

Work Stability, Economic Pressure and Family Welfare in Indonesia

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Abstract: This study aimed to analyze the differences of economic pressure and family welfare by work stability and the effect of work stability and economic pressure on family welfare. This explanatory study involved 240 intact families with school-age children each 120 families with SWF (Stable Work Families) and USWF (Un-Stable Work Families), selected by disproportional stratified random sampling. The research was conducted in eight sub-districts and four districts of the two administrative regions (Bogor regency and municipality, West Java Province, Indonesia). Data collected include: family characteristics, family economic pressures and the welfare of the family. The result revealed that SWF have a total, objective and subjective family welfare higher than the USWF. It also showed that the more stable the job of families, the higher the prosperity of the family; the greater the total expenditure, the higher the welfare of the family and the lower the ratio of expenditure on income per capita, the higher the family welfare. Thus, it is very important for the stakeholders of the development of a prosperous family to improve the macro-economic system that can reduce the uncertainty and vulnerability related to family livelihood systems.

Key word: Stable and unstable work family, objective and subjective welfare, vulnerability, SWF, USWF, economic pressure

INTRODUCTION

The welfare of the family as a condition in which all the basic needs and the needs of family development can be met-- is the goal of family life (Sunarti, 2009). That is why, prosperous family is the goal of family development in Indonesia (BKKBN., 2012). However, until now there are many families in Indonesia (43, 8%) which have not been categorized wealthy family (National board of population and family planning year 2012), so, it is urgent to strengthen policy and family welfare programs in Indonesia. In this regard, social experts (especially family expert) are required to conduct research to generate policies and programs to improve resilience and welfare of the family.

Social experts categorize welfare (or well being) into subjective and objective welfare (Milligan *et al.*, 2006) which give a different emphasis but have complementary meanings (Sunarti, 2009). Objective welfare emphasizes the use of normative standards fulfillment of basic needs while subjective welfare focusing on the family satisfaction towards the fulfillment of their basic needs (Sunarti, 2012). Differentiation and the use of two categories of welfare will be considered useful in elaborating welfare factors and it is expected to be able to produce more specific recommendations related to improving the welfare of the family. Based on this background, it is essential to conduct a study that aimed

to analyze the differences of economic pressure and family welfare by work stability and to analyze the effect of work stability and economic pressure on family welfare.

MATERIALS AND METHODS

This report is a part of a study report on "Family Strength; emerging middle range theory and formulating family policy in Indonesia" supported by Competence Grant Program, DP2M DIKTI year 2012. This explanatory study used cross-sectional data collection but past data were collected retrospectively. Research samples covered 240 intact families with school-age children, each 120 families with SWF (Stable Work Families) and USWF (Un-Stable Work Families), selected by disproportional stratified random sampling. The research was conducted in eight sub-districts and four districts of the two administrative regions (Bogor regency and municipality) in May until November, 2012. Bogor municipality depicts urban society while the Bogor regency depicting rural communities. Bogor City is very diverse population consists of various ethnic groups in Indonesia, such diversity had even spread to the Bogor regency. Residents of the municipality and regency of Bogor describe the socio-economic diversity of Indonesian population, from the poorest to the richest. Data collected include work stability, family characteristics, family economic pressures and family welfare. Work stability

was measured by certainty of income and working hours. In this study, family economic pressure was measured based on three components; namely, the ratio of expenditure per capita on income per capita, the ratio of debt to assets and lost income. Objective family welfare was measured by the fulfillment of the basic needs of the family members while the subjective family welfare was measured by the perception of satisfaction with the fulfillment of the basic needs. Researchers developed a research instrument of economic pressure by referring to Conger and Elder (1994) and Elder *et al.* (1992) and used the family welfare instrument referring to Sunarti (2001). The result of analysis showed that the instruments used have a good validity and reliability. Data were collected through interview and control the quality data conducted through several steps; namely, testing the validity and reliability of the instrument, piloting the questionnaire, coaching enumerators, preparing the field protocols, creating log-book and code book as data entry guidance and data cleaning. Data were analyzed by descriptive and inference tests.

RESULTS AND DISCUSSION

Family characteristics and economic pressure: The data in Table 1 shows that the overall samples (husbands and wives) were in the productive age; have been married for the average of 17-18 year. Average formal education of SWF (husband and wife) has exceeded the compulsory education (9 year) but not in the USWF. The average of the family size in the two groups (4.7 people) is higher than the national rate (3.9 people). It could indicate two things; families have more than two children (exceed the family planning program) or families accommodate other family members (extended family). The average income per capita per month exceeds the average expenditure per capita per month and the average value of the debt of families was smaller than the average value of assets owned by the family. The average value of revenues, expenditures, debt and asset of SWF was much greater than that of USWF.

Descriptively, the average of husband's age, husband's education, wife's education, family size, income/capita, expenditure/capita, total debt and the total value of assets in the SWF are greater than that of USWF. However, the average of wife's age and the marriage years of USWF are greater than that of SWF. SWF and USWF have the same family size. Per capita income of families in both groups far exceeds the standard of poverty in Indonesia. However, the average income per capita of SWF is 2.4 times greater than that of USWF while spending per capita of SWF is 1.8 times higher than that of USWF. SWF has a mean value of debt 5 time higher than the average value of debt USWF but owns assets three times higher than that of USWF.

Table 1: Family characteristics and economic pressure by work stability

Indicators	Work stability	
	Stable	Unstable
Husband's age (years)	44.23	43.73
Wife's age (years)	39.63	39.39
Husband's education (years)	13.65	7.98
Wife's education (years)	11.28	7.87
Age of marriage (years)	17.63	18.83
Family size (persons)	4.73	4.67
Income/capita (IDR)	1.124.012	477.835
Expenditure/capita (IDR)	741.336	416.330
Debt (IDR)	19.034.632	3.763.433
Assets (IDR)	302.637.125	95.579.750

Family welfare: Descriptive analysis show that SWF met 83.6% of total family welfare (85% of objective family welfare and 82% of subjective family welfare); while USWF covered about 70% of total family welfare (68% of the objective family welfare and 70% of subjective family welfare).

Objective family welfare: Data in Table 2 show that highest achievement is the fulfillment of the health indicator i.e., when sick, families can seek treatment for health services. The lowest achievement however was related to the quality of food consumed (rarely consume fruit, especially in USWF).

Another objective welfare indicator that is still inadequately achieved by USWF is the fulfillment of the standard density and healthy home environment. SWF has a higher compliance than USWF on eight indicators of objective welfare, except on the following two indicators namely, the fulfillment of educational indicators (for school-aged children) and the fulfillment of clean water (Table 2).

Test of difference results visualized in Fig. 1 clearly show that a larger number of families with stable work which was satisfied in eight of ten indicators of objective welfare (except KO8 = all school age children attend school and KO10 = no difficulty in obtaining clean water). The most obvious differences are in compliance KO3 (fruit consumption), KO5 (density houses), KO1 (frequency of meals per day) and KO4 (different clothes for different activities).

Subjective family welfare: The data in Table 3 show that compared to USWF, SWF has higher satisfaction on all indicators of subjective welfare. However, there are five indicators of subjective welfare that are significantly different (higher), i.e., KS1 (food Consumed), KS2 (The condition of the house occupied), KS4 (health services), KS6 (owned savings) and KS7 (owned

Table 2: The fulfillment levels and the results of difference test of items of objective welfare

Codes	Indicators of objective family welfare	Work stability		
		Sig.	Stable	Unstable
KO1	Having meals 3 times a day with adequate amounts	0.87	0.63	0.000**
KO2	Consuming protein at every meal	0.95	0.87	0.026*
KO3	Consuming fruit at least once a day	0.42	0.08	0.000**
KO4	Having a different cloth for a variety of activities	0.93	0.73	0.000**
KO5	House density 8 m ² /capita	0.86	0.48	0.000**
KO6	Healthy home environment (not leaky, not ill dirt floor)	0.78	0.53	0.000**
KO7	Clean bathroom/toilet	0.85	0.66	0.001**
KO8	All school age children attend school	0.98	0.94	0.090
KO9	Every sickness can be treated in health care centre	1.00	0.96	0.024*
KO10	No difficulty in obtaining clean drinking water	0.92	0.97	0.099

Table 3: The fulfillment and the results of difference test of subjective welfare items

Codes	Satisfaction for:	Work stability		
		Stable	Unstable	Sig.
KS1	Food consumed	0.98	0.83	0.000**
KS2	The condition of the house occupied	0.75	0.62	0.027*
KS3	Owned and used clothing	0.91	0.83	0.058
KS4	Health services	0.95	0.79	0.000**
KS5	Education of children	0.80	0.71	0.100
KS6	Owned savings	0.29	0.14	0.005**
KS7	Owned assets	0.72	0.46	0.000**
KS8	Relationships with extended family	0.98	0.94	0.197
KS9	Relationship with neighbours	0.98	0.98	0.652
KS10	Physical environment of residence	0.81	0.73	0.168

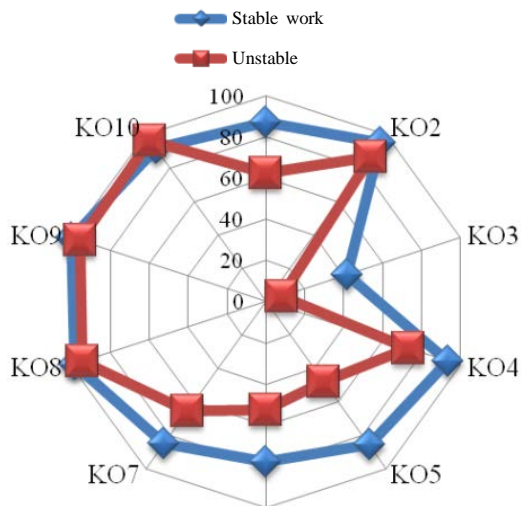


Fig. 1: The fulfillment (%) of objective family welfare indicators at SWF and USWF

assets). The lowest satisfaction levels (<50%) experienced by samples was on the saving ownership (by SWF and USWF) and ownership of assets (only by USWF). The results of difference test visualized in indicate significantly larger number of families with stable work who were satisfied with several indicators of subjective welfare (KS1 = food consumed; KS2 = occupied housing conditions; KS4 = health; KS6 = owned savings; KS7 = assets owned) (Fig. 2).

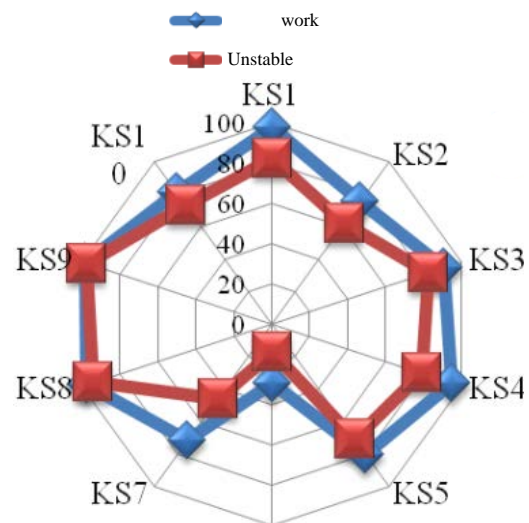


Fig. 2: The fulfillment (%) of subjective family welfare indicators at SWF and USWF

Differences of family characteristics, economic pressure and family welfare by work stability: The results of difference test in family characteristics, economic pressures and family welfare according to job stability (Table 4) show that the SWF has a total welfare, objective welfare and subjective welfare significantly higher than that of USWF. The husband and wife of the SWF has higher formal education (11.3 years for wives and

Table 4: The results of difference test

Research variable	Stable work	Unstable work	Sig.
Family welfare (Total)	16.71	13.86	0.000**
Objective welfare	8.55	6.84	0.000**
Subjective welfare	8.16	7.02	0.000**
Economic pressure			
Income per capita	1.124.012	477.835	0.000**
Expenditure per capita	741.336	416.330	0.000**
Debt	19.034.632	3.763.433	0.000**
Expenditure to income ratio (%)	77.5	117.7	0.000**
Debt to asset ratio (%)	53.7	46.4	0.806
Lost income	0.17	0.49	0.000**
Total value of asset	302.637.125	95.579.750	0.000**
Family characteristics			
Age of husband	44.23	43.73	0.634
Age of wife	39.63	39.39	0.812
Husband's education	13.65	7.98	0.000**
Wife's education	11.28	7.87	0.000**
Years of married	17.63	18.83	0.256
Family size	4.73	4.67	0.734

**Means p significant level 0.000; *Means p significant level <0.05

13.65 years for husbands) than that of USWF (7.98 years for husband and 7.87 year for wives). However, there is no difference in the average of family size (4.73 SWF and 4.67 for USWF) as well as years of marriage (SWF 17.6 years and USWF 18.8 year) for two groups of families. Similarly, there were no differences in age of husband (44 years old) and wife's age (39 years old) in two groups of research samples.

Families with stable-work had an average income per capita (IDR 1.12 million) and average expenditure per capita (IDR 740.000) greater than ($p = 0.000$) the average income per capita (IDR 478.000) and the average expenditure (IDR 416 000) of USWF. However, debt owned by SWF (average IDR 19 million) was higher ($p = 0.000$) than the average debt of USWF (IDR 3.76 million). This is because the average asset value of SWF was higher (averaging IDR 302 million) compared to the asset owned by USWF (IDR 95.5 million). Debt at SWF was used to increase family assets such as mortgage and vehicle. SWF owes more daring because they feel that they have the assurance to pay (stable income). Meanwhile, the debt held by USWF was used for business, so, the courage of USWF to owe is related to their uncertainty income as a source of payment. Loss of income of USWF is higher than that of the SWF. It can be used as an additional indicator of the USWF. The ratio of expenses to income from SWF reached 77 % which was higher ($p = 0.000$) compared to the same thing in USWF (117%). Families with stable-work have a total ($p = 0.00$), objective ($p = 0.00$) and subjective ($p = 0.00$) family welfare higher than the USWF.

The effect of work stability and economic pressure on family welfare: Work stability and economic pressure

analyzed its influence both on the total welfare on the subjective welfare and also objective welfare. Each consists of two derivative models (with or without characteristics of the family), so, there are six models of regression analysis (Table 5). The results of Influence test of the model are presented in Table 6 (without the family characteristics variables) and Table 7 (with the family characteristics variables). The test results (Table 6) show that work stability has a positive effect on the total family welfare ($\text{adj } R^2 = 30.0$) objective welfare ($\text{adj } R^2 = 34.3$) and subjective welfare of ($\text{adj } R^2 = 12.1$). Variables of economic pressures variables that affect the total family welfare and objective welfare (but has not influence to the subjective welfare) are expenditure per capita and the ratio of expenditure to income per capita.

The subjective family welfare is only affected by the stability of the work ($\text{adj } R^2 = 0.121$). The more stable the work, the higher the prosperity of the family; the greater the total expenditure, the higher the welfare of the family; and the lower the ratio of expenditure per capita on income per capita, the higher family welfare.

As the test results of the first model (Table 6), the results of derivative model (Table 7) also show that the stability of the work affected the total family welfare ($\text{adj } R^2 = 32.0$) to objective welfare ($\text{adj } R^2 = 35.7$) but did not affect the subjective welfare ($\text{adj } R^2 = 12.9$). Effects of economic pressures were indicated by the ratio of expenditure to income prominence to both objective and total family welfare, meanwhile objective welfare was only affected by expenditure per capita. Family characteristics variables influencing the family welfare were family size and dual-income families. Family size negatively affected the total and subjective welfare but affected subjective welfare positively. Meanwhile, the dual income family had only negative effects on the objective welfare.

Characteristics of families (age, length of education, length of marriage, family size) describe middle-to-low level socio-economic status of Indonesian families which take a significantly high percentage so that the result of this research is expected to be able to give depiction of Indonesian family life. The indicators of economic pressure shown by average income per capita, expenditure per-capita, amount of debt, asset value, ratio between expenditure and income and ratio between debt and assets indicate that family represent middle-economic-level family in Indonesia. The results of different test reveal that SWF have a better social economic condition compared to that of USWF (income per-capita, expenditure per-capita, ratio between expenditure and income, losing job and asset value). It is assumed that this is related to the better education

Table 5: Model of multiple linear regression

Dependent variable	Equation
Family welfare (total)	$Y_{1.1} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \gamma_1 D_1 + \gamma_2 D_2 + \varepsilon$
Objective family welfare	$Y_{1.2} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12} + \gamma_1 D_1 + \gamma_2 D_2 + \gamma_3 D_3 + \varepsilon$
Subjective family welfare	$Y_{3.1} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \gamma_1 D_1 + \gamma_2 D_2 + \varepsilon$
	$Y_{3.2} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12} + \gamma_1 D_1 + \gamma_2 D_2 + \gamma_3 D_3 + \varepsilon$

Y_1 = Family welfare (total); Y_2 = Objective Family Welfare; Y_3 = Subjective family welfare; B_{1-12} = Regression coefficient; X_1 = Income per capita (IDR); X_2 = Expenditure per capita (IDR); X_3 = Total value of debt (IDR); X_4 = Total Asset Value (IDR); X_5 = the ratio of per capita income over expenditure per capita (%); X_6 = The ratio debt to asset (%); X_7 = Husband age (year); X_8 = Wife's age (year); X^2 = Formal education of husband (years); X^{10} = Formal education of wife (years); X^{11} = Years of married; X^{12} = Family size (person); γ_{1-3} = Dummy coefficient; D_1 = Lost income (0 = No; 1 = yes); D_2 = Work stability (0 = unstable; 1 = stable); D_3 = Main earner (0 = husband only; 1 = husband-wife); ε = Error

Table 6: The results of influence test of work stability and the component of the economic pressures on the family welfare (objective, subjective and total)

Independent variable	Objective		Subjective		Total	
	B	Sig.	B	Sig.	β	Sig.
Income/capita (IDR)	0.061	0.462	0.067	0.483	0.076	0.371
Expenditure/capita (IDR)	0.293	0.001**	0.034	0.730	0.185	0.035*
Debt (IDR)	-0.029	0.634	-0.079	0.262	-0.066	0.293
Asset (IDR)	0.014	0.823	0.094	0.203	0.067	0.306
Ratio of expenditure to income/capita (%)	-0.151	0.030*	-0.155	0.055	-0.183	0.012*
Debt to asset ratio (%)	0.013	0.819	-0.025	0.716	-0.008	0.893
Lost income (0 = no; 1 = yes)	-0.081	0.155	-0.059	0.371	-0.083	0.161
Work stability (0 = unstable; 1 = stable)	0.263	0.000**	0.170	0.028*	0.254	0.000**

F/Sig.: 16.587/0.000, 5.121/0.000, 13.814/0.000; R/R²: 0.365/0.343, 0.151/0.121, 0.324/0.300; **means p significant level 0.000; *Means p significant level <0.05

Table 7: The results of influence test of work stability, the component of the economic pressures and family characteristics on the family welfare (objective, subjective and total)

Independent variable	Objective		Subjective		Total	
	B	Sig.	B	Sig.	β	Sig.
Income per capita (IDR)	0.068	0.420	0.048	0.627	0.068	0.432
Expenditure per capita (IDR)	0.243	0.006**	-0.020	0.848	0.123	0.175
Debt (IDR)	-0.038	0.535	-0.095	0.180	-0.081	0.195
Assets (IDR)	0.005	0.938	0.105	0.168	0.069	0.302
Expenditure to income ratio (%)	-0.170	0.017*	-0.144	0.081	-0.186	0.011*
Debt to assets ratio (%)	0.012	0.837	-0.017	0.797	-0.004	0.942
Lost income (0 = No; 1 = yes)	-0.065	0.256	-0.047	0.480	-0.066	0.262
Work stability (0 = unstable; 1 = stable)	0.217	0.008**	0.143	0.131	0.212	0.012*
Husband's age (years)	0.010	0.916	0.125	0.264	0.085	0.391
Wife's age (years)	-0.005	0.957	0.091	0.428	0.054	0.591
Husband's education (years)	0.044	0.619	0.023	0.827	0.039	0.670
Wife's education (years)	0.105	0.173	0.094	0.295	0.118	0.137
Dual income (0 = husband only; 1 = husband-wife)	-0.133	0.020*	-0.042	0.530	-0.101	0.087
Age of married (years)	0.069	0.472	-0.111	0.318	-0.032	0.746
Family size (persons)	-0.121	0.039*	0.142	0.038*	-0.157	0.009**

F: 9.848, 3.357, 8.513; Sig.: 0.000, 0.000, 0.000; R²: 0.397, 0.184, 0.363; Adjusted R²: 0.357, 0.129, 0.320; **Means p significant level 0.000; *Means p significant level <0.05

owned by SWF couples compared to the one of USWF. Better level of education enables someone to become an employed earning salary thus, gaining security in having income. Meanwhile, individuals with lower education tend to obtain informal job where their income is not stable compared to those working in formal sectors. Thus, improvement of education is a must, whether a person will enter formal or informal jobs. In fact, informal jobs instead requires the higher education, because the work need people to be more creative, independent, able to access and take advantage of the opportunity and have more ability to anticipate various unwanted conditions. There

are two indicators of objective welfare which are still low to fulfill (by families); they are standard density house (minimum 8 m²/person) and daily consumption of fruit. Such a result is in line with various other studies on food security at family as well as family strength and welfare (Sunarti *et al.*, 2010). Furthermore, low level of land owner by citizens, together with the rate of people growth and the high level of land conversion for economic activities have made the price for people's housing increase. This, then results in the restriction of land for housing and the size of house does not fill the standard. The majority of houses developed by not only government but also

private developers for the society are generally the Very Simple Houses (VSH) and Simple House (SH) types (21 and 36 m²); consequently, they are not suitable to be inhabited by 4-6 family members. Meanwhile in the case of food consumption, sample families were satisfied with the food consumed although they rarely consume fruits. Besides fruits are costly, Indonesian society do not have knowledge and high awareness on the importance of consuming fruits to fulfill their nutrition and maintain their health.

The low achievement in subjective welfare indicators is related to the satisfaction of owning savings. This is due to the fact that half of the family admitted to have no monthly saving and one of every five families (21.7%) only saved less than Rp 100,000 per month. Furthermore, the data indicate that four of five families were not satisfied with the saving they owned and four of ten families were not satisfied with the assets they have. These description is in fact in line with the data in 2007 showing that only 42 % of adult citizen in Indonesia (58.26 millions) owned saving accounts in the bank (Bank Indonesia, 2007). Of these, majority (97%) had savings less than Rp 100 millions in the bank (www.infobanknews.com).

The result of the research also shows that stability of job had a significant influence on welfare (total, subjective and objective); therefore, job stability became an absolute difference in family welfare. Families with jobs belonging to stable category had welfare (total, objective, subjective) higher the ones with families with unstable-work jobs. Apart from their higher income value, these families also had certainty in gaining their income. Such a certainty is predicted to ease these SWF in managing their family resources and at the same time, minimizing family stress. This is again in line with many other previous studies (McCubbin and Thompson, 1987) pointing out that uncertainty is one of the family's pressure resources (stressor).

Large families influence differently on welfare; namely, it affects negatively on both objective welfare and

total welfare but it has positive influence on subjective welfare. The bigger the number of family members, the more burden a family has, leading to a gradual decline in a family's income per capita; accordingly not only objective welfare but also total welfare decrease. Such a finding is supported by another research on fisherman and farmer families conducted by Sunarti *et al.* (2010) and Kusumo *et al.* (2005). Another study by Aniceto and Orbeta (2005) shows that there is a clear negative impact on average, of additional children on household welfare. More importantly, these negative impacts are regressive

i.e., the negative impacts on poorer households are bigger. The associations between larger family size, poverty incidence and vulnerability to poverty are strong and enduring. The major impact of family on objective welfare is significantly established; nevertheless, there is a need to carry out a further thorough study towards positive impacts of large family on subjective welfare. One of the interesting things which therefore, needs to be further elaborated in this research is the negative effect as a result of the addition in the main bread winner in the family towards the objective welfare of the family. This reveals that the involvement of wives in performing jobs is to increase the income to fulfill the family's primary needs as husband's income cannot cover family's objective welfare. This also shows that gender is equal in obtaining economic resources that naturally occur in the families with low-level economic condition. Thus, husbands and wives help each other in gaining their income. Sunarti *et al.* (2008) who conducted a study on harmony in family security and gender equality points out that families in which wives work have lower physical security (including objective welfare) compared to the ones whose wives do not work. The cause for this is that the activities of wives, working in public sector not only contribute to the income of the family but also increase expenditure more significantly, thus, affecting family objective welfare. Wives/women who work have a more restricted time to manage family resources, causing their objective welfare lower. This finding seems to be in line with the agenda on balancing work and family research that gain considerably wide attention at present; it will even be used as one of themes in celebrating the 20th IYF (International Year of Family) anniversary in 2014. In Indonesia, particularly, there is a need to perform further study to elaborate this finding in order to find the pattern on the impact of wife participation in public sector towards family objective welfare in various family types. This research result indicates that USWF have higher economic pressure that makes their welfare lower compared to the SWF ones, despite the fact that the number of USWF in Indonesia is enormous. Data from

BPS (2013) reveal that there were 68.4 million (60.02%) informal workers; 54.6 million (47, 90%) citizens of elementary level who work; 99.9% business agents in Indonesia belonging to micro, small and medium enterprises who generally face uncertainty and unstable income. Based on both data and research result, it is crucial to improve livelihood patterns; USWF through the improvement of economic system or assistance in managing their family resources. On the other hand, this finding shows the immense challenge for developing

wellbeing family, not only through policies and explicit programs but also implicitly in other development sectors (economy, education, manpower, trade, industry, agriculture and citizenship).

Results of this research also both enrich and strengthen the negative impact on economic pressure towards diverse family functions (Conger and Elder, 1992, 1994; Sunarti *et al.*, 2005) and family welfare (Firdaus, 2009). Such negative impact of economic pressure have even seemed to occur for a long time, passing through several generations (Conger, 2005). Moreover, economic pressure can indirectly give impacts on children through depression experienced by mothers. Results indicate that maternal depression mediates the relationship between maternal economic pressure and child adjustment. (Conger and Elder, 1994; Dennis *et al.* 2003). Economic pressure was also associated with higher marital conflict indirectly through increased maternal depression and lowered social support. The present results are similar to those obtained in studies conducted among US samples (Robila and Krishnakumar, 2005). Findings indicate that higher levels of economic pressure were associated with higher levels of marital conflict. Indirect influence economic pressure on marriage might be an indication when spouses do not place “money” as a source of marital conflict as pointed out in a research performed by Papp *et al.* (2009). This research states that unlike findings from previous laboratory-based surveys, spouses did not rate money as the most frequent source of marital conflict in the home. However, compared to non-money issues, marital conflicts about money were more pervasive, problematic and remained unresolved, despite including more attempts at problem solving. This results have brought in implications for professionals who assist couples in managing their relationships and family finances.

CONCLUSION

This study provides scientific evidence that work stability significantly affects family welfare (total, objective and subjective). Likewise, this can be found in the influence of economic pressures, where expenditure per capita and the ratio of expenses to income affect total welfare and the welfare objective. Families with stable jobs have family welfare (total, objective, subjective), income per capita, per capita expenditure, assets and also the value of debt higher (but still below the value of assets), compared to families with unstable work. Certainty of the families to earn income (which is the characteristic of SWF in this study), bringing the more convenience of the family in managing financial

resources, so that the family owes bolder used to raise a family asset. Under these conditions, any effort to improve the welfare of USWF can be in the form of a family financial management improvement. Such efforts may be made either by the government, NGOs, Universities and other stakeholders involved in the development of prosperous family. However, it is very important for the government and private sectors to improve the macro-economic system that can reduce the uncertainty and vulnerability related family livelihood system.

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