-being. Well-being is one of the goals of a family in carrying out its life. There are two approaches to measure family well-being: objective and subjective well-being (4,5). The objective approach examines the objective components of the good life. The subjective approach examines people's subjective evaluations of their lives (6). Subjective family well-being measures satisfaction with fulfilling family needs, especially basic economic needs. This study explicitly measures the subjective well-being of families during the COVID-19 pandemic from a financial perspective.

Research on economic changes, coping strategies, and subjective family well-being during the COVID-19 pandemic has not been widely carried out in Indonesia. This research is important to do to analyze the effect of economic pressure, coping strategies on the subjective well-being of families during the COVID-19 pandemic.

METHODS

This study's design was a cross-sectional study with a quantitative approach by analyzing data from the Family Condition Survey during the COVID-19 Pandemic. This survey was conducted for 14 days during the initial period of the COVID-19 pandemic, starting on April 19 May 3, 2020, in 34 provinces. Data were collected using purposive sampling (non-probability sampling) sampling technique through internet-based rapid surveys with questionnaires (google form) through online media such as WhatsApp groups and social media (Instagram, Facebook, Twitter, and others).

The unit of analysis in this study is a family with the criteria of married couples who have children or do not have children with a total sample of 20,680 respondents. Most families are in the regions of Java (50%), Sumatra (35%), Kalimantan and Sulawesi (5% each), Bali and Nusa Tenggara (2%), and Maluku, Papua (2% each). The limitation of this research is that it cannot describe the regional representation of both national, provincial, and city districts. Besides, this study can only provide an overview of the condition of families who were willing to participate as respondents. The variables used in this study were the social demographic characteristics of the family (area of residence, husband's age, wife's age, number of children, husband's education, wife's education, husband's job, wife's job, and family income), economic changes, coping strategies, and subjective family well-being.

Statistical Data Analysis

The data were processed by univariate analysis and presented in the form of a frequency distribution table. The bivariate analysis used the Chi-square test and the odds ratio value with a Confidence Interval (CI) of 95. This analysis is aimed to see the significant relationship between the predictor variables such as socio-demographic family characteristics, economic changes, and coping strategies.

Furthermore, multivariate analysis was carried out using binary logistic regression to see the factors that affect the level of subjective well-being during the pandemic with the value of Adjusted Odds Ratio (AORs) at a significance of $p < 0.05$. Furthermore, the measurement of family well-being's subjective level when facing the COVID-19 disaster is a composite value built from four (4) variables of happiness, gratitude, communication or interaction, and family financial conditions with a measurement scale of 1- 4. Then the scoring results of each variable are summed to form a total score which is transformed into an index score for the subjective level of family well-being:

$$\begin{aligned} & \text{Well - being Index} \\ & = \frac{\text{Total Score} - \text{Minimum Score}}{\text{Maximum Score} - \text{Minimum Score}} \end{aligned}$$

The subjective level of the family well-being index is in the range of 0-100. It is further grouped into two categories determined by the cut-off categorization, namely <60 is categorized as low and ≥ 60 is categorized as high. The advantage of research with this method is the ease of obtaining a public response spread throughout Indonesia quickly. However, this study also has limitations, among them: 1). It allows bias to arise in the respondent's answer because it does not directly interview; 2). The analysis results can only provide a picture of the individual and are not representative of the group; 3). The response obtained cannot measure the causality relationship but only answers the association between variables.

RESULTS

Family Characteristics

The univariate analysis results in Table 1 show that more family respondents live in rural areas (61.6%) than in urban areas (38.6%). Most of the husband's age was in the 40-60 years age group (53.4%), while the wife's age was <40 years (55.2%). Most family children were 0-2 children (70.1%), and the rest had more than two children (29.9%).

Most husbands have secondary education based on socioeconomic characteristics (49.9%), while the wives have high education (48.4%). According to employment status, most husbands and wives in this survey were workers (89% of husbands worked and 53.5% of wives worked). Although the education level and work status of husband and wife are fairly high in this survey, it is interesting to note that the percentage of the total income range of husband and wife showed the opposite. Nearly half of family respondents have low income (49%), and the rest are middle (38%) and high (13%).

Changes in the Economy

Some of the life changes experienced by families during the COVID-19 pandemic, especially economic changes, include family work conditions, family financial conditions, and adequate food. The results of the analysis in Table 2 show that more than half of the families felt that they had experienced quite

worsening and worrying changes in the early days of the COVID-19 pandemic in terms of work (67%), finances (67.7%), and adequate food (51.3%) (Picture 1).

Table 1. Social Demographic Characteristics of the Family, 2020

Variables	Frequency	%
Area of residence		
Rural	12.732	61,6
Urban	7.948	38,6
Husband's age		
< 40 years	8.897	43,0
40-60 years	11.053	53,4
> 60 years	730	3,5
Wife's age		
< 40 years	11.412	55,2
40-60 years	9.077	43,9
> 60 years	191	0,9
Number of children		
0-2 children	14.493	70,1
> 2 children	6.187	29,9
Husband's education		
Low	1.411	6,8
Middle	10.320	49,9
High	8.949	43,3
Wife's education		
Low	796	3,8
Middle	9.874	47,7
High	10.010	48,4
Husband's job		
No	2.267	11,0
Yes	18.413	89,0
Wife's job		
No	9.621	46,5
Yes	11.059	53,5
Family income		
Low	10.178	49,2
Middle	7.761	37,5
High	2.741	13,3
Total	20.680	100,0

Family Economic Coping Strategy

The family coping strategy in this study is related explicitly to economic coping. Economic coping consists of financial savings, selling goods or jewelry or taking savings, borrow money or ask for help from other parties; and looking for new jobs and businesses.

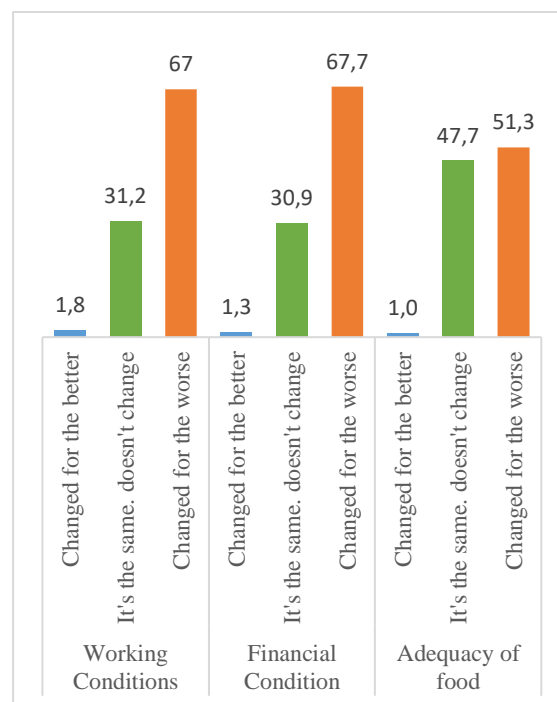


Figure 1. Changes in Family Life at the Early Stage of the COVID-19 pandemic, 2020

The study results (Picture 2) show that most families made financial savings of 79.9%. Other findings also show that 50.6% of families have to sell their goods or jewelry to survive during the COVID-19 pandemic. Meanwhile, 19.3% of families also had to find a new job or business. It was also discovered that almost 1 in 5 families had to borrow money or ask for assistance, especially basic foodstuffs, from other parties such as relatives, neighbors, organizations, and even the government.

Subjective Family Well-being

Subjective well-being is a perception of life experiences consisting of cognitive evaluation and affection for life and a percentage of psychological well-being. This research looks at how the family faced the COVID-19 pandemic, including whether the family remains happy; the family is still grateful for the grace of God Almighty; among family members keep communicating or interacting well, and the fulfillment of the family's financial needs was always fulfilled.

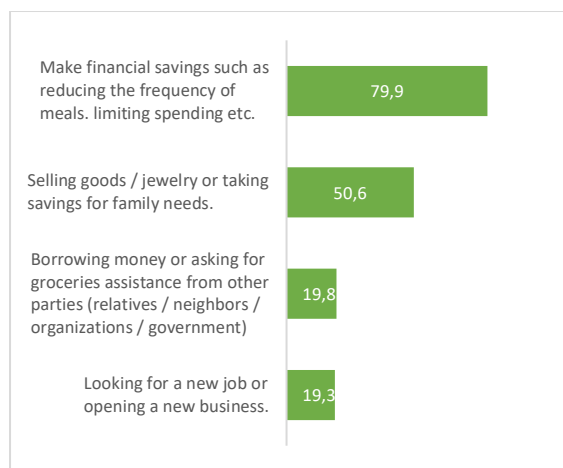


Figure 2. Family Economic Coping at the Early Stage of the COVID-19 Pandemic, 2020

Most families (80.8%) remained happy during the COVID-19 pandemic, with a percentage agreeing to 59% and 21.8% strongly agreeing. The results show that, when activities outside the home are limited, the family remains the most comfortable place to share happiness and enjoy togetherness in times of a pandemic like this. Families who were usually busy doing activities outside the home before the pandemic often gathered in the house with the family, especially between parents and children. However, 15.2% and 4% of families disagreed and strongly disagreed that their families could still be happy during the COVID-19 pandemic. It cannot be denied that the lack of space for movement can make the family feel depressed and unhappy.

In the face of this COVID-19 pandemic, as many as 50% of families agree, and 47% of families strongly agree that they were still grateful for the grace of God Almighty during this pandemic. The survey results showed that families in Indonesia are religious and faithful. The family remained calm, did not panic by making efforts, praying, surrendering to God, and remaining grateful for all their gifts. However, 2% disagree, and 1% strongly disagree that the family was still grateful to God Almighty.

Families have experienced significant life changes due to COVID-19 by working, worshipping, and studying from home. This forces families to stay at home in carrying out all activities and interact more in the family. This study indicates that 60.8% of families agree that communication/interaction between family members during the pandemic period remains in good condition.

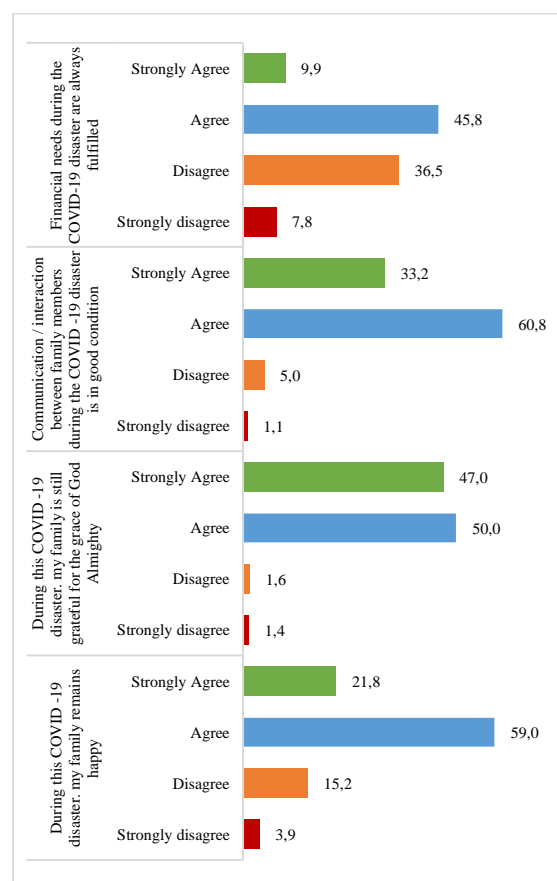


Figure 3. Subjective Family Well-being at the Early Stage of the COVID-19 Pandemic. 2020

Most families can manage family interactions while at home, and even 33.2% of families strongly agree that interaction communication has improved during the COVID-19 pandemic. Meanwhile, 5% of families disagree, and 1% strongly disagree that communication and interaction between family members are getting better. It means that, during this pandemic, communication and interaction between family members have deteriorated. Even though the figure is relatively small, this can be a concern because it can cause conflicts and other family problems during a pandemic if left unchecked.

The economic sector is one of the sectors that came under heavy pressure during the COVID-19 pandemic. Most of the affected workers are daily workers who cannot work and do not earn income so that the family is required to manage expenses by prioritizing basic needs. The survey results showed that 45.8% of families agreed, and 9.9% of families strongly agreed that financial needs were

always met during the COVID-19 pandemic. However, the percentages who disagree and strongly disagree are also relatively high (37% and 8%, respectively). These results showed that the economic conditions of families in Indonesia at the beginning of the pandemic were quite alarming and needed to be of concern.

Factors Affecting Subjective Family Well-being

The findings from this study indicate that most families had a high level of subjective well-being (83.6%) at the start of the COVID-19 pandemic. In contrast, only 16.4% of families had a low level of subjective well-being. As shown in the family's demographic characteristics, most families with a low level of subjective well-being lived in rural areas. On the other hand, families with a high level of subjective well-being lived in urban areas. Most of the ages of husbands and wives in families with a low subjective well-being level were below 40 years old, while those with high subjective well-being were in the husband and wife age group above 60 years. It showed that the more mature the husband and wife were, the more their family well-being will be. Besides, families with a high subjective well-being level were slightly more often found in families with 0-2 children. In comparison, families with a low subjective well-being level were slightly more often found in families with more than two children.

Another result seen from the socioeconomic characteristics showed that families with a high level of subjective well-being were more often found in families with a high level of husband and wife education. The higher the level of education, the higher the subjective well-being. Likewise, families with a high level of well-being were more likely to be found in high-income families (90%). Interestingly, the level of subjective well-being decreased for middle-income families but increased slightly for low-income families. Unexpectedly, families with low subjective well-being levels were more likely to be found in middle-income families (18%). It showed a non-linear relationship between the level of

well-being and family income. Other economic factors, that is husband and wife's job, showed the proper pattern, where families with high subjective well-being were more often found in husband and wife who are working, and vice versa. Not only that, economic changes were in line with the level of subjective well-being, where families with high levels of subjective well-being did not experience decreasing economic changes, while families with low subjective well-being experienced decreasing economic changes during the pandemic. Another interesting result showed that families with a low subjective well-being level do more coping strategies related to financing, and vice versa. Almost all families with a high subjective well-being level did not do financial coping strategies (94.9%). These results show that the level of subjective well-being was closely related to the family's economic conditions.

The independent variables included in the multivariate analysis are all variables with a statistically significant relationship with the dependent variable according to the independence test results by looking at the Chi-Square value (p value < 0.05). Important variables indicate that these independent variables have a significant relationship with the level of subjective family well-being during the pandemic. The results in Table 2 show that the independent variables that will enter the multivariate analysis are socioeconomic variables. Its variables include husband's education, wife's education, family income, husband's work, wife's job, family economic changes during the pandemic, and economic coping strategies or family finances. Meanwhile, demographic variables did not show a significant relationship with the level of subjective family well-being during the pandemic. Table 2 shows the final model of the binary logistic regression, which shows that some variables influence the subjective well-being of the family at the beginning of the pandemic. Those variables are the husband's education, wife's education, family income, husband's job, wife's job, changes in the family economy during the pandemic, and financial strategies.

Table 2. Level of Family Subjective Well-being at the Early Stage of the COVID-19 Pandemic: Unadjusted OR (UOR) and Adjusted OR (AOR) Logistic Regression, 2020

Family Characteristics	Subjective Well-being Levels		Unadjusted OR (95% CI)	p value	Adjusted OR (95% CI)	p value
	Low n (%)	High n (%)				
Residence						
Rural	2.110 (16.6%)	10.622 (83.4%)	1.029 (0.954-1.110)	0.45		
Urban*	1.286 (16.2%)	6.662 (83.8%)	1.000			
Husband's age						
< 40 years	1.480 (16.6%)	7.417 (83.4%)	1.090 (0.885-1.342)	0.419		
40-60 years	1.803 (16.3%)	9.250 (83.7%)	1.064 (0.865-1.309)	0.555		
> 60 years	113 (15.5%)	617 (84.5%)	1.000	-		
Wife's age						
< 40 years	1.922 (16.8%)	9.490 (83.2%)	1.131 (0.760-1.685)	0.544		
40-60 years	1.445 (15.9%)	7.632 (84.1%)	1.058 (0.710-1.577)	0.783		
> 60 years	29 (15.2%)	162 (84.8%)	1.000	-		
Number of children						
0-2 children	2.133 (16.4%)	10.912 (83.6%)	0.976 (0.900-1.059)	0.565		
> 2 children	1.032 (16.7%)	5.155 (83.3%)	1.000			
Husband's education						
Low	375 (26.6%)	1.036 (73.4%)	3.449 (3.005-3.958)	<0,001	1.504 (1.279-1.768)	<0,001
Middle	2.171 (21.0%)	8.149 (79.0%)	2.538 (2.331-2.764)		1.334 (1.0.479)	<0,001
High*	850 (9.5%)	8.099 (90.5%)	1.000		1.000	-
Wife's education						
Low	207 (26.0%)	589 (74.0%)	3.163 (2.665-3.754)	<0,001	1.459 (1.195-1.781)	<0,001
Middle	2.188 (22.2%)	7.686 (77.8%)	2.562 (2.363-2.778)	<0,001	1.330 (1.196-1.480)	<0,001
High*	1.001 (10.0%)	9.009 (90.0%)	1.000	-	1.000	-
Family income						
Low	1.722 (16.9%)	8546 (83.1%)	1.895 (1.653-2.172)	<0,001	1.256 (1.086-1.453)	0.002
Middle	1.408 (18.1%)	6.353 (81.9%)	2.062 (1.794-2.370)	<0,001	1.222 (1.055-1.416)	0.007
High*	266 (9.7%)	2.475 (90.3%)	1.000	-	1.000	-
Husband's job						
No	612 (27.0%)	1.655 (73.0%)	2.076 (1.876-2.297)	<0,001	1.492 (1.342-1.659)	<0,001
Yes*	2.784 (15.1%)	15.629 (84.9%)	1.000	-	1.000	-

Family Characteristics	Subjective Well-being Levels		Unadjusted OR (95% CI)	p value	Adjusted OR (95% CI)	p value
	Low n (%)	High n(%)				
Wife's job						
No	2.034 (21.1%)	7.587 (78.9%)	1.909 (1.771-2.057)	<0,001	1.143 (1.047-1.247)	0.003
Yes*	1.362 (12.3%)	9.697 (87.7%)	1.000	-	1.000	-
Pandemic economic change						
Decreased	3.128(22.9 %)	10.540 (77.1%)	7.468 (6.568-8.492)	<0,001	5.176 (4.528-5.917)	<0,001
Not decreasing	268 (3.8%)	6.744 (96.2%)	1.000	-	1.000	-
Financial coping strategy						
No	127 (5.1%)	2.348 (94.9%)	0.247 (0.2016-0.297)	<0,001	0.515 (0.426-0.623)	<0,001
Yes	3.269 (18.0%)	14.936 (82.0%)	1.000	-	1.000	-
Total	3.396 (16.4%)	17.284 (83.6%)				

Note: *reference category

Husband's education affected the level of subjective well-being during the pandemic. Families with a low husband's education (AOR = 1.504; CI: 1.279-1.768) and middle school husband's education (AOR = 1.334, CI: 1.204-1.479) were more likely to have a lower well-being level of 1.504 times and 1.334 times compared to families with a husband's education high. Likewise, families with low wives education (AOR = 1.459, CI: 1.195-1,781) and middle wives education (AOR = 1.330; CI: 1.196-1,480) were more likely to have a lower well-being level of 1.459 times and 1.330 times compared to families with a wife's education high.

Family income significantly affected the level of subjective well-being during the pandemic. Families with low income (AOR = 1.256, CI: 1.086-1.453) and families with moderate income (AOR = 1.222, CI: 1.055-1.416) tended to have low well-being levels 1.256 and 1.222 times compared to families with high income. Furthermore, the work of husband and wife also affected the family's subjective well-being during the pandemic. Families with husbands who did not work (AOR = 1,492, CI: 1,342-1,659) were more likely to have a low subjective well-being level of 1,342 times compared to husbands who work, as well as wives who did not work (AOR = 1,143, and CI: 1,047-1,247) were

more likely to had a low subjective well-being than the working wife.

In addition to income and employment status, in general, these results indicate the effect of economic changes on the level of subjective well-being in families during the pandemic. Families experiencing an economic decline (AOR = 5.176, CI: 4.528-5.917) tended to have a lower subjective well-being level of 5.176 times more than families that did not experience changes in economic decline.

Coping strategies in finance significantly affected the level of subjective well-being in the family. The probability ratio for families who did not implement financial coping strategies is 0.515 (AOR). It means that families who did not carry out financial coping strategies have a 0.515 times chance of lower subjective well-being compared to families who did financial coping strategies.

DISCUSSION

The beginning of the COVID-19 pandemic was marked by economic pressure on families in Indonesia. Financial stress affects the family's subjective well-being (7,8). The description results show that more than half of the families in this study (83.6%) have a reasonably good (high) subjective well-being. Although many families experienced

worsening economic changes in terms of employment (67%), finances (67.7%), and adequate food (51%) at the beginning of the pandemic, it was found that there were still many families whose financial needs were still met (55.7%).

Multivariate analysis showed that changes in family economic conditions (such as a decline in family financial conditions and lack of food) during a pandemic are the essential factors in families' subjective well-being, which can be seen in the highest probability ratio value. Income is still a source of subjective family well-being in Indonesia (9). A decline in economic conditions, such as financial and purchasing power, can reduce the subjective well-being of families in the early days of the COVID-19 pandemic. The COVID-19 pandemic has made many people feel disturbed in carrying out their livelihood activities and even losing their jobs. Hence, families have to look for alternative loans or debt and social support to meet their daily needs. The results of this study indicate that husband-wife work status and income are also related to the subjective well-being of the family. Work is an activity to earn income so that by working, it is still possible for husbands and wives to contribute to increasing family income (10).

This research model also shows that husband-wife education has a significant relationship with the subjective well-being of the family (9). The higher the education of the husband and wife, the higher the subjective well-being of the family. It is possible considering that education can be a capital to develop skills in meeting the needs for goods and services in the early days of a pandemic. Several previous studies have shown that education affects a person's subjective well-being (9,11,12).

An interesting finding from this study is related to family economic coping strategies during the pandemic. Family resilience, especially the economy, is built on the success of the family in implementing the coping strategy for the problems faced so that it can make the ability to solve problems (13). Although other results show that most families still have relatively good subjective well-being, the exciting result of this study is that financial coping strategies were found to have a significant negative relationship with the subjective well-being of the family. In other

words, the more a family implements a financial coping strategy in the face of economic pressures at the beginning of the pandemic, the lower the level of subjective well-being. This is contrary to several previous studies, which state that the ability to manage finances under economic pressure has a significant effect on improving the subjective well-being of the family (8,14). In other words, the coping strategies are mainly carried out by families with low subjective well-being. During the COVID-19 pandemic, many families experienced difficulties such as losing jobs, losing income, and increasing care burdens caused economic stress (15). When the family experiences financial pressure, the family feels less happy, so that the family's well-being is low. Financial problems and job losses can increase anxiety, depression, and stress. A coping strategy is a family effort to respond to sad life events and tensions caused by an event (16,17). Based on this, it can be ascertained that unhappy families and common family well-being will have more coping that will be carried out to adjust to the changes.

In general, financial coping strategies can be done in two ways: increasing income and reducing expenses (18). The coping strategy was carried out in this study with four things: financial savings, taking savings, taking debt or asking for help, and - looking for a new job. Financial savings (79.9%) and taking savings (50.6%) were the types of financial coping strategies Indonesian families mostly practiced in this study. However, to prevent Indonesian families from being affected by the COVID-19 virus, the behavior of financial savings and the use of savings will experience obstacles because almost half of the respondents in this study (49.2%) have low incomes where, on average, they do not have savings for emergencies. There is an additional need during a pandemic to increase expenditure, one of which is related to intake to improve body immunity. A study showed the need for extra vitamin and supplements intake to increase endurance during a pandemic (19). However, under other circumstances, there was a significant reduction in transportation and savings expenditures among middle-class families in North India during the COVID-19 pandemic (20). Medical treatment and other expenses such as food and beverages, electricity, gas, water, and phone Wi-Fi have improved. The

results of a social demographic survey on the impact of COVID-19 conducted by the Central Bureau of Statistics show that people are starting to avoid using public transportation (82.52%) and working from home (73.85%). It is inevitable if families must prioritize health. They have to pay extra to buy additional vitamins and supplements, use more personal transportation (such as taxis), and use the internet. Meanwhile, in line with macroeconomic pressures, such as increased layoffs and decreased purchasing power, strategies to increase income are also not guaranteed for many families in Indonesia.

Indonesian families with low incomes are faced with approach-avoidance conflicts. In these conditions, it will be difficult for families to make financial savings. In other words, these results showed that financial protection and using savings have both positive and negative impacts. The positive effect is that the family can maintain income under conditions full of economic pressure, while the negative impact is that the family becomes more at risk of being affected by the COVID-19 virus if they do not increase their immune system and avoid using public transportation. Another risk is they are unable to work from home when not using the internet. Subjective well-being is formed from cognitive, affective, and environmental factors (21,22).

CONCLUSIONS AND SUGGESTIONS

Conclusion

The economic pressures at the beginning of the pandemic had a significant impact on Indonesian families. The socioeconomic characteristics of the family (education, income, and husband and wife work) and the deteriorating changes in the family economy (work, finance, and food needs) were closely related to the subjective well-being of the family. Nearly half of family respondents had low income. Along with the increasing demand during the pandemic and macroeconomic pressures, managing family finances was difficult for families in Indonesia. Indonesian families with low incomes faced personal approach-avoidance conflicts in making savings and using savings as a means of financial coping strategies to

reduce subjective well-being in the end. Environmental factors, in this case, the economic and financial conditions of the family, were still a significant factor in determining the subjective well-being of a family even though the need of most families in Indonesia was still happy, still grateful, and communicates well.

Suggestion

This research is limited to economic changes and family financial coping strategies at the pandemic's beginning on subjective well-being. Therefore, further research needs to be conducted to describe the overall post-pandemic family economic coping strategy efforts for 12 months. How to manage and empower the family economy during a pandemic is an interesting thing to study. This research is significant to comprehend a complete picture of family resilience in Indonesia, especially in the economic aspect, whether families in Indonesia are increasingly affected, or vice versa. It is also essential to link family resilience to the subjective well-being of the family during a pandemic.

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