

Article

Family well-being of single and dual earner families in Indonesia during COVID-19

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Abstract: The COVID-19 pandemic has brought life changing conditions to families that require coping strategies in order to survive and achieve family well-being. This study aims to analyze differences between single earner and dual earner families during the COVID-19 pandemic and to analyze the factors that influence subjective family well-being. The research design used was a cross sectional study with sample collection through non-probability sampling. Data collection was carried out by filling out questionnaires online. The number of respondents involved in the study was 2084 intact families with children residing in DKI Jakarta, West Java, and Banten Provinces. Reliability and validity tests were conducted. The results of the independent t-test showed that dual-earner families experienced better life changes and a higher level of subjective family well-being than single-earner families and had lower economic pressure and lower economic coping than single earner families. The SEM analysis found that life changes affected economic coping negatively and subjective family well-being positively. Family income influenced economic coping negatively and subjective family well-being positively. Finally, it was found that economic coping had no effect on subjective family well-being.

Keywords: COVID-19; gender analysis; subjective family well-being; economic pressures; economic coping; life changes; single and dual earner families

1. Introduction

The COVID-19 pandemic has brought life-changing conditions to families that require coping strategies in order to survive and achieve family well-being. Life-changing conditions, according to Bhatti et.al (2011), are the impact of situations that can be severe and result in a turning point in a person's life where they have to face new circumstances and rethink their existence. Many studies have analyzed the impact of COVID-19 on family life, but few studies have differentiated between the conditions of single and dual earner families related to life changes, economic pressures, economic coping, and subjective family well-being. Usually, in single earner families, only the husband works, although in some cases only the wife works. However, dual earner families involve both the husband and wife in work. Therefore, the role of the wife or women in the family who generate income is very important in dual earner families compared to single earner families. Literature shows that women's contribution to earning income during COVID-19 can help families adjust to life changes. Sulistyaningrum et al. (2022) stated that during the pandemic of COVID-19, women worked using technological facilities by selling through online

outlets to overcome loss of income. Azizah and Salam (2021) stated that working women have a positive impact on the condition of family financial security because they contributed to meeting family needs when the family's financial condition was declining. Women contribute economically by working so that they play a role in economic resilience during the COVID-19 pandemic (Andrean et al., 2022). Afrizal and Meizahro (2022) also stated that women, as working wives, had a major role in stabilizing family needs during the COVID-19 pandemic.

The family is the center of the ecosystem and consists of personal and managerial subsystems surrounded by micro and macro environment systems. Family systems can affect and be affected by micro and macro environmental systems (Deacon and Firebaugh, 1988). The COVID-19 pandemic demonstrates the family ecosystem theory in action, where family life is directly affected by environmental conditions. The COVID-19 pandemic has produced global problems that limit all forms of individual and family activities, which are life-changing. In order to sustain family life during this crisis, economic coping is needed to achieve subjective family well-being.

On 2 March 2020, the first case of the COVID-19 pandemic in Indonesia was discovered. As of 15 September 2021, there were 4.2 million cases of COVID-19 in Indonesia. Ranked fourth globally, Indonesia trails behind Iran (5.3 million cases), Turkey (6.7 million cases), and India (33.3 million cases) leading in COVID-19 cases within Southeast Asia (Katadata, 2021). Based on data provided by the COVID-19 Handling Task Force, DKI Jakarta and West Java Provinces were ranked as the top two locations with the highest number of cases in Indonesia (CNBC, 2022). The existence of the COVID-19 pandemic had an impact on changes in various sectors of human life such as the economy, education, and industry both at large and household scales.

In order to accelerate the handling of the COVID-19 pandemic, since 10 April 2020, the Indonesian government implemented Government Regulation Number 21 of 2020 concerning Large-Scale Social Restrictions (LSSR). DKI Jakarta Province and several cities in West Java Province implemented the LSSR policy for the first time because they became the epicenter of the spread of COVID-19 in Indonesia (Indonesia Baik, 2020). Several policies related to LSSR include the temporary suspension of learning activities or educational institutions, workplaces, restrictions on activities in places of worship, the temporary suspension of modes of transportation for the movement of people and goods, and restrictions on activities in other public places. As a result, all human activities were disrupted, economic activities stopped, and produced life changing conditions for the family economically and socially.

It is clear that there was a negative impact of COVID-19 on individual and family life changes. According to Sina (2020), the economic sector was the most shaken during the COVID-19 pandemic. The SMRC survey (2020) found 29 million Indonesians experienced termination of employment by companies during the COVID-19 period. Around 24% of residents stated that their family members experienced layoffs during the COVID-19 period. SMRC found that the highest level of layoffs (31%) was in the DKI Jakarta area. The Asian Development Bank survey (2020) found 48.4% of the 60 million Micro, Small Medium Enterprise (MSMEs) went bankrupt due to the COVID-19 pandemic. Kurniasih (2020) expressed that the COVID-19 pandemic has directly influenced alterations in family economic

circumstances, such as an increase in the number of unemployed and loss of sources of income for families. Furthermore, the Central Bureau of Statistics (2020) noted that during the COVID-19 pandemic, Indonesia experienced a rise in its poverty rate to 10%.

Economic uncertainty due to the COVID-19 epidemic has led to a fall in family income, or even a drastic loss of income, driving families to look for alternative ways to meet family needs such as seeking loans, going into debt, and looking for other alternative sources of income (Aidha et al., 2020). The uncertain economic conditions during the COVID-19 pandemic caused economic pressure on families. Raharjo et al. (2015) stated that economic pressure was a family situation of financial difficulties where the process of fulfilling family needs becomes disrupted, which in turn has an impact on family well-being. Low family income with unexpected negative events tends to cause economic pressures, which results in hopelessness and high levels of stress (Masarik and Conger, 2017).

The economic difficulties faced by families encouraged strategic efforts to overcome financial problems so that families can survive and be intact. Coping strategies were life adjustments made by families to adapt to the environment, both physically and non-physically (Puspitawati et al., 2021). Economic coping could be carried out by families in dealing with difficulties through increasing income or reducing expenses (Puspitawati, 2017). Research by Puspitawati et al. (2019) found that economic pressures and coping strategies affected family well-being. In line with previous research, Godinic and Obrenovic (2020) revealed that economic pressures affected well-being. Coping strategies could predict the level of well-being in family life (Bakracheva, 2019).

This research needs to distinguish the different conditions between single and dual earner families that are related to the type of family based on the number of workers. This unique analysis is related to the availability of family financial resources and women's involvement in family generating income. A dual earner family with both a husband and wife earning income is considered a more stable family economic position compared to a single earner family which is associated with greater family economic stability. Previous research found differences between single and dual earner families regarding income and the role of husband and wife, family income, financial support, and family vulnerability (Singh and Bahadur, 2021; Baranowska-Rataj, 2022; Steiber et al., 2022). In this study, research questions include: (1) What are the conditions of single and dual earner families during the COVID-19 pandemic? and (2) What factors influenced subjective family well-being during the COVID-19 pandemic? This study aims to: (1) Analyze differences of single and dual earners family conditions based on life changes, economic pressures, economic coping and subjective family well-being, and (2) Analyze factors influencing subjective family well-being of single and dual earners families during the COVID-19 pandemic.

1.1. Life changes

Kumari et al. (2020) stated that life changes refer to the process that makes a living situation different from the previous one. During the COVID-19 pandemic, it was very likely for sudden changes in family life that affected lifestyle and daily

routines. Canello et al. (2020) divided life changes during the pandemic into three dimensions, namely diet, physical activity, and sleeping habits by grouping the degree of the changes into three categories, namely improving, worsening, and no change. Research by Vijayan et al. (2022) showed that during the pandemic, life changes such as job loss were one of the most dominant impacts. Apart from that, it was also mentioned that people were experiencing difficulties in finding new jobs during the pandemic. Baranov et al. (2022) found that 22% of households lost their jobs with a decrease in income of 38%, an increase in stress levels, parents' anger, and an increase in the prevalence of domestic violence. The research concluded that the pandemic had a negative impact on the economic and mental well-being of families

1.2. Economic pressures

Economic pressures indicate a scarcity of family resources, which causes stress in meeting the daily needs of the family (Puspitawati et al., 2021). Economic pressures are the inability from an economic perspective to meet family needs and can be viewed using poverty indicators (Conger et al., 1990). Economic pressures become a construction that reflects conditions of difficulty, such as not being able to buy the goods and services needed, experiencing a significant decrease in spending due to limited resources, and difficulties in meeting bills every month (Conger et al., 2002). Economic pressures are divided into objective economic pressure perspectives (per capita income, employment status, expenses, debts, asset ratios, and comparison of income) and subjective economic pressure perspectives (experiences regarding family economic pressures and downturns) (Raharjo et al., 2015).

1.3. Economic coping

Economic coping is the family's efforts to deal with the economic crisis that occurs by using two procedures, namely savings and increasing income (Puspitawati et al., 2021). The coping strategy comprises of efforts made by the family to achieve a level of balance and a form of adjustment to face crisis (Octaviani et al., 2018). Borner et al. (2012) divided the dimensions of economic coping into five, namely (1) Reduced consumption, (2) Consuming own products such as vegetables, fishing, and so on, (3) Selling assets including using savings, land, and so on, (4) Looking for additional work, and (5) Seeking help. Methasari and Krisnatuti (2018) stated that good coping strategies will reduce the level of stress experienced so that the perceived well-being is greater.

1.4. Subjective family well-being

Subjective well-being can be seen as an evaluation of one's life, which was assessed from the affective aspect (positive and negative affect) and cognitive aspect (life satisfaction) (Diener et al., 1999). Subjective well-being refers to human perceptions and judgments of how to think and feel about their lives related to the fulfillment of basic, psychological, and social needs (Diener et al., 2018b; Hicks et al., 2013).

1.5. Single earners and dual earners families

Single earners families were families with only one main breadwinner status, namely husband or wife. While dual earners families were families with both a husband and wife with breadwinner status. Research by Steiber et al. (2022) found that there were differences in economic vulnerability of single and dual earners families during the COVID-19 pandemic. Single earner families were more vulnerable to economic crises than dual earners families. This was related to family's ability to access limited resources during the pandemic. Singh and Bahadur (2021) also stated that dual earners had a better adjustment than in single earners families.

1.6. Life changes and economic pressures

Research by Chin et al. (2020) was focused on alterations in family life amid the COVID-19 pandemic. A sample of 627 respondents indicated that around 38% of respondents experienced a decrease in family income and 22% experienced an increase in debt during the COVID-19 pandemic. The results found that changes in the family economy led to negative changes that affected family stress. This suggests that the COVID-19 pandemic resulted in alterations to family life, especially changes in financial conditions, which had caused family economic pressures. Lee et al. (2023) conducted a similar study on 605 married couples during the COVID-19 pandemic. They demonstrated that the pandemic led to a rise in household debt, which was closely linked to a surge in marital conflict. Sari et al. (2015) also conducted research on 120 mothers and found that stress and pressures felt by mothers were influenced by economic changes, economic difficulties, and family economic pressures.

1.7. Life changes and economic coping

Kabbaro et al. (2014) conducted research on 53 women as heads of households and stated that families experiencing changes in income tend to implement economic coping by saving or reducing expenses rather than having to increase income. A similar study was conducted by Rauscher and Elliott (2016) with a longitudinal study and a sample of 3230 households. They stated that families with higher incomes had adequate financial resources, which could protect them from the impacts of life changes. Based on previous research, hypothesis 1 in this study is that life changes affect economic coping.

1.8. Life changes and subjective family well-being

Mohring et al. (2021) conducted longitudinal research related to subjective well-being during the COVID-19 pandemic, which was connected with contentment at work and in family. The findings indicated the effects of the COVID-19 pandemic, which changed family life due to job loss, which led to a decrease in subjective family well-being, especially in aspects of satisfaction in work and family life. A study of Chin et al. (2020) involving 627 married couples, found that the family economy had declined, resulting in job losses and changes in working hours during the COVID-19 pandemic that affected the psychological well-being of both husband and wife. Similar research by Andrade et al. (2022) stated that the pandemic brought changes to the relocation of household tasks, childcare, and financial impacts, which indirectly

affected families with low incomes, families with vulnerable groups, and their well-being. Based on previous research, hypothesis 2 in this study is that life changes affect subjective family well-being.

1.9. Family income and economic coping

Azizah et al. (2022) conducted research related to economic coping in single families involving 100 single mother respondents. It was found that families with higher incomes were led to lower implementation of economic coping. Families with higher incomes had more freedom to spend their money to reduce economic pressures. A study by Astuti et al. (2016) found that families with high economic pressures resulted in families experiencing stress related to the family's financial condition. The inability to meet needs encouraged families to undertake economic coping by saving or increasing income (Astuti et al., 2016). Based on previous research, hypothesis 3 in this study is that family income influences economic coping.

1.10. Family income and subjective family well-being

Pearlin et al. (2005) found that life changes and economic pressures made families potentially experience more severe stress, thereby reducing subjective family well-being. Sultana et al. (2021) conducted research related to economic difficulties associated with psychological well-being by involving 707 respondents during COVID-19 pandemic. They discovered that 58.6% and 55.9% of the respondents exhibited moderate symptoms of anxiety and depression respectively. Economic difficulties were related to changes in family income. Families who had insufficient income during the pandemic were more likely to experience anxiety and depression, which indicate decreased well-being. Based on previous research, hypothesis 4 in this study is that family income affects subjective family well-being.

1.11. Economic coping and subjective family well-being

Babore et al. (2020) studied the impact of stress and coping mechanisms on mental health status amid the COVID-19 pandemic on 595 health workers. The results suggested that families with higher incomes tended to undertake less coping, while on the other hand, families who undertook a lot of economic coping showed high pressure and stress that lowered subjective well-being. Sekscinska et al. (2022) investigated the correlation between financial factors and psychological stress amid the COVID-19 pandemic in Poland. They found that changes in family financial conditions required families to undertake economic coping, otherwise families would experience greater psychological pressure and family stress. Based on previous research, hypothesis 5 in this study is that application of economic coping affects subjective family well-being.

2. Materials and methods

2.1. Procedure

The research design used a cross-sectional study with a quantitative approach. This research was a collaborative research project between the Department of Family and Consumer Sciences, Faculty of Human Ecology, IPB University and the Ministry

of Women Empowerment and Child Protection-Republic of Indonesia. The research was part of preparing Indicators of Family Quality Index and Family Conditions during the COVID-19 pandemic (KPPPA-RI, 2021). Data collection was carried out through an online survey, which was held from 17 March to 30 April 2021 over 1.5 months. Our sampling technique was carried out online through filling out a voluntary questionnaire. This technique was chosen because during the COVID-19 pandemic, it was not possible for researchers to meet face to face with respondents. All participants were given detailed information about the purpose of the study, the procedures to be carried out, and the potential risks and benefits. Informed consent was given to each participant prior to completing the online survey.

2.2. Participants

This study was conducted in 3 (three) provinces, namely DKI Jakarta, West Java, and Banten Provinces. The three provinces were chosen purposively because they were the regions with the most COVID-19 cases in Indonesia based on infographics compiled from Indonesiabaik.co.id. The samples in this study were intact families who have children and domiciled in the provinces of DKI Jakarta, West Java, and Banten. The respondents in this study were husbands or wives of intact families who filled out the questionnaire. The number of respondents involved in the study was 2084, consisting of 1502 respondents from DKI Jakarta, 355 from West Java, and 227 from Banten Provinces.

2.3. Measures

2.3.1. Family characteristics

Husband's age: The scale used was a ratio in years. Wife's age: The scale used was a ratio in years. Husband's education: The scale used was an interval with a score of 1 to 5, namely: 1 = not going to school/did not finish elementary school; 2 = graduated from elementary school; 3 = graduated from junior high school; 4 = graduated from high school; 5 = graduated from higher education (diploma, undergraduate, postgraduate degrees). Wife's education: the scale used was an interval with a score of 1 to 5, namely: 1 = not going to school/did not finish elementary school; 2 = graduated from elementary school; 3 = graduated from junior high school; 4 = graduated from high school; 5 = graduated from higher education (diploma, undergraduate, postgraduate degrees). Husband's employment status: the scale used was an ordinal, namely 0 = not working; 1= working. Wife's employment status: the scale used is ordinal, namely 0 = not working; 1= working. Monthly family Income: the scale used was an interval with a score of 1 to 8, namely: 1 = less than IDR 1,500,000; 2 = 1,500,001–3,000,000; 3 = 3,000,001–4,500,000; 4 = 4,500,001–6,000,000; 5 = 6,000,001–7,500,000; 6 = 7,500,001–9,000,000; 7 = 9,000,001–10,500,000; 8 = more than 10,500,000. Current family financial condition: the scale used was an ordinal, namely 0 = no debt or no savings; 1 = debt is more than savings; 2 = debt equals to savings; 3 = debt is less than savings. Number of children: the scale used was a ratio in persons.

2.3.2. Life changes

Life changes are referred to a process that made a situation different from the

previous state (Kumari et al., 2020), which could be measured by improving, decreasing, or not changing (Cancelo et al., 2020). In this study, the variable of family life changes during COVID-19 was a composite variable (aggregate) of 9 questions (in index 1-100) about changes in family conditions consisting of (1) work, (2) finances, (3) food adequacy, (4) health, (5) communication, (6) anxiety, (7) harmony, (8) father/mother psychology, and (9) child psychology. The scale used in measuring each question item was a Likert scale of 1–5 with an explanation of 1 = very changed for the worse; 2 = slightly worse; 3 = the same; 4 = slightly better; and 5 = much better. The higher score means the better changes in family life during the COVID-19. The value of Cronbach Alpha for family life changes in this research was 0.893.

2.3.3. Economic pressures

Economic pressures are referred to the conditions of families experiencing limited financial resources to meet family needs which then causes stress and pressures (Puspitawati et al., 2021). In this study, the variable economic pressures were measured by subjective economic pressures related to adequacy of family economic needs during the COVID-19. The variable was a composite variable (aggregate) of 8 questions (in index 1-100) included (1) adequacy of economic needs for food, (2) clothing, (3) snacks, (4) medical treatment, (5) electricity, (6) phone credit, (7) recreation, and (8) children's education. The scale used in measuring each question item was a Likert scale of 1 to 5 with an explanation of 1 = very changed for the worse; 2 = slightly worse; 3 = the same; 4 = slightly better; and 5 = much better. The higher score means the more inadequacy of family economic related to family economic pressure (inversed coded). The value of Cronbach Alpha for family economic pressures in this research was 0.950.

2.3.4. Economic coping

Economic coping is referred to family efforts in dealing with crises (Puspitawati et al. 2021). In this study, the economic coping variable was a composite variable (aggregate) measured by 6 questions (in index 1–100) about the intensity of family economic coping when facing the COVID-19 disaster and included (1) financial savings, (2) selling goods, (3) taking savings, (4) borrowing money, (5) asking for help, and (6) looking for a new job. The scale used in measuring each question item was the Guttman scale, namely 0 = no, 1 = yes. The higher score means the higher intensity of family economic coping. The value of Cronbach' Alpha for family economic coping in this research was 0.625.

2.3.5. Subjective family well-being

Subjective well-being is referred to human perceptions regarding the fulfillment of basic psychological, and social needs (Diener et al., 2018b; Hicks et al., 2013). In this study, the subjective family well-being variable was a composite variable (aggregate) measured by 5 questions (in index 1–100) regarding (1) marital happiness, (2) marital satisfaction, (3) communication/interaction between family members, (4) the condition of fulfilling our family's financial needs, and (5) child happiness. The scale used in measuring each question item was a Likert scale of 1 to 5, namely 1 = very changed for the worse; 2 = slightly worse; 3 = the same; 4 = slightly better; and 5 = much better. The higher score means the higher subjective family well-being. The

value of Cronbach Alpha for subjective family well-being in this research was 0.950.

2.4. Processing data

The processing of data used the Statistical Package for Social Science (SPSS) version 25 for Windows and the Structural Equation Modeling (SEM) test used LISREL version 8.8 software. Data analysis included descriptive analysis to determine the distribution of family characteristics, life changes, economic pressures, economic coping, and subjective family well-being. The difference test used the Independent Sample T-Test to determine differences in research variables based on single and dual earners families. SEM test was used to analyze the factors influenced subjective family well-being. Data categorization used the cut off of Puspitawati et al. (2018) with the provisions of the categories low (≤ 50.00), moderate (50.01–75.00), and high (> 75.00).

3. Results

3.1. Differences of characteristics between single and dual earners families

This study showed that the average age of husbands and wives in both single and dual earners families were 46 and 43 years respectively, which were classified as middle adults with an age range between 41 to 60 years. The average education of husbands and wives in single earners families were at high school level. Whereas in dual earners families the maximum range of husbands’ and wives’ education was up to a higher education level/university (diploma, undergraduate, and postgraduate degrees). Husbands’ employment status was generally working, while for wives was partly working. Therefore, there were two types of families, namely single earners of 1583 families and dual earners of 501 families. The largest proportion of single earners monthly family income was IDR 1,500,000–3,000,000, while dual earners monthly family income was IDR 6,000,000–7,500.00. Moreover, both single and dual earners families had an average of two children (**Table 1**).

Table 1. Characteristics of single and dual earners families (n = 2084).

Characteristics	Single earners (n = 1583)		Dual earners (n = 501)		Total (n = 2084)	
	M	SD	M	SD	M	SD
Husband’s age (year)	47.04	9.41	44.63	10.02	46.46	9.62
Wife’s age (year)	43.06	8.73	41.79	9.26	42.75	8.88
Husband’s education (score)	3.96	0.79	4.59	0.68	4.11	0.81
Wife’s education (score)	3.91	0.78	4.71	0.59	4.10	0.81
Husband’s employment status (0 = not working, 1 = working)	0.73	0.44	1.00	0.00	0.79	0.41
Wife’s employment status (0 = not working, 1 = working)	0.06	0.23	1.00	0.00	0.28	0.45
Monthly family income (score)	2.78	1.76	5.35	2.44	3.39	2.24
Number of children (person)	2.36	0.94	2.20	1.01	2.33	0.96

Information: M = Mean; SD = Standard Deviation.

Furthermore, results showed that the largest proportion (41%) of current family’s financial condition in single earners families had a larger debt than their savings

(Table 2). In contrast, the largest proportion of dual earners families (37.5%) had less debt than savings. It was found that there was a significant difference between current financial conditions of single earners compared to dual earners families during the COVID-19 pandemic. Thus, the current financial condition for dual earners families was better than that of single earners families during the COVID-19 pandemic.

Table 2. Descriptive statistics and the different independent sample t-test on the current family financial condition between single and dual earners families (n = 2084).

Current family financial conditions	Scale								Mean	t-test	P-value
	0		1		2		3				
	n	%	n	%	n	%	n	%			
Single earners (n = 1583)	456	28.80	649	41.00	118	7.50	360	22.70	1.24	-7.92	0,00**
Dual earners (n = 501)	95	19.00	151	30.10	67	13.40	188	37.50	1.69		

*Information: **) significant at $p < 0.01$.

3.2. Differences between single and dual earners families in life changes, economic pressures, economic coping and subjective family well-being

Table 3 presented the descriptive results of each variable (in index) which were grouped into three categories, namely low (≤ 50.00), medium (50.01–75.00), and high (> 75.00). Then, each variable was compared between single and dual earners families.

Table 3. Descriptive statistics and the different independent sample t-test on life changes, economic pressures, economic coping, and subjective family well-being between single and dual earners families (n = 2084).

Variable	Single earners (% , n = 1583)			Dual earners (% , n = 501)			Mean (index)		t-test	Sig. (p)
	L	M	H	L	M	H	Single earner	Dual earner		
Life changes (index)	51.80	40.80	7.40	43.50	46.50	10.00	49.10	53.14	-4.84	0.00**
Economic pressures (index)	16.80	61.90	21.30	23.60	67.10	9.40	61.37	53.04	8.74	0.00**
Economic coping (index)	37.60	40.40	22.00	57.50	31.90	10.60	51.98	39.35	9.21	0.00**
Subjective family well-being (index)	36.80	49.70	13.60	22.40	57.50	20.20	54.76	59.58	-5.13	0.00**

*Information: L = low (≤ 50.00), M = medium (50.01–75.00), and H = high (> 75.00). **) significant at $p < 0.01$.

3.2.1. Life changes

For variable life changes, it was known that single earners had the highest proportion in the low category (51.8%), while dual earners families had the highest proportion in the medium category (46.5%). Results of the independent t-test (average index) showed that there was a significant difference in life changes between single (49.1) and dual earners (53.14) families. These results mean that dual earners families experience fewer worse life changes compared to single earners families. Data showed that dual earners families experience beneficial life changes relating to family work conditions, financial conditions, and family food adequacy compared to that of single earners families.

3.2.2. Economic pressures

For variable economic pressures, it was known that both single and dual earners

families had the highest proportion in the medium category with the respective percentages of 61.9 and 67.1 percent. Results of the independent t-test (average index) showed that there was a significant difference in economic pressures between single (61.37) and dual earners (53.04) families. These results mean that economic pressures felt by single earners were greater than that of dual earners families. Single earners families frequently experienced insufficient finances to fulfill food, clothing, paying bills and medical treatment if sick compared to dual earners families.

3.2.3. Economic coping

For variable economic coping, it was known that single earners families had the highest proportion in the medium category (40.4%), while dual earners families had the highest proportion in the low category (57.5%). Results of the independent t-test (average index) showed that there was a significant difference in intensity of economic coping between single (51.98) and dual earners (39.35) families. The results means that single earners undertook more frequent economic coping strategies regarding financial savings such as reducing the frequency of meals, changing more economical side dishes, limiting shopping, selling goods or jewelry for family needs, borrowing money from other parties, asking for groceries assistance from other parties, and looking for a new job or opening a new business compared to dual earners families.

3.2.4. Subjective family well-being

For variable subjective family well-being, it was known that single earners and dual earners families had the highest proportion in the medium categories with percentages of 49.7 and 57.5 percent respectively. Results of the independent t-test (average index) showed that there was a significant difference in subjective family well-being between single earners (54.76) and dual earners (59.58) families. This result means that dual earners families feel a higher subjective well-being than single earners families. The difference was shown in marital happiness, marital satisfaction, conditions of communication between family members, fulfillment of financial needs, and conditions of happiness among children during the COVID-19 pandemic.

3.3. SEM Test: Factors affecting subjective family well-being between single and dual earner families during COVID-19 pandemic

Figure 1 presents an analysis of Structural Equation Modelling (SEM) test on factors which influenced subjective family well-being during the COVID-19 pandemic between single earners, dual earners and total families. Then, **Table 3** shows the decomposition effect of the latent variables. The total samples were 2084 families consisting of 1583 single earners (76%) and 501 dual earners (24%) families.

The LISREL-8w statistical software program (Joreskog and Sorbom 1989) was used in this study to analyze SEM applied to construct validity testing, which is often used in social science data analysis. Construct validity relates to the ideas of Campbell and Fiske in Melby et al. (1995) regarding convergent and discriminant validities. This validity measures can be determined by establishing correlations between positively correlated variables (construct and convergent validity) or uncorrelated variables. (discriminant validity; according to Bollen, 1989). In order to conclude that a measure is valid, there are two things that must be considered, namely knowing that the measure must be: (1) be covariant (covary) associated with other measures in the same

construct, and (2) related to other measures in other constructs in a valid theoretical model (Anastasi in Melby et al., 1995; Bollen, 1989).

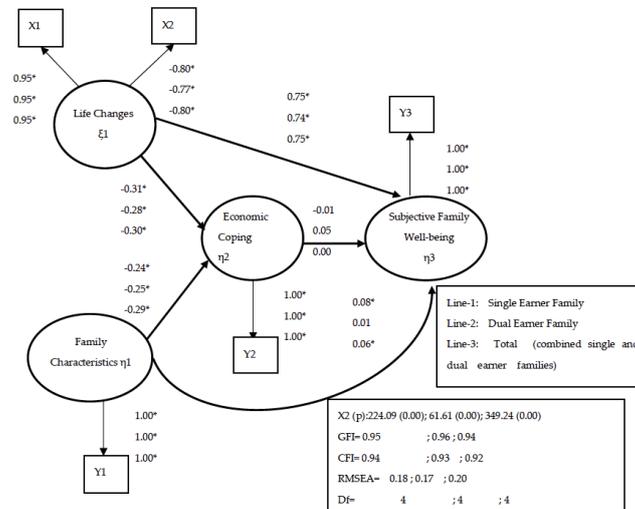


Figure 1. SEM model of factors influencing subjective family well-being between single and dual earners families during the COVID-19 pandemic (n = 2084).

The model described the latent variable of life changes as an exogenous variable (ξ_1) which was measured through a life changes indicator (index) (X1) and an economic pressures indicator (index) (X2). A latent variable of family characteristics as an endogenous variable (η_1), which was measured through a family income indicator (score) (Y1). Economic coping latent variable as an endogenous variable (η_2) and measured through an economic coping indicator (index) (Y2). The latent variable of subjective family well-being, as an endogenous variable (η_3), was measured through a subjective family well-being indicator (index) (Y3). The information presented in **Figure 1** is as follows. X1 = Life changes (index; the higher index, the better life changes); X2 = Economic pressures (index; the higher index, the higher family economic pressures); Y1 = Family income (score; the higher score, the higher family income); Y2 = Economic coping (index; the higher index, the higher family economic coping); Y3 = Subjective family well-being (index; the higher index, the higher subjective family well-being); ξ_1 = The latent variable of life changes-exogenous; η_1 = The latent variable of family characteristics-endogenous; η_2 = The latent variable of economic coping-endogenous; η_3 = The latent variable of subjective family well-being-endogenous.

Figure 1 showed that the fit results for single earners, dual earners and total families based on Chi-Square (p) values respectively were 224.09 (0.00), 61.61 (0.00), 349.24 (0.00); for the Goodness of Fit Index (GFI) values were 0.95, 0.96, 0.94 respectively; Comparative Fit Index (CFI) values were 0.94, 0.93, 0.92 respectively; and Root Mean Square Error Approximate (RMSEA) values were 0.18, 0.17, 0.20 respectively. In general, it is known that according to Bollen (1989) the models compiled in **Figure 1** were a suitable fit with the data collected.

Table 4 shows that the endogenous latent variable of economic coping is directly negatively affected by the exogenous latent variable of life changes as measured through the composite indicators of X1-Life changes (index), and X2-Economic

pressures (index) with a coefficient of $\gamma = -0.31^*$ for single earners, $\gamma = -0.28^*$ for dual earners, and $\gamma = -0.30^*$ for total families.

Table 4. Decomposition effects of factors which influenced subjective family well-being between single and dual earners families during the COVID-19 pandemic (n = 2084).

No	Latent Variables	Single earners (n = 1583)			Dual earners (n = 501)			Total (n = 2084)		
		TE	DE	IE	TE	DE	IE	TE	DE	IE
η_2 = Variable latent of economic coping										
1	ξ_1 = Variable latent of life changes	-0.31*	-0.31*	0.00	-0.28*	-0.28*	0.00	-0.30*	-0.30*	0.00
2	η_1 = Variable latent of family characteristics	-0.24*	-0.24*	0.00	-0.25*	-0.25*	0.00	-0.29*	-0.29*	0.00
η_3 = Variable latent of subjective family well-being										
1	ξ_1 = Variable latent of life changes	0.75*	0.75*	0.00	0.72*	0.73*	-0.01	0.75*	0.75*	0.00
2	η_1 = Variable latent of family characteristics	0.08*	0.08*	0.00	0.00	0.01	-0.01	0.06*	0.06*	0.00
3	η_2 = Variable latent of economic coping	-0.01	-0.01	0.00	0.05	0.05	0.00	0.00	0.00	0.00

*Information: TE = DE + IE; TE = Total Effect; DE = Direct Effect; IE = Indirect Effect; *) Significant at $p < 0.05$.

3.3.1. Life changes

This means that latent variable of life changes lead to a worsening direction during the COVID-19 pandemic (indicated by worsening life changes and increasing economic pressure), which required higher economic coping in single earners, dual earners, and total families. The findings indicate that the effect of life changes on economic coping in single earners families was slightly higher than that in dual earners families.

3.3.2. Economic coping

The endogenous latent variable of economic coping had a negative direct significant effect by endogenous latent variable of family characteristics as measured by Y1-Family income indicator (score) with a coefficient of $\beta = -0.24^*$ for single earner, $\beta = -0.25^*$ for dual earner, and $\beta = -0.29^*$ for total families. This means that families who had decreased family income during the pandemic needed to make greater economic coping efforts. The results found that the effect of family characteristics on economic coping in single earner families was relatively the same degree as in dual earner families.

3.3.3. Subjective family well-being

The endogenous latent variable of subjective family well-being had a positive direct significant influence by an exogenous latent variable of life changes with a coefficient of $\gamma = 0.75^*$ for single earner, $\gamma = 0.72^*$ for dual earners, and $\gamma = 0.75^*$ for total families. This means that families who had experienced beneficial life changes during the COVID-19 would experience better subjective family well-being. Conversely, if families faced disadvantageous life changes during the COVID-19 pandemic, this would result in reduced subjective family well-being in both single earners, dual earners, and total earner households. The results show that the effect of life changes on subjective family well-being in single earners ($\beta = 0.75^*$) was slightly higher than that in dual earners families ($\beta = 0.73^*$).

Furthermore, the endogenous latent variable of subjective family well-being had

a positive direct significantly influence by an endogenous latent variable of family characteristics through income indicators with a coefficient of $\beta = 0.08^*$ for single earners, $\beta = 0.00$ for dual earners, and $\beta = 0.06^*$ for total earners families. This means that if families had a higher family income, then subjective family well-being was also elevated. The results show that the effect of family characteristics on subjective family well-being was only in single earners and was not significantly affected in dual earners families.

Finally, the endogenous latent variable of subjective family well-being was not significantly affected by the endogenous latent variable of economic coping with a coefficient of $\beta = -0.01$ for single earners, $\beta = 0.05$ for dual earners, and $\beta = 0.00$ for total families. This means that families who undertook economic coping were not significantly changed for subjective family well-being. The results show that economic coping had no effect on the subjective well-being of families in both single earners and dual earners.

4. Discussion

The COVID-19 pandemic had a large and significant impact on family life. This study found some interesting results between single earner and dual earner family conditions related to life changes, economic pressures, economic coping, and subjective family well-being. In this study, single earner families were represented by 79.2% working husbands and 28.4% working wives, while dual earner families were indicated by 100% working husbands and working wives. Thus, in general, the differences between single and dual earners families could be directly related to the wife's role in generating family income. Dual earner families with conditions of a working husband and wife could become a double axle and confer stability in the availability of income sources for the family. It makes sense that if the source of family income was from more than one person, then this forced the stability of family financial resources. Family financial resources that were relatively stable tended to be able to meet family needs and tended to alter access to more resources in adapting the changes. It was found that women's high economic contribution as a wife, such as in dual earner families proved that women's positions were stronger in achieving subjective family well-being compared to women's low economic contribution in single earners families. This interesting finding leads to a better understanding in interpreting the different impacts of the pandemic COVID-19 between single and dual earners families.

This study shows that single earners families experienced worse life changes compared to dual earners families during the COVID-19. This result was in line with the research of Steiber et al. (2022) who stated that dual earners families had a smaller risk of losing their jobs so that when a crisis occurs, changes were felt by smaller impact compared to single earners families. This study found that economic pressures felt by single earners families were greater than that of dual earners families. If economic pressures are associated with limited income, this finding is in line with Herawati et al. (2011) who found that dual earners families had a higher average income, higher purchasing power, and lower economic pressures than single earner families. This study also found that a single earner required more economic coping

than for dual earners families. If a single earner was associated with lower income than a dual earner, this finding was consistent with the research findings of Janssens et al. (2021), who discovered that families with lower incomes use more coping measures during the COVID-19 pandemic. In contrast, families with high incomes tended not to carry out economic coping strategies (Yuniarti and Sukarniati, 2021). Another interesting result from this study was that dual earners experienced higher subjective family well-being than single earners families. This is in accordance with the opinion of Stevenson et al. (2020) that dual earners families experienced lower economic stress so that they experienced greater subjective well-being compared to single earners families. This is also supported by the statements of Elder (1992) and Sunarti (2013) that families with unstable working conditions lead to low objective and subjective qualities of life.

Dual earners families with a working husband and wife tended to experience fewer negative financial changes during the COVID-19 pandemic compared to single earners families. The study's findings are consistent with those of Pepur et al. (2022), who discovered that women's contributions to family financial income had a good effect on the financial situation during the COVID-19 pandemic, resulting in families experiencing few significant changes despite being financially impacted by the pandemic. Husbands and wives who work together in generating a family economy, which supported better family economic resilience (Suwena et al., 2021). That is why, families with a single breadwinner were more vulnerable to low well-being during the COVID-19 pandemic due to financial resources, job loss, and limited access to resources than families with two breadwinners (Salin et al., 2023).

Furthermore, this study found five interesting findings based on SEM analysis results. The first finding showed that adverse life changes and higher economic pressures during the COVID-19 pandemic required higher economic coping for single earners, dual earners, and total families. Hypothesis 1 was proven as accepted, namely that the positive family life changes had a negative significant effect on economic coping. This result was in line with Borner et al. (2012) who stated that unexpected cases such as the COVID-19 pandemic had a worse influence on family life changes, thus requiring greater economic coping so that families were able to survive. Research by Thom et al. (2021) also showed that economic changes in a negative direction during the pandemic was caused by decreased income, which encouraged individuals to undertake economic coping. This is in accordance with the research of Biroli et al. (2021) that life changes during the pandemic affected work adjustments, task allocation, and household tensions. The research results were also supported by the findings of Lindberg et al. (2021) that economic pressure affected family coping behavior. High economic pressure caused families to experience stress about family finances because of the inability to meet their needs, thus encouraging families to undertake economic coping by saving or increasing income (Astuti et al. 2016). Other research stated that unexpected events, such as infectious diseases affect the family economic conditions so that it required good economic coping strategies (Borner et al., 2012). It was also stated by Raharjo et al. (2015) that the financial condition of families with more savings than debt resulted in lower economic pressure.

The second finding showed that a decrease in family income resulted in an increase in economic coping. Thus, hypothesis 3 was accepted, namely that family

income had a negative significant effect on economic coping. In accordance with the results of previous research that a higher family income tended to lower implementation of economic coping because families with higher incomes had the freedom to spend their money to reduced efforts to increase income or reduce expenses (Azizah et al., 2022; Kabbaro et al., 2014). The opinion of Mattingly and Smith (2010) is that families whose husbands experience decreased income encouraged their wives to play a role in helping to find additional jobs as an effort to cope with their economy.

The third finding showed that families experiencing better life changes and lower economic pressures experienced better subjective family well-being during the pandemic. However, if during the pandemic families experienced disadvantageous life changes including higher economic pressures, then, subjective family well-being would be lower in both single earners, dual earners, and total families. In this study hypothesis 2 was proven as accepted, namely that life changes had a positive significant effect on subjective family well-being. The results are in line with the opinion of Mohring et al. (2021), that the pandemic had a negative impact on family life that reduced subjective family well-being. A similar study by Spiro et al. (2021), who also found that the economic difficulties experienced by families during the pandemic were closely related to a lower well-being. The results are in line with research by Puspitawati et al. (2019), who found that a higher level of family economic pressures tended to lower family well-being. The results of other studies stated that family economic pressures affected individual and family well-being (Conger et al., 2002; Sarrasin et al., 2019).

The fourth finding showed that families who had a high income influenced a direct positive effect on subjective family well-being. Thus, the study of hypothesis 4 was proven as accepted, namely that family income had a positive significant effect on subjective family well-being. This is in accordance with D'Ambrosio et al. (2020) claimed that income was a more important indicator of life happiness and well-being. The result was similar to the statements of Firmansyah (2017), Diener et al. (2018a) and Navarro-Carrillo et al. (2020) indicating that socioeconomic status such as education, income, and employment were predictors of family well-being. This is supported by Chin et al. (2020) suggesting that any decline of family economic conditions due to the COVID-19 pandemic affected family well-being.

The fifth finding showed that families who had high economic coping had no significant direct effect on subjective family well-being. Thus, hypothesis 5 was not accepted, namely that economic coping did not have a significant effect on subjective family well-being. This is contrary to the research of Odaci and Cikrikci (2012) and Kabbaro et al. (2014) who found that coping strategies had a significant effect on subjective family well-being, namely satisfaction and happiness. Thus, supported by Bakracheva (2019) suggesting that well-executed coping strategies could predict satisfaction and happiness in one's life. Dercon's research results (2002) found that families who undertook economic coping often indicated that a family's well-being was low. This is in line with previous research by Dercon (2002) and Rosidah et al. (2012) who found that if fewer coping strategies were used, this could increase a family's well-being.

The overall findings of this study indicated that the factors which directly influenced subjective family well-being were family life changes and family income.

Family life changes as the impact of the COVID-19 pandemic forced families to carry out economic coping with a degree of higher enforcement in single earners than in dual earners families. Family life changes as the impact of the COVID-19 pandemic affected subjective family well-being with an equal degree of effect between single and dual earners families. Furthermore, limited family income as a family characteristic during the pandemic encouraged families to carry out economic coping, with equal degrees of effect between single and dual earners families. Therefore, a limited family income as the family characteristics during pandemic affected subjective family well-being, particularly when applied to single earners families, but not on dual earners families. Unfortunately, there was not enough evidence of the influence of economic coping on subjective family well-being, both in single earners, dual earners, and total families. Broadly speaking, the COVID-19 epidemic appears to have had a greater detrimental impact on single-earner families than on dual earner couples. Single earners families were apparently more at risk in experiencing a decrease of family well-being during the COVID-19 pandemic. This relates to findings that when the only source of income was lost, the family has difficulty meeting their needs (Feinberg et al., 2021). However, dual earners families tended not to have a big risk because when one source of income decreased, then there was still another source of income that could be used (Tee et al., 2021). The dual income pattern actually became a livelihood strategy that was mostly carried out by families in overcoming economic difficulties (Sabania and Hartoyo, 2016). Finally, this research contributes to the evidence that dual earners families have better life changes and higher subjective family well-being than single earners families. Implicitly, this research also shows the importance of a wife or women's role in dual earners associated in family generating income.

One limitation of online data collection may limit access to participants based on level of education and digital competence. Although the conclusions from the results of this study cannot represent the population of single and dual earner families, there are reasonable results that single earner families are more vulnerable to being affected by the COVID-19 pandemic compared to dual earner families. The recommendation is that the results of this research can provide input for family development policies, especially in the 3 provinces by suggesting to provide more assistance to single earner families compared to dual earner families.

5. Conclusion

This research has explained the differences in the life changing conditions of single and dual earners families that have never been discussed explicitly, especially during COVID-19 pandemic. It can be concluded that dual earners families have better life changes and higher subjective family well-being than single earners families. They also have lower economic pressures and lower economic coping than single earners families during the COVID-19 pandemic. This study reveals that beneficial life changes exert a significant negative impact on economic coping while yielding a positive significant effect on subjective family well-being. Further evidence showed that family income has a negative significant effect on economic coping and a positive significant effect on subjective family well-being. Finally, this study found insufficient

evidence to conclude that economic coping has a major effect on subjective family well-being. The implications for government policy are directed to assisting single earner families regarding economic coping to overcome economic pressures, and dual earner families regarding maintaining subjective family well-being.

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