

Work Family Conflict On Dual Earner Families: Influence of Economic Pressure, Husband-Wife Interaction, Family Resilience

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Abstract

Globalization and socio-economic changes have led to an increase in the number of dual-earner families. Jobs that were previously dominated by men are now increasingly being done by women, making the phenomenon of women working commonplace. However, this condition often leads to work-family conflict due to the imbalance of roles at work and home. Family work conflict is an imbalance between work and family that refers to how the relationship between work and family is mutually disrupted. This study analyzes the influence of economic pressure, husband-wife interaction, and family resilience on work conflict in dual-earner families. The research used a quantitative method with an explanatory study design, involving direct interviews with 103 working wives, who were selected by purposive sampling in two places in West Bogor Sub-district, Pasir Jaya Village and Gunung Batu Village. Data were analyzed descriptively using SPSS, while the influence between variables was analyzed using structural equation modeling (SEM). The findings show that economic pressure significantly influences work conflict, where higher pressure increases conflict intensity. In contrast, good husband-wife interaction and high family resilience were shown to reduce work-family conflict effectively. Based on the research, dual-earner families are advised to improve time management, set priorities, and maintain regular communication to strengthen family harmony and resilience.

Keywords: dual earner family, family resilience, husband-wife interaction, work family conflict

Abstrak

Globalisasi dan perubahan sosial-ekonomi telah menyebabkan peningkatan jumlah keluarga pencari nafkah ganda. Pekerjaan yang sebelumnya didominasi oleh laki-laki kini semakin banyak dilakukan oleh perempuan, sehingga fenomena perempuan bekerja menjadi hal yang lumrah. Namun, kondisi ini sering kali menimbulkan konflik pekerjaan-keluarga karena ketidakseimbangan peran di tempat kerja dan di rumah. Konflik pekerjaan keluarga merupakan ketidakseimbangan antara pekerjaan dan keluarga yang mengacu pada sejauh mana hubungan antara pekerjaan dan keluarga saling terganggu. Penelitian ini bertujuan untuk menganalisis pengaruh tekanan ekonomi, interaksi suami-istri, dan resiliensi keluarga terhadap konflik kerja pada keluarga dual-income. Penelitian ini menggunakan metode kuantitatif dengan desain studi eksplanatori, yang melibatkan wawancara langsung dengan 103 istri bekerja, yang dipilih secara purposive sampling di dua tempat di Kecamatan Bogor Barat, yaitu Kelurahan Pasir Jaya dan Kelurahan Gunung Batu. Data dianalisis secara deskriptif dengan menggunakan SPSS, sedangkan pengaruh antar variabel dianalisis dengan menggunakan pemodelan persamaan struktural (SEM). Hasil analisis data menunjukkan bahwa tekanan ekonomi memiliki pengaruh yang signifikan terhadap konflik kerja, di mana semakin tinggi tekanan akan meningkatkan intensitas konflik. Sebaliknya, interaksi suami-istri yang baik dan ketahanan keluarga yang tinggi terbukti efektif mengurangi konflik pekerjaan-keluarga. Berdasarkan penelitian tersebut, dual earner families disarankan untuk meningkatkan manajemen waktu, menetapkan prioritas, dan menjaga komunikasi secara teratur untuk memperkuat keharmonisan dan ketahanan keluarga..

Kata kunci: *keluarga dual-earner, ketahanan keluarga, interaksi suami-istri, konflik kerja-keluarga*

Introduction

Globalization has brought about a change in the role of the family, notably that wives have begun to engage in the public sector ([Fala et al., 2020](#)). Data from the Central Bureau of Statistics reveals that in 2022, there were 52.74 million female workers in Indonesia, equivalent to 38.98% of the total workforce. The data shows that the percentage of families with dual incomes increases yearly; as of 2022, 87.62 percent of husbands and wives worked in cities and villages ([Azka & Ninin, 2023](#)). BPS data from 2023 indicates a rise of 3.37 percent in the number of people employed in Indonesia compared to 2022. The participation rate of women in the labor force stands at 54.52 percent ([BPS, 2023](#)). This situation is also supported by the increased salaries and wages workers earn; data from the Central Statistics Agency shows that the average wage, salary, or net monthly income has increased compared to 2020.

Improved education and employment opportunities have encouraged more women to work ([Hakim et al., 2014](#)). Women's involvement in the workforce contributes to the family economy and enhances self-actualization ([Lestari, 2018](#)). However, this situation also presents challenges in work-family conflict, requiring a balance between professional and family responsibilities ([Rahmayati, 2020](#)). This conflict can be categorized into two types: work-to-family conflict, which occurs when work pressures interfere with family responsibilities, and family-to-work conflict, which arises when family problems affect work performance ([Widiningtyas, 2022](#)). Moreover, research indicates that families with unstable jobs are more prone to conflict due to poor time management ([Sunarti, 2019](#)).

Economic pressure is one of the factors that encourages women to work ([Hakim et al., 2014](#)), especially in families with unstable income ([Sunarti, 2015](#)). [Sunarti's \(2018\)](#) research shows that families with unstable jobs have higher economic pressure than families with stable incomes. Higher family income can help minimize problems related to economic limitations and financial pressures, thus building physical and economic resilience ([Sunarti et al., 2023](#)). However, an increase in income is not always directly proportional to family welfare due to time constraints in managing family resources ([Sunarti, 2015](#)). According to [Sunarti et al. \(2005\)](#), families' economic pressure includes objective and subjective economic difficulties.

In families where both husbands and wives work, each partner's busyness can hinder interaction within the family ([Herawati et al., 2017](#)). Husband-wife interaction can impact satisfaction, happiness, and harmony in the family. However, it can also trigger quarrels and conflicts that may lead to divorce if not appropriately managed ([Sunarti, 2021](#)). A lack of communication and difficulties in decision-making can worsen the household situation ([Wulansari & Krisnatuti, 2023](#)). According to [Alimi & Darwis \(2022\)](#), in families with working mothers, the dual roles and burdens women assume can change the quality of family interactions. Factors such as time management, work pressure, and behavioral changes are determinants in maintaining harmonious interactions within the family. The inability to manage time and high pressure can increase the potential for disharmony in the household ([Alimi & Darwis, 2022](#)).

In working women, high work conflicts that are not balanced with adaptability can cause stress and difficulties, decreasing family resilience ([Chen et al., 2021](#)). Family resilience, defined as the ability to survive and adapt to pressure, is important in overcoming work-family conflict ([Sunarti, 2018](#); [Hendrayu et al., 2020](#)). Working women with high levels of resilience are better equipped to handle pressures from both work and family ([Pan et al., 2019](#)). Resilience is essential for families to adjust to challenges and pressures, enabling them to manage these conditions effectively ([Hendrayu et al., 2020](#)). More resilient families are also better at dealing with vulnerabilities and pressures that may arise in the future ([Walsh, 2003](#)).

Although various studies have separately examined economic pressures ([Sunarti, 2015](#)), women's dual roles ([Handayani, 2013](#)), husband-wife interaction ([Herawati et al., 2017](#)), and family resilience ([Chen et al., 2021](#); [Walsh, 2003](#)), research that integrates these three factors into a comprehensive analytical

framework is still limited, particularly in dual-earner families in Indonesia. Most previous studies focus solely on one aspect or the relationship between two variables, preventing them from providing a holistic understanding of the dynamics of work-family conflict within the Indonesian socio-cultural context. In dual-earner families, economic pressures not only impact individuals but also influence interactions between spouses and the adaptive capacity of the family as a whole. Therefore, this study aims to identify the influence of family characteristics, economic pressure, husband-wife interaction, and family resilience on work conflict in dual-earner families.

Methods

This research uses a quantitative approach with an explanatory study design to analyze the influence of independent and dependent variables and explain the relationship, differences, or impacts of these variables. The research location was determined purposively by selecting two villages with the largest populations in West Bogor Sub-district, namely Kelurahan Pasir Jaya and Kelurahan Gunung Batu. The research location is in West Java province, cited from diskominfo jabar as the province with the largest population in Indonesia, and has a workforce percentage reaching 91.69% in 2022. The research location was purposively chosen in West Bogor Sub-district because it has the largest population in Bogor City. The sampling method used was non-probability sampling with a purposive sampling technique. The population of this study was dual-earner families in Bogor City, with respondents taken from working wives in both sub-districts. Data were collected through interviews using a structured questionnaire covering three main variables: economic pressure, husband-wife interaction, family resilience, and work-family conflict.

Economic pressure was measured using the TEKEN-GA instrument developed by [Sunarti \(2021\)](#), which consists of two components: objective economic pressure ($\alpha = .54$) and subjective economic pressure ($\alpha = .90$). Objective economic pressure comprises nine questions with an answer scale of 0 to 2. Subjective economic pressure comprises 10 questions with a semantic response scale from 1 (strongly disagree) to 7 (strongly agree).

Husband-wife interaction was measured using the AKSI-GA instrument ([Sunarti, 2021](#)), which includes four aspects: interaction frequency ($\alpha = .81$), interaction satisfaction ($\alpha = .95$), interaction engagement ($\alpha = .94$), and conflict potential ($\alpha = .94$). There are a total of 45 items, with 10 questions for each dimension of interaction frequency, interaction satisfaction, and interaction engagement, and 15 for the dimension of conflict potential (gap). The answer scale used is a Likert scale where 0 = never; 1 = very rarely; 2 = rarely; 3 = quite often; and 4 = often for interaction frequency, and a semantic scale of 1-7 (low to high intensity) for interaction satisfaction, interaction involvement, and potential conflict (gap).

Family resilience was measured using the RESILIENCE-GA instrument ([Sunarti, 2021](#)), which consists of three main components: values, beliefs, and rules in the family ($\alpha = .92$); family organizational capacity ($\alpha = .92$); and family atmosphere ($\alpha = .91$). The total number of questions is 30, with each component having 10 questions. The answer scale uses a semantic scale of 1-7 (low to high intensity). Meanwhile, work-family conflict is measured using an instrument developed by Netemeyer et al. (1996), which consists of two main dimensions: work-family conflict ($\alpha = .76$) and family-work conflict ($\alpha = .77$). The total number of questions is 10, with five items per dimension. The answer scale uses a semantic scale of 1 (strongly disagree) to 7 (strongly agree).

Primary data in this study were collected through a structured questionnaire and then processed and analyzed using Microsoft Excel and Statistical Product and Service Solutions (SPSS). Descriptive and correlation analyses were conducted using SPSS, while influence analysis was performed using Structural Equation Modelling with Partial Least Squares (SEM-PLS). Setiap variabel diberikan skor dan juga indeks dengan rumus sebagai berikut:

1. The economic pressure variable was classified into four categories, namely very low, low, medium, and high with a cut off of very low (.00-.19), low (.20-.39), medium (.40-.69), and high (.70-1.00) and using the following formula:

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$$\text{Indeks} = \frac{\text{total score} - \text{minimum score}}{\text{maximum score} - \text{minimum score}} \times 1$$

- The variables of husband-wife interaction and family resilience were classified into four categories, namely very low, low, medium, and high with a cut off of very low (.00-.19), low (.20-.49), medium (.50-.79), and high (.00-1.00) and using the following formula

$$\text{Indeks} = \frac{\text{total score} - \text{minimum score}}{\text{maximum score} - \text{minimum score}} \times 1$$

- Work conflict variables have been classified into three categories, namely low, medium, and high, with cut-offs, namely low (.0-33.3), medium (33.4-66.7), and high (66.8-100) based on Meliani et al (2014) with the formula:

$$\text{Indeks} = \frac{\text{total score} - \text{minimum score}}{\text{maximum score} - \text{minimum score}} \times 100.$$

Results and Discussion

The characteristics of dual-earner families encompass various aspects, including demographics such as age and family size, educational factors involving the education levels of both partners, and economic factors including income. Based on the age data, the wives are evenly divided between two groups, with 50 percent in the age range of 21-40 years (Early Adult) and the other 50 percent in the 41-60 years (Middle Adult). The average age of the wives is 39.72 years, suggesting that most are in the early to middle adult stage. Meanwhile, the husbands' ages are concentrated within the middle adult group, with 58.8% aged 41-60. The average age of husbands is 42.87 years, indicating that most are also in middle adulthood.

In terms of education, 37.3 percent of wives had completed senior high school, 26.5 percent had a bachelor's degree, and 11.8 percent had only completed primary school. The average education of wives was at the senior high school level (12.32 years). Husbands' education tended to be higher, with 44.1 percent having a senior high school education and 26.5 percent having a bachelor's degree. The average husband's education was also at the senior high school level (12.22 years).

Regarding employment, most wives work more than 8 hours per day, with 46.1 percent reporting working hours of more than 8 hours, and 29.4 percent working for 8 hours, with the average working hours of wives being 9.13 hours per day. Regarding income, 70.6 percent of wives received an income below the Bogor City minimum wage, 26.5 percent had an income higher than the minimum wage, and only 2.9 percent had an income equal to the minimum wage. The average wife's income was Rp3,804,215.69. On the other hand, 57.8 percent of husbands earn less than the minimum wage in Bogor City, 38.2 percent earn more than the minimum wage, and only 3.9 percent earn the minimum wage. The average income of husbands is Rp4,995,196.08, indicating that husbands' incomes tend to be higher than wives'.

Regarding the number of family members, 59.8 percent of the families are in the small family category (0-4 members), while 40.2 percent are in the medium family category (5-7 members). The average family size is 4.26, indicating that most families have a relatively small size.

Table 1. Family Characteristics of Dual-Earner Families

Family Characteristics	Total (%)
Wife's Age (years)	
21 - 40 (Early Adulthood_	50%
41 - 60 (Middle Adult)	50%
Mean±STD	39.72 ± 7.927
Husband's Age (years)	
21 - 40 (Early Adulthood_	38.2
41 - 60 (Middle Adult)	58.8
> 60 (Late Adult)	2,9
Mean±STD	42.87 ± 8.958
Wife's Education	
SD	11.8
SMP	13.7
HIGH SCHOOL	37.3
Diploma	8.8
Bachelor	26.5
Postgraduate	2
Mean±STD	12.32 ± 3.363
Husband's Education	
SD	12.7
SMP	9.8
HIGH SCHOOL	44.1
Diploma	5.9
Bachelor	26.5
Postgraduate	1
Mean±STD	12.22 ± 3.242
Wife's Working Hours	
< 8 Hours	24.5
8 Hours	29.4
> 8 Hours	46.1
Mean±STD	9.13 ± 2.949
Wife's Income (IDR)	
< Bogotá City minimum wage	70.6
Bogor City UMR Equivalent	2.90
> UMR Bogor City	26.5
Mean±STD	3804215.69± 2520653.
Husband's Income (IDR)	

Family Characteristics	Total (%)
< Bogotá City minimum wage	57.8
Bogor City UMR Equivalent	3.9
> UMR Bogor City	38.2
Mean±STD	4995196.08 ± 4187923.167
Number of Family Members	
Small family (0-4 people)	59.8
Medium family (5-7 people)	40.2
Mean±STD	4.26 ± .954

Based on the data obtained in **Table 2**, objective family economic pressure has the highest percentage, 61.8 percent, in the low category. This reflects that most respondents did not experience significant economic pressure. In addition, 21.6 percent of respondents fell into the very low category, indicating that the economic pressure they experienced was minimal or almost non-existent. Some of the main factors contributing to this low objective economic pressure include income stability, sound financial management, minimal burden of significant expenses, and the majority of respondents being above the poverty line with stable employment. In addition, the high level of home ownership reduces problems related to housing, while debt installments are still within reasonable limits, so they do not become a significant economic burden for families.

Based on subjective economic pressure, the families with the highest percentage, 37.3 percent, are in the low category, while 27.5 percent are in the very low category. This shows that most respondents feel minimal or not too significant economic pressure subjectively. Meanwhile, only 4.9 per cent of respondents experienced subjective economic pressure in the high category, which indicates that the number of individuals who feel very high economic pressure is relatively small. Food needs, education costs, and family recreation influence this subjective economic pressure. However, BPJS assistance from the government plays a significant role in easing the burden of health service costs, thus reducing the subjective economic pressure some respondents feel.

Table 2. Distribution of Families Based on the Categories, Minimum-Maximum Range, and Mean of Economic Pressure Dimensions in Dual-Earner Families

Dimensions	Category				Min-Max	Mean ± STD
	Very Low	Low	Medium	High		
Objective Economic Pressure	21.6	61.8	16.7	-	.00 – .67	.29 ± .136
Subjective Economic Pressure	27.5	37.3	30.4	4.9	.00 – .90	.33 ± .190

Based on the data obtained in Table 3, the total husband-wife interaction in dual-earner families is at a moderate level, which is characterized by the dimensions of family interaction. The interaction frequency dimension shows that the highest percentage of families, 62.7 per cent, are in the moderate category, which is characterized by regular communication about the future, life goals, and children's growth. However, recreational activities and sports together are less common. In addition, 22.5 percent of respondents had a high frequency of interaction, while only 13.7 percent were in the low category, and 1 percent were in the very low category.

In the interaction involvement dimension, the highest percentage of families, 67.6 per cent, showed high involvement in maintaining relationships, which was characterized by joint decision-making, supporting each other's roles, and creating harmony in the family. Only 3.9 percent of respondents were in the low category, and 2 percent were in the very low category. The highest percentage of families' satisfaction with family interactions was also in the high category, at 77.5 percent, reflecting harmonious and satisfying relationships. The main factors influencing this satisfaction include partner commitment,

maturity in fulfilling their respective roles, sound financial management, and love and affection. Only a few respondents, 2 percent, were less satisfied, and 1 percent were in the very low category.

Meanwhile, the potential for conflict in family interactions tends to be in the low category, with the highest percentage of families, 57.8 percent, in the very low category, indicating that most families do not experience significant conflict. A total of 13.7 percent of respondents were in the medium category, indicating moderate conflict potential, while only 1 percent had high conflict potential. This low potential for conflict is influenced by factors such as education, lifestyle, finances, and parenting patterns (Syahid et al., 2023) that are not the primary triggers for differences or disputes in the household.

Overall, this study's results indicate that husband-wife interactions in dual-earner families tend to be stable, with a balance in frequency, involvement, satisfaction, and lack of potential conflict, thus reflecting harmonious and mutually supportive family dynamics.

Table 3. Distribution of Families by Category, Minimum-Maximum Range, and Mean of Husband-Wife Interaction Dimensions of Dual Earner Families

Dimensions	Category				Min-Max	Mean \pm STD
	Very Low	Low	Medium	High		
Frequency of Interaction	1	13.7	62.7	22.5	.03 - .95	.65 \pm .166
Engagement Interaction	2	3.9	26.5	67.6	.07 - 1.00	.81 \pm .177
Interaction Satisfaction	1	2	19.6	77.5	.14 - 1.00	.85 \pm .150
Potential Conflict	57.8	27.5	13.7	1	.14 - 1.00	.76 \pm .208
Total	-	20.6	79.4	-	.20 - .69	.55 \pm .10

Based on the data obtained in **Table 4**, half of the families (50%) were in the high category, characterized by strong values and beliefs, good organizational capacity, and a positive and supportive family atmosphere. On the family values, beliefs, and rules dimension, most respondents (51 per cent) were in the high category, reflected by excellent adherence to religious values and trust-based decision-making. Meanwhile, only 2 per cent of respondents were in the low category, reflecting lower levels of compliance.

In the dimension of family organizational capacity, most families (56.9 per cent) were in the medium category, which was marked by fairly good adaptability and management of household life, although not yet fully optimal. 38.2 per cent were in the high category, indicating more effective organizational capacity, while 4.9 per cent were in the low category, reflecting challenges in dealing with change and pressure.

In the family atmosphere dimension, most families (67.6 percent) were in the high category, reflecting a positive, harmonious, and supportive atmosphere supported by closeness, openness, and sacrifice between family members. Only 3% of respondents were in the low category, indicating a small proportion of families with a less conducive atmosphere.

Table 4. Distribution of Families Based on the Categories, Minimum-Maximum Range, and Mean of Resilience Dimensions in Dual-Earner Families

Dimensions	Category			Min-Max	Mean \pm STD
	Low	Medium	High		
Values, beliefs, and rules that are adhered to to and followed	2	47	51	.22 - 1.00	.77 \pm .156
Family Organization Capacity	4.9	56.9	38.2	.27 - 1.00	.74 \pm .146
Family Atmosphere	3	29.4	67.6	.33 - 1.00	.81 \pm .134
Total	1	49	50	.39 – 1.00	.78 \pm .12

Based on the data obtained in Table 5, the highest percentage of families with work conflict is in the low category, 74.5 percent. This is characterized by both dimensions of conflict, namely work-family conflict and family-work conflict, most of which are in the low category. In the work-family conflict dimension, the highest percentage of families (62.7%) were in the low category, which was characterized by the lack of interference from work to family life. Nevertheless, in some cases, work still affects family plans or activities. Only 2 percent of respondents were in the high category, indicating that few individuals experience significant work-family conflict, mainly because work occasionally affects family plans.

Meanwhile, on the family-work conflict dimension, the most significant percentage of families (70.6%) were also in the low category, reflecting that family responsibilities rarely interfere with work. No respondents reported family-work conflict in the high category, indicating that family demands are generally more manageable than work pressures on family life. The results also revealed that work-to-family conflict was higher than family-to-work conflict, indicating that family pressures on family life are more manageable than work pressures.

Table 5. Distribution of Families by Category, Minimum-Maximum Range, and Mean of Work Family Conflict Dimensions in Dual-Earner Families

Dimensions	Category			Min-Max	Mean \pm STD
	Low	Medium	High		
Work Family Conflict	62.7	35.3	2	.00 - 73.33	26.79 \pm 16.787
Family Work Conflict	70.6	29.4	-	.00 - 53.33	22.94 \pm 14.693
Total	74,5	25.5	-	.00 – 60.00	24.86 \pm 13.36

Table 6. provides information about inter-variable correlation. The statistical test results show that a husband's education is significantly negatively associated with economic stress. This means that a higher level of education reduces economic stress. A wife's education is also significantly negatively related to objective economic pressure and work-family conflict. The higher the wife's education, the lower the economic pressure and work conflict. In addition, a wife's education is positively related to family resilience; thus, the higher the wife's education, the higher the family resilience. Length of work travel also has a significant negative relationship with objective economic stress, suggesting that more extended work travel lowers economic stress. Per capita income is significantly negatively related to objective economic stress and positively related to husband-wife interaction and family resilience, such that higher income reduces economic stress and increases husband-wife interaction and family resilience.

Table 6. Relationship between Family Characteristics, Objective Economic Pressure, Subjective Economic Pressure, Husband-Wife Interaction, Family Resilience, and Work Conflict in Dual-Earner Families.

	Objective economic pressure	subjective economic pressure	Husband-Wife Interaction	Family Resilience	Work Family Conflict
Husband's Age	-.056	.124	.040	.091	-.009
Wife's Age	-.117	.072	.093	.177	-.101
Length of Husband's Education	-.440**	-.470**	.172	.183	-.146
Length of Wife's Education	-.461**	-.487**	.171	.230*	-.290**
Wife's Working Hours	.034	.099	-.062	-.067	.003
Length of Work Trip	-.247*	-.171	.069	.156	-.092
Number of Family Members	.095	.190	-.079	-.123	-.013
Family Per Capita Income	-.376**	-.425**	.211**	.298**	-.072

Table 7. Overall Model Fit Test

Variabel	Indicator	Outer Model				R ²
		Loading factor	T	AVE	CR	
Economic Pressure	TEKO	0,824	13,903	.728	.842	.209
	TEKS	0,876	23,919			
	FRKI	0,050	0,337			
Husband-Wife Interaction	KPI	0,855	12,950	.514	.358	
	KTI	0,879	22,341			
	PTI	0,741	11,199			
Family Resilience	KNKAR	0,570	28,035	.709	.880	.442
	KKOKR	0,862	20,035			
	KAKR	0,729	9,701			
Work Family Conflict	WFC	0,953	35,513	.692	.814	.187
	FWC	0,689	5,372			

Table 7. provides information about the SEM model test results. In the SEM model test using Smart PLS, the results show that the outer loading value for all dimensions is greater than .5, and the T-count is higher than 1.96, except for the interaction frequency indicator, which has a loading factor value below .5 and a T-count below 1.96. However, this indicator is retained because it is integral to the latent variable. The Average Variance Extracted (AVE) value for all variables is greater than .80, indicating good

convergent validity. Composite reliability (CR) for the economic pressure, family resilience, and work conflict variables was also above .80, indicating a good model fit.

The results showed that the R-square value for the husband-wife interaction variable was .209, and family resilience had an R-square of .442. Meanwhile, family work conflict has an R-squared of .187, which explains 18.7 percent of the variation in family work conflict. The effect test shows that economic pressure, husband-wife interaction, and family resilience have an effect of 18.7 percent on family work conflict. In comparison, 81.3 percent is influenced by other factors not examined. The results of the influence test between variables are described in **Figure 1**.

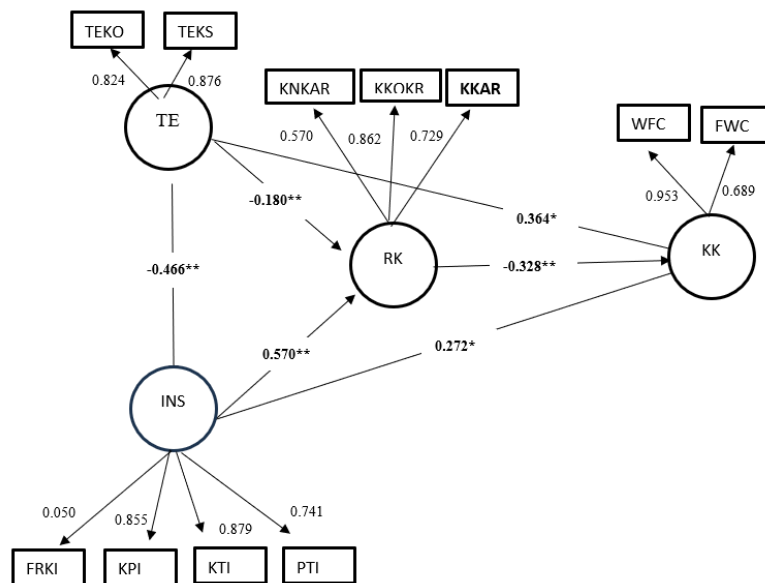


Figure 1. SEM Model

TEKO: Objective economic pressure

TEKS: Subjective economic pressure

FRKI: Frequency of interaction

KPI: Interaction satisfaction

KTI: Interaction engagement

PTI: Conflict potential

KNKAR: Family values, beliefs, and rules

KKOKR: Family organizational capacity

KKAR: Family atmosphere

WFC: Work-family conflict

FWC: Family-work conflict

Table 8 shows that economic stress negatively and significantly affects husband-wife interaction ($\beta = -.466^{**}$; $t > 1.96$). An increase in economic stress in the family decreases the quality of interaction between husband and wife. In addition, economic stress also has a significant adverse direct effect on family resilience ($\beta = -.180^{**}$; $t > 1.96$) as well as a significant adverse indirect effect on family eight perceived economic pressure, the lower the level of family resilience, both directly and through the decline in the quality of husband-wife interactions. In addition, economic stress has a significant positive direct effect on work-family conflict ($\beta = .364^{**}$; $t > 1.96$), indicating that the higher the economic stress, the greater the conflict between work and family life.

Husband-wife interaction has a significant positive direct effect on family resilience ($\beta=.570^{**}$; $t>1.96$), which indicates that increased husband-wife interaction contributes to increased family resilience. Husband-wife interaction has a significant positive direct effect on family work conflict ($\beta=.272^{*}$; $t<1.96$), which shows that increasing husband-wife interaction will increase family work conflict. In addition, spousal interaction has a significant adverse indirect effect on work conflict through family resilience ($\beta= -.187^{**}$; $t>1.96$). This shows that spousal interaction hurts family work conflict through family resilience, which means that good spousal interaction can increase family resilience, and thus reduce family work conflict. Family resilience significantly negatively affects family work conflict ($\beta= -.328^{**}$; $t>1.96$). This suggests that families with higher levels of resilience tend to experience less family work conflict.

Table 8. Direct and Indirect Effects of Economic Stress, Spousal Interaction, Family Resilience, and Work Conflict.

	Direct effect	Indirect effect	Total effect
Economic pressure → the husband-wife interaction	-.466**		-.466**
economic pressure → Family Resilience	-.180**	-.266**	-.445**
economic pressure → Work Family Conflict	.364**	.019	.383**
Husband-Wife Interaction → Family Resilience	.570**		.570**
Husband-Wife Interaction → Work Family Conflict	.272*	-.187**	.085
Family Resilience → Work Family Conflict	-.328**		-.328**

Changes in modern family dynamics have led to a shift in household structures and roles, where women now not only play a role in the domestic sphere but are also active in the public sector ([Lestari & Pratiwi, 2018](#); [Suharnik, 2019](#)). This condition raises challenges, including work and family life conflicts. The relationship test results show a significant negative relationship between the length of the husband's education and objective and subjective economic pressure. The results of research by [Sunarti et al. \(2005\)](#) showed that families with better education levels experienced difficulties and lower economic pressure. According to [Xiao \(2013\)](#), higher education also increases financial literacy, helping families make wiser financial decisions that reduce economic pressure. Wife's education showed a significant negative relationship with work-family conflict. Education provides access to better time management skills and emotional support, helping to reduce the pressure of living a dual role ([Sunarti, 2021](#)).

Family per capita income showed a significant negative relationship with objective and subjective economic stress and a significant positive relationship with husband-wife interaction and family resilience. Per capita income illustrates the family's ability to meet the needs of its family members. Individuals' economic difficulties are related to family per capita income, which is only enough to meet basic needs, while other needs cannot be met ([Arinda & Rizkillah, 2023](#)). A better job provides an opportunity to get a better family income to maintain economic stability ([Sunarti et al., 2024](#)).

Family per capita income has a significant positive relationship with husband-wife interaction. This is in line with the research of [Aspary et al. \(2021\)](#), which shows that income positively affects husband-wife interaction. The effect test results show that economic pressure has a significant adverse effect on spousal interaction. According to [Masarik et al. \(2016\)](#), economic pressure can potentially affect romantic relationships due to increased hostility and anger between partners, especially when problem-solving skills are ineffective. Research also shows that economic stress has a significant adverse direct effect on family resilience. The family's economic pressure is related to the low resource management carried out in the family, causing the family to be less able to survive ([Herawati et al., 2017](#)). Economic pressure also indirectly affects family resilience through the interaction between husband and wife. Lower economic conditions are associated with higher family tensions and undermine the quality of marital relationships,

which impacts overall family resilience (Conger et al., 2010). In addition, economic stress also showed a significant positive direct effect on work-family conflict. Work-family conflict is higher due to economic pressures that require individuals to allocate more time and energy to work (Allen et al., 2000).

In conditions of economic stress, husband-wife interaction is a very important protective factor. The quality of communication and mutual support between spouses has positively influenced family resilience (Herawati, 2017; Hasibuan & Suryanto, 2024). Conversely, the lack of interaction due to busy work can exacerbate conflict and disrupt family stability (Gunawan & Krisnatuti, 2022; Raharjo et al., 2015). Husband-wife interaction shows a significant positive direct effect on family work conflict. The more intense the husband-wife interaction, the greater the likelihood of conflict. This is due to increased opportunities for differences in views and adjustments to new roles and responsibilities, often not always in line with initial expectations (Dewi & Basti, 2008). Husband-wife interaction shows a significant direct positive influence on family resilience. According to Hasibuan & Suryanto (2024), interaction within the family, primarily through effective communication, significantly influences family resilience. The family's ability to interact constructively, including in problem solving, conflict management, and decision making, is an important component that supports resilience. Family resilience shows a significant adverse direct effect on work-family conflict. These results also align with Sabanari & Huwae's research (2024), which shows that high resilience can help deal with work-family conflict due to the demands of family roles. According to Chen et al. (2021), resilience contributes to reducing the impact of work-family conflict on career development by increasing an individual's ability to manage pressure and cope with role conflict more effectively.

Conclusion

Respondents were of productive age, with an average age of 39.72 years for wives and 42.87 years for husbands. The highest percentage of wives work as traders, while husbands are private employees. The average family income was below the minimum wage, with wives earning IDR 3,804,215.69 and husbands IDR 4,995,196.08. The results showed that the length of education of both husband and wife was negatively related to economic stress. Wife's education also reduced work-family conflict and increased family resilience, while work travel was positively associated with objective economic pressure. Family per capita income reduces economic stress, improves the quality of husband-wife interactions, and supports family resilience. Economic stress has a direct, significant adverse effect on conjugal interaction. Economic stress has a significant effect directly on family resilience and indirectly through spousal interaction. Economic pressure also has a significant positive effect directly on family work conflict and indirectly through spousal interaction. Husband-wife interaction has a significant positive effect on work conflict and family resilience. Family resilience has a significant adverse effect on family work conflict.

Based on the research, dual-earner families are advised to improve time management, set priorities, and maintain regular communication to strengthen family harmony and resilience. The government should provide support, such as affordable daycare, counseling services, and a family-friendly work environment. Future research is recommended to add the variables of social support and stress levels, and expand the research locations to explore the social, cultural, and economic influences on work-family conflict.

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