THE INFLUENCE OF MARITAL PROPERTY AND LIFE-ADJUSTMENT TO THE QUALITY OF LIFE OF SINGLE FAMILY DURING THE COVID-19 PANDEMIC

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Abstract

The divorce rate in Indonesia is increasing along with the Covid-19 pandemic phenomenon that is sweeping across the world. West Java holds the status of the worst divorce rate in Indonesia with a total of 102.151 divorce cases. This study aims to analyze the effect of marital property and life adjustment on the quality of life of single families during the Covid-19 pandemic. This study uses a functional structural and social conflict approach. This research design is a cross sectional study with online questionnaire tools. The research sample of 65 people was selected by voluntary sampling located in West Java. The data obtained in this study were then processed using the Microsoft Excel program, Statistical Package for Social Science version 25 (SPSS), and Smart PLS 3. This study found a relationship and influence marital property division and life adjustment on quality of life. The results of typological analysis of each variable are in the low category. Disputes regarding the division of marital property need to be resolved very fairly, in accordance with the considerations and laws that are available. In addition, single families are expected to further optimize life adjustment efforts and improve quality of life during the Covid-19 pandemic. The government is also advised to provide insight into marriage agreements for couples who want to get married.

Keywords: covid-19, divorce, life-adjustment, marital property, quality of life, single family

PENGARUH PEMBAGIAN HARTA GONO GINI DAN PENYESUAIAN HIDUP TERHADAP KUALITAS HIDUP KELUARGA TUNGGAL SELAMA PANDEMI COVID-19

Abstrak

Angka perceraian di Indonesia semakin meningkat seiring berjalannya fenomena pandemi Covid-19 yang sedang melanda seluruh dunia. Jawa Barat menyandang status tingkat perceraian terparah di Indonesia dengan jumlah 102.151 kasus perceraian. Penelitian ini bertujuan untuk menganalisis pengaruh harta gono gini dan penyesuaian hidup terhadap kualitas hidup keluarga tunggal selama masa pandemi Covid-19. Penelitian ini menggunakan pendekatan struktural fungsional dan sosial konflik. Desain penelitian ini ialah cross sectional study dengan alat bantu kuesioner online. Sampel penelitian sebanyak 65 orang dipilih secara voluntary sampling yang berada di Jawa Barat. Data yang telah diperoleh dalam penelitian ini kemudian diolah menggunakan program *Microsoft Excel, Statistical Package for Social Science* versi 25 (SPSS), dan *Smart-PLS 3*. Penelitian ini menemukan adanya hubungan dan pengaruh pembagian harta gono gini dan penyesuaian hidup terhadap kualitas hidup. Hasil analisis tipologi dari masing-masing variabel berada pada kategori rendah. Sengketa mengenai pembagian harta gono gini perlu diselesaikan dengan sangat adil, sesuai dengan pertimbangan serta hukum yang telah tersedia. Selain itu, keluarga tunggal diharapkan lebih mengoptimalkan upaya penyesuaian hidup dan meningkatkan kualitas hidup selama pandemi Covid-19. Pemerintah juga disarankan untuk memberikan wawasan mengenai perjanjian pernikahan bagi pasangan yang ingin melangsungkan pernikahan.

Kata kunci: covid-19, keluarga tunggal, kualitas hidup, pembagian harta gono gini, penyesuaian hidup, perceraian.

INTRODUCTION

Indonesia was shocked by the emergence of a disease outbreak that attacked almost all countries in various parts of the world. Corona virus or severe acute respiratory syndrome coronavirus-2 (SARS-CoV-2), better known as Covid-19, is a virus that attacks the respiratory system, severe lung infections and even death. According to data presented by the Covid-19 Handling Task Force, the death toll has reached 33.596 cases, while as many as 1.233.959 people have been confirmed to have contracted the Covid-19 virus (Covid19.go.id, 2021). West Java recorded that as many as 2.712 cases of death due to Covid-19 and as many as 229.634 people have been confirmed to have contracted the Covid-19 virus (Pikobar.jabarprov.go.id, 2020). Not only for health, the Covid-19 pandemic also has a major impact on all sectors of life affected, such as the economic, social, education, tourism, and of course for families. The Covid-19 pandemic has done a lot of harm to the family sector, namely the faltering of some households and ending in divorce. This is due to their situation and conditions that are not free from many problems, so that often married couples are faced with conflicts in their marriage.

Marriage is a sacred bond that binds the physical and mental bonds between a man and a woman as husband and wife, with the aim of forming a family. Over time, married couples often face misunderstandings that trigger marital problems. These unresolved problems lead to family disharmony and loss of love between spouses which results in divorce. This is evidenced by the increasing divorce rate in Indonesia, especially when the Covid-19 pandemic phenomenon hit the whole world, especially in Indonesia. Recorded in the West Java Region, divorce cases have reached 102.151 cases (BPS, 2020) which makes West Java the worst divorce rate in Indonesia. When they decide to divorce, they must have thought about all the risks that must be borne. One of them is the division of joint property or property obtained during the marriage period. Rato (2016) defines marital property as property produced by a married couple during the marriage period.

The marriage in question is a legal marriage and has been regulated in Law Number 1 of 1994 concerning Marriage, namely the husband and wife together produce property, then the property can be referred to as marital property. The regulation of the division of joint property in Indonesia, positions the husband and wife to get the same rights in obtaining joint rights. It does not look at who works or who has more income. The division applies if the divorced couple divides the joint property officially, namely through a legal entity. The reality is that many couples do not make an official division of joint property, so the position of women is threatened with justice in fighting for their rights. In general, in Malaysia, the division of joint property considers who contributes more, then he is entitled to more shares (Salsabila, 2021). Husbands as more breadwinners feel higher than wives as less breadwinners, or who work as housewives. According to Puspitawati (2013), this happens because there is still no balance between men and women with regard to economic roles. There are still obstacles to the role of women in contributing to economic and cultural activities. Most women work by helping their husbands' micro-businesses that are not paid and the efforts made by women are always considered only on the side.

If marriage can bring happiness, divorce can bring sadness. Being a single mother is not an easy task. From a psychological point of view, divorced couples are worse off than couples who are still married. The many dangers posed by the Covid-19 pandemic according to Muslim (2020) can make workers increasingly worried about carrying out activities outside the home, while the needs of life and the economic pressure of the family require activities outside the home. This condition is what triggers conflict. The anxiety experienced and then combined with conflict will certainly exacerbate one's mental stress, so it is possible that many conflicts in the family lead to divorce. At least during the Covid-19 pandemic, around three thousand residents have filed for divorce, the majority of which were caused by economic problems (Hidayati, 2021).

Moreover, during the Covid-19 pandemic, the government implemented social distancing and work from home (WFH) which requires all activities to be carried out from home. Educational activities that used to be done at school are now done at home online. The implementation of social distancing and workers doing activities from home (WFH) makes the burden borne by single mothers even more numerous and heavy. The magnitude of tasks and responsibilities as well as the changing roles and status of single mothers are factors that can affect their quality of life. So it is not uncommon for many mothers to potentially experience stress during the Covid-19 pandemic. Life adjustment is one of the important provisions for the success of single mothers in improving their quality of life, especially during the Covid-19 pandemic. This is to avoid several problems such as depression and disorders and difficulties both emotionally, activities, finances, health and also social conditions (Holmes & Rahe,1967).

Being a single mother, you must be able to fight adversity and get back up to start a new life. Life adjustment refers to making prerequisites in handling personal and environmental requirements, in order to achieve a harmonious status when changes occur in the previous environment (Weiten et al., 2015). The situation is

where single mothers can understand and accept their current condition as a form of important requirements for the creation of their mental and mental health. Life adjustment for single mothers can be classified into three aspects, namely individuals which include personal evaluation, emotional disturbances, economic problems, and relationships with ex-husbands and family members (Chen et al., 2012). The dual role and all the burdens borne by single mothers during the Covid-19 pandemic make the obstacles that single mothers must overcome even more. Chen et al. (2012) suggested that single mothers' life adjustments can be classified into three aspects, namely individuals which include personal evaluation, emotional disturbances, economic problems, and relationships with ex-husbands. One of the life pressures that single mothers have is regarding the economy which requires single mothers to replace the father's role in earning a living and as head of the household, so they have to work extra in fulfilling their role. But economically, the Covid-19 pandemic has resulted in millions of people in the world being forced to be laid off because many businesses have closed and are no longer producing. For single mothers who are forced to be laid off due to the Covid-19 pandemic, they must re-strategize their economic arrangements in order to survive in this difficult situation.

Life satisfaction refers to a person's feelings regarding the fulfillment of their quality of life. The division of joint property that is fair and in accordance with existing rules is likely to affect the level of life satisfaction of single mothers and bring benefits in order to ease the burden for single mothers who will start their new lives. Andrews and Withey (2005) explain that feelings of satisfaction, happiness, and well-being are one of two indicators of quality of life (Subjective & objective), namely subjective indicators of the concept of quality of life that can directly determine the level of feelings of well-being of single mothers.

This research is based on family ecology theory, functional structural theory, and social conflict theory. Functional structural theory explains four basic concepts: system, social structure, function, and balance. This theory was developed by Talcott Parsons (1991), a system that is interchangeable and open in nature, so that they are interrelated with each other and focus on dynamic balance. The concept of the approach can be seen through AGIL (Adaptation; Goal Attainment; Integration; and Latency) which means adaptation to the environment, the existence of goals to be achieved, integration between subsystems, and maintenance of culture or norms/values/customs (Puspitawati, 2013). The second theory is social conflict theory. This theory sees that disputes and conflicts in social systems which view that in society will not always be in order. According to Max Weber, conflict is a basic element of human life. This assumption is based on Max's thinking that conflict is a source of change in the social system and is very likely to occur in the distribution of limited resources (Agung, 2015). The third theory is family ecology theory. This theory is a multidisciplinary approach in studying families in order to achieve their welfare while maintaining the surrounding environment (Puspitawati, 2013). One of the basic premises of the influence of general systems theory on family ecology is that the fighting power of individuals to achieve a better quality of life is the basis of various human behavioral values.

Given the importance of seeing the quality of life of single mothers during the Covid-19 pandemic after divorce as a result of the division of property and life adjustment, it has never been studied before. Therefore, researchers are interested in conducting research on the influence of the division of property and life adjustment on the quality of life of single parents during the Covid-19 pandemic. The general purpose of this study is to analyze the effect of marital property and life adjustment on the quality of life of single families during the Covid-19 pandemic. The specific objectives of this study are: 1) identifying the characteristics of single mothers, characteristics of ex-husbands, family characteristics, joint property, life adjustment, and quality of life of single mothers during the Covid-19 pandemic; 2) analyzing the relationship between the characteristics of single mothers, characteristics of ex-husbands, family characteristics, joint property and life adjustment to the quality of life of single families during the Covid-19 pandemic; 3) analyzing the typology of joint property distribution, life adjustment, and quality of life in single families during the Covid-19 pandemic; and 4) analyzing the influence of the characteristics of single mothers, characteristics of ex-husbands, family characteristics, joint property and life adjustment on the quality of life of single families during the Covid-19 pandemic.

METHODS

This research design is a cross sectional study. Cross sectional study because the research was only conducted once in a certain period of time (Puspitawati & Herawati, 2018). This research was conducted in West Java Province which was selected purposively, namely based on data from the Ministry of Religious Affairs (2020) that the number of divorces in Indonesia in 2020 amounted to 306.688 divorce cases.

The population of this study is a family headed by a woman who has experienced a living divorce, the ex-husband is still alive, has children, and divides the property in West Java Province. Sampling was conducted

using non probability sampling using voluntary sampling technique. The unit of analysis in this study was 65 family units, with a sample of 65 single mothers.

The data collected in this study consisted of primary data. Primary data is data obtained from online survey results through questionnaires that have been tested for reliability. The research variables studied include maternal characteristics, characteristics of the ex-husband, family characteristics, division of joint property, life adjustment, and quality of life.

In this study, three variables were measured, namely the division of property, life adjustment, and quality of life of single families. Characteristics of the wife (widow) were measured based on age, education, occupation, income, and length of divorce. Characteristics of the ex-husband were measured based on age, education, and occupation. Family characteristics were measured based on the number of children. Ratio, interval, and nominal scales were used for the characteristics of single mothers, ex-husbands, and families. Measurement of the variable of gono-gini property division refers to the division of gono-gini property in accordance with the provisions in Presidential Instruction No. 1 of 1991 concerning the Compilation of Islamic Law as well as Article 97 which is in line with the provisions in the Civil Code, the basic content of Law No. 1 of 1974 in Article 36, the Compilation of Islamic Law Article 89, Article 90, and Article 92. Divided into two dimensions, namely the application of the division of gono gini property and knowledge about the division of gono gini property. This questionnaire has a total of 11 statement items which are divided into 7 statement items regarding knowledge of the division of gono gono property and 4 statement items regarding the application of the division of gono property. The questionnaire uses a Guttman scale, namely 0 = No / do not have; 1 = Yes, with a Cronbach's alpha of 0,841.

The life adjustment variable uses a modification of the PERMA self-adjustment questionnaire by Lyubomirsky (2011), namely Positive emotions (general tendency to feel satisfaction and joy), Engagement (becoming interested in an activity, a flowing state), Relationships (feeling loved, supported, and valued by others), Meaning (feeling purposeful and purposeful in life), and Accomplishment/Achievement (feeling of mastery, achievement). Next is Sampson's (2000) modified questionnaire which refers to the questionnaire (Stockley and Brooks 1995). After making modifications, this questionnaire has 9 items consisting of 2 statement items on the positive emotion dimension, 1 statement item on the engagement dimension, 2 statement items on the relationship dimension, 2 statement items on the meaning dimension, and 2 statement items on the achievement dimension. The questionnaire was measured using a Likert scale (1-4), 1 = never, 2 = sometimes, 3 = quite often, and 4 = very often with Cronbach alpha's value on the instrument after a reliability test of 0,712.

The quality of life variable uses a modification of the WHOQOL-BREF (1998) questionnaire which measures quality of life based on physical, psychological, social relationships, and environmental domains. Then Puspitawati's (2013) quality of life indicators contain physical, economic, psychological, and communication. This indicator aims to find out how the physical, economic, psychological, and communication conditions that single mothers have with their environment both with friends, family, and family from ex-husbands. After making modifications, this questionnaire has 9 question items consisting of 2 statement items on the physical dimension, 2 statement items on the psychological dimension, 2 statement items on the social relationship dimension, 1 statement item on the environmental dimension, and 2 statement items on the economic dimension. The questionnaire was measured using a Likert scale (1-4), 1 = never, 2 = sometimes, 3 = quite often, and 4 = very often with a Cronbach alpha value after the reliability test was 0,684. All variables in this study are categorized according to the reference (cut off) sourced from research by Putri et al. (2019a), namely high (>80,0), medium (60,0-80.0), and low (<60,0).

The data that has been obtained in this study is then processed using the Microsoft Excel program, Statistical Package for Social Science version 25 (SPSS), and Smart PLS 3. Data processing is carried out through the process of editing, coding, scoring, data entry, cleaning data, and analyzing data. Furthermore, the data were analyzed in accordance with the research objectives. The design model in this study is as follows (Figure 1).

RESULTS

Single Mother Characteristics

The results showed that single mothers were in early adulthood (18-40 years), with the average education being secondary education (>12 years). Single mothers have quite a variety of jobs, with the highest proportion (38,8%) being private employees. In general, 40,3 percent of single mothers have been married for more than 10 years. As many as 63.1 percent of single mothers divorced during the Covid-19 pandemic. Half of single mothers already have a sufficient income, which is above the minimum wage for West Java Province in 2021. And half of them, which is 60,0 percent, have an asset value that is greater than the value

of their debt.

Family Characteristics

Family characteristics are something that is characteristic of a single family which includes the number of children and the age of the oldest child. The number of children is the number of children a single mother had while still bound in marriage. The number of children owned by a single mother is 1 child and the maximum is 4 children. The age of the eldest child of a single mother starts from 1 year to 27 years.

In general, the number of children who divorced only had one child. The number of children owned by a couple is quite varied, from only one child to 4 children. The age of the eldest child of a single mother starts from 1 year to 27 years. This means that the existence of children is not a basic factor for consideration for couples to divorce.

Ex-Husband Characteristics

In general, 53.8 percent of ex-husbands are in the early adulthood category. A total of 47.7 percent of ex-husbands have completed higher education. The occupations of ex-husbands of single mothers are quite diverse, for the largest proportion of ex-husbands of single mothers (36.9%) are private employees. In addition to being private employees, there are also ex-husbands of single mothers who work as civil servants (18.5%), BUMN/BUMD (15.4%), and others (29.2%).

Marital Property

Knowledge of the marital property. More than half of single mothers (58,5%) know how to divide the marital property. However, almost half of single mothers (41,5%) apparently did not know how to distribute their marital property. More than half of single mothers (81,5%) have consulted with their ex-husbands regarding the marital property. The results showed that as many as 81,5 percent of single mothers felt that the marital property was done fairly. So that 69,2 percent of single mothers are satisfied with the marital property. Then as many as 81.5 percent of single mothers and 72,3 percent of ex-husbands make good use of the marital property. Based on the results of the study, 47,7 percent of single mothers agreed to sell joint property. This means that more than half of single mothers do not agree to sell the marital property. Overall, Table 1 shows that the largest proportion of knowledge on the marital property is in the high category (83,1%) with an average knowledge of the distribution of marital property (71,42%).

The application of the marital property. As many as 55,4 percent of single mothers get a house from the marital property. Almost all single mothers (70,8%) have savings or money obtained from the marital property. More than half of single mothers (66,2%) did not get land or land from the marital property. As many as 64,6 percent of single mothers have valuables such as gold from the marital property. Overall, the largest proportion of knowledge on the marital property is in the low category (53,8%) with an average knowledge of the marital property is low (56,15%).

The marital property in total. As stated in Table 1, the highest proportion of single mothers in the marital property (35,4%) is categorized as high. This means that most single mothers have obtained marital property. As many as 33,8 percent of single mothers are in the low category, and as many as 30,8 percent of single mothers are in the medium category. The average marital property is 65,45 percent or is in the medium category. This means that there are still many single mothers who do not get enough wealth from marital property or even really don't get enough marital property.

Table 1 The category of the marital property in total

The category of knowledge of the marital property	n	%
Low (<60)	10	15,4
Moderate (60-80)	1	1,5
High (>80)	54	83,1
Minimum-maximum	0,00-100	
Average±standard deviation	71,4286±29,17125	

Notes: *) significant at $p<0,1$; **) significant at $p<0,05$; ***) significant at $p<0,01$

Life-Adjustment

Positive emotions, almost all single mothers are in the high category (98,5%) with an average positive emotion strategy of being (76,9%). As many as 35,4 percent of single mothers answered quite often and often felt satisfied with themselves when faced with difficult situations, such as divorce and the Covid-19 pandemic. And more than half of single mothers (63,1%) feel very often have a strong determination, to be able to build a better life during the Covid-19 pandemic.

Engagement, the highest proportion of engagement dimensions is in the low category (38,5%) with a low average relationship strategy (58,8%). As many as 35,4 percent of single mothers very often accompany their children to online school during the Covid-19 pandemic. Meanwhile, 20,0 percent of single mothers feel that they have never accompanied their children to online school during the Covid-19 pandemic. This is because single mothers have very little time, especially during the Covid-19 pandemic. The time that single mothers have to work and accompany their online school children seems to collide a lot.

Relationships, the highest proportion of relationship dimensions is in the high category (50,8%) with an average relationship strategy of medium (75,3%). Based on the answers of single mothers, 50.8 percent of single mothers felt that they often felt closer to their children during the Covid-19 pandemic, and 32,3 percent of single mothers felt closer to their children during the Covid-19 pandemic. Based on the results of the study, almost half of single mothers often feel that their friends and family are always there, and provide support after a divorce or during the Covid-19 pandemic.

Meaning, more than half of single mothers (66,2%) are in the high category with an average strategy meaning of high (82,8%). The results showed that as many as 58,5 percent of single mothers often feel they have a purpose in living their lives. So as many as 56,9 percent of single mothers quite often feel that life is worth living, despite the divorce and the Covid-19 pandemic.

Achievements. Almost half of single mothers are in the high category (46,2%) with an average strategy of medium achievement (73,33%). The results of single mothers' answers showed that as many as 38,5 percent of single mothers felt that they could often cope with the family economy during the Covid-19 pandemic. There are as many as 24,6 percent of single mothers who feel that they can only sometimes cope with the family economy during the Covid-19 pandemic. Then almost half of single mothers feel that they can often carry out the role of father for their children when they are widowed.

Life-adjustment in total. More than half of the overall life adjustments were in the moderate category (50,8%) with an average of 75,09 percent. This means that single mothers can make quite good adjustments to their lives during the Covid-19 pandemic. Then as many as 33,8 percent of single mothers are in the high category in trying to make life adjustments, and only 15,4 percent of single mothers are in the low category in trying to make life adjustments. This means that many single mothers have tried to make life adjustments very well during this Covid-19 pandemic.

Table 2 The category of the life-adjustment in total.

The category of the life-adjustment in total.	n	%
Low (<60)	10	15,4
Moderate (60-80)	33	50,8
High (>80)	22	33,8
Minimum-maximum	37,04-100	
Average±standard deviation	75,0997±15,36183	

Notes: *) significant at p<0,1; **) significant at p<0,05; ***) significant at p<0,01

Quality of Life

Physical, the highest proportion of physical indicators is in the high category (46.2%) with the average physical indicator in the medium category (58,4%). As many as 38.5 percent of single mothers often have enough sleep, and as many as 33,8 percent among single mothers feel that they only sometimes have enough sleep. More than half of single mothers (58,5%) were quite often in good health during the Covid-19 pandemic. Meanwhile, as many as 33,8 percent of single mothers feel very often they have good health conditions during the Covid- 19 pandemic. This indicates that during the Covid-19 pandemic having enough sleep will have an impact on good health conditions.

Psychology, more than half of single mothers on psychological indicators are in the low category (58,5%) with an average of 54,3 percent. It can be seen that as many as 35,4 percent of single mothers are quite often not confident about their widow status. Followed by the results obtained as much as 30,8 percent of single mothers often feel insecure about their widow status. This means that single mothers still cannot accept their widow status, so they often feel insecure. Almost half of single mothers feel that their spiritual condition has been fulfilled quite often. That is, during the Covid-19 pandemic, single mothers continue to fulfill their spiritual needs (worship).

Social relations. The highest proportion of social relations indicators is in the high category (38,5%) with the average being in the medium category (62,05%). Based on the distribution of respondents' answers, 41.5 percent of single mothers felt that they communicated well with their ex-husbands quite often. The results showed that the scores were not much different between single mothers who felt that sometimes (21,5%) and

often (20,0%) communicated well with their ex-husbands. This means that a single mother's divorce with her ex-husband will not be the end for them in establishing communication. Almost half of single mothers (43,1%) feel that their children often have good communication with their fathers. This means that the relationship between father and son is still well established, even though their parents are divorced.

Environment, more than half of the environmental dimensions are in the high category (60,0%) with the average being in the high category (84,6%). This is shown by as many as 60,0 percent of single mothers owning a house with a clean environment equipped with a source of clean water. With good environmental conditions, it will support the health of single mothers while doing WFH or Work From Home during the Covid-19 pandemic.

Economy. Almost half of the economic indicators are in the high category (46,2%) with the average being in the medium category (67,4%). As many as 40,0 percent of single mothers have a permanent job that is sufficient to meet the needs of life during the Covid-19 pandemic. Then as many as 44,6 percent of single mothers have savings that are still running frequently until now.

Quality of life in total, Table 3 explains that almost half of the overall quality of life is in the moderate category (44,6%) with the average being in the moderate category (65,4%). This means that almost half of single mothers during the Covid-19 pandemic have a fairly good quality of life. Single mothers are satisfied with their physical, social, environmental and economic conditions. However, there are still many single mothers who are dissatisfied with their psychological condition during the Covid-19 pandemic.

Table 3 The category of the quality of life in total

The category of the life-adjustment in total.	n	%
Low (<60)	25	38,5
Moderate (60-80)	29	44,6
High (>80)	11	16,9
Minimum-maximum	29,63-100	
Average±standard deviation	65,4701±16,42191	

Notes: *) significant at p<0,1; **) significant at p<0,05; ***) significant at p<0,01

Relationship Between Variables

The results of the research correlation in Table 4 show that single mother's education, length of marriage, and number of children have a significant positive relationship to the marital property. This means that the higher the education level of a single mother, the longer the marriage that has lasted between a single mother and her ex-husband, and the more children she has, the more she gets from the marital property. The income earned by single mothers and length of marriage has a significant positive relationship to life-adjustment. This means that the higher the income of a single mother and the longer the marriage that has lasted between a single mother and her ex-husband will increase the adjustment of a single mother's life during the Covid-19 pandemic.

The income earned by single mothers and length of marriage also has a significant positive relationship to the quality of life of single families during the Covid-19 pandemic. This means that the higher the single mother's income and the longer the marriage between a single mother and her ex-husband will increase the quality of life of a single family during the Covid-19 pandemic. The marital property has a significant positive relationship to the quality of life during the Covid-19 pandemic. This shows that the higher the marital property obtained, the higher the quality of life of single mothers during the Covid-19 pandemic. Life adjustment has a significant positive effect on the quality of life of single families during the Covid-19 pandemic. This shows that the higher efforts to adjust to life will improve the quality of life for single families during the Covid-19 pandemic.

Tabel 4 Characteristic correlation coefficient, marital property, and life- adjustment with quality of life

Variables	Marital Property	Life-adjustment	Quality of Life
Single mother age (years)	-0,106	-0,009	0,024
Single mother education level (graduated)	**0,386****	0,229	0,067
Single mother income (Rp)	0,187	**0,219***	**0,264***
Length of marriage (years)	**0,295***	**0,260***	**0,277***
Length of divorce(years)	0,018	-0,055	0,073
Asset and debt condition	-0,087	-0,014	-0,052
Number of children owned	**0,329****	0,050	0,233
Age of eldest child	0,116	0,052	0,091
Ex-husband's age (years)	0,880	0,663	0,845

Tabel 4 Characteristic correlation coefficient, marital property, and life- adjustment with quality of life

Variables	Marital Property	Life-adjustment	Quality of Life
Ex-husband's education	-0,010	-0,017	0,061
Marital Property (index)	1,000	0,238	**0,481****
Life-Adjustment (index)	0,238	1,000	**0,452****
Quality of Life (index)	**0,481****	**0,452****	1,000

Notes: *) significant at p<0,1; **) significant at p<0,05; ***) significant at p<0,01

Effect Between Variables

The results of the multiple regression test for total quality of life have gone through the previous classical assumption test stages. The results of the multiple regression test for total quality of life have gone through the previous classical assumption test stages. Table 5 shows the Adjusted R Square value of 0,370. This means that 37,0 percent of single family's quality of life is affected by the marital property and life-adjustments. Meanwhile, the remaining 63,0 percent is influenced by other variables not examined.

Table 5 Characteristic regression coefficients, marital property, and life-adjustment with quality of life

Variables	Non-standardized Coefficient (B)	Standard Error	Standardized Coefficient (β)	Sig.
Constant	13,389	13,736		0,334
Single mother education level (graduated)	-0,514	3,412	-0,021	0,881
Single mother income (Rp)	1,661	2,358	0,098	0,484
Length of marriage (years)	1,657	2,384	0,086	0,490
Number of children owned	-0,653	2,265	-0,036	0,774
Ex-husband's job	0,867	1,276	0,078	0,500
Marital Property (index)	0,221	0,070	0,374	**0,002****
Life-adjustment (index)	0,398	0,124	0,372	**0,002****
F		4.774		
Sig.		**0,000ᵇ**		
R Square		0,370		

Notes: *) significant at p<0,1; **) significant at p<0,05; ***) significant at p<0,01

The results of the study in Table 5 show that the distribution of marital property has a significant positive effect on the level of quality of life (beta 0,221; sig 0,002), meaning that every one unit increase in the level of distribution of marital property will increase the level of quality of life by 0,374 times. Single families who get the marital property like this will have a higher quality of life during Covid-19. In addition to the marital property, quality of life was significantly positively affected by life-adjustment (beta 0,398; sig 0,003). This means that every one unit increase in the level of life-adjustment made by a single family will increase the level of quality of life by 0,372 times during Covid-19.

This study examines the direct and indirect effects of gono gini property division and life adjustment on the quality of life of single families during the Covid-19 pandemic. The analytical tool used is Partial Least Square (PLS) which is one type of Structural Equation Modeling (SEM). After passing the model fit test, the influence test was then carried out on the research variables (Figure 1).
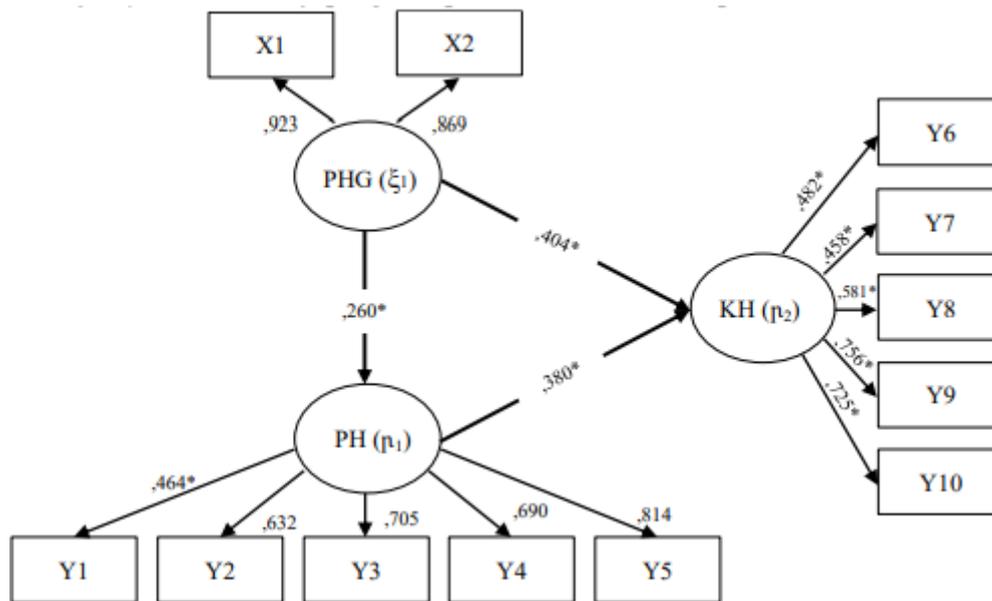
Figure 1 Model results of direct and indirect effects analysis

Based on Figure 2, it is known that the quality of life of single mothers during Covid-19 is significantly and directly influenced by the division of joint property, namely knowledge and application of the division of joint property. The latent variable of life adjustment, which consists of positive emotion, engagement, relationship, meaning, and achievement also significantly and directly affects the quality of life of single mothers during Covid-19. Then the latent variable of life adjustment is directly influenced by the latent variable of the division of gono gini property. So that the division of property is a determinant variable that determines how high the quality of life of single mothers during the Covid-19 pandemic and the adjustment of single mothers' lives. Based on the results in Table 25, it can be seen that the path of the division of gono gini property towards quality of life is the most effective path with a total effect of 0,503. The results also show that there is no influence of indirect factors between variables.

DISCUSSION

Marital property or joint property can be defined as property obtained when a husband and wife are still bound in a legal marriage. The division of marital property carried out by single mothers in this study shows results that tend to vary, seen from the percentage that is not much different between subjects categorized as low, medium, and high. Almost all of the single mothers have knowledge about the division of property gono gini which is classified as high. In another dimension, namely application, it turns out that more than half of single mothers obtain the division of gini property which is classified as low. Waha's research (2013) indicates that women are often disadvantaged in the issue of joint property after divorce. The absence of a marriage agreement for married couples is the starting gate for injustice in the division of joint property. So one day when their household ran aground in the middle of the road, then they were hit by confusion regarding the division of joint property. Described in the findings of Deere et al. (2013) that gender bias inherently creates injustice in the division of joint property. The fact that gender bias in the division of joint property is one of the main factors, which supports the low acquisition of joint property for wives. Injustice in the division of joint property is increasingly felt by wives who have multiple roles during their marriage. According to Salsabila (2021) when the wife plays the role of taking care of the household as well as the breadwinner, the decision to divide half of the joint property is still considered inappropriate. This is because Indonesian law does not consider who is the individual with the most contribution to the acquisition of joint property. Often people claim that household chores are the responsibility of the wife and do not get paid, so they cannot be considered as a form of contribution in the acquisition of joint property. The double role borne by women should emphasize the position of women in the determination of joint property.

The second variable is life adjustment. The results showed that during the Covid-19 pandemic, single mothers have made life adjustment efforts with a moderate level. The more dominant life adjustment strategy is positive emotion. Single mothers have a strong determination to build a better life after being hit by divorce and the Covid-19 pandemic. Supported by research by Cheng et al. (2013), namely that there is a positive

significant relationship between the positive emotion domain and the knowledge domain on life adjustment. Meanwhile, engagement is the lowest life adjustment strategy. As a head of household as well as a mother, time sharing is certainly needed for single mothers. Supported by Salmela-Aro and Upadyaya's (2014) research, the mediating effects of engagement and life adjustment are fatigue and mental health. Therefore, it is not uncommon for many single mothers who do not have time to accompany children to school online during the Covid-19 pandemic, because single mothers also have to work to meet the needs of their families. Other life adjustment strategies such as relationship, meaning, and achievement are in the high category. Single mothers remain strong and have mastered their new role, assisted by support and affection through the closest people they have. In line with the opinion of Wilis (2005), namely as a form of effort to make life adjustments, individuals are required to have the ability to be able to live and get along reasonably with their environment, so that the individual can feel satisfied with himself and the environment.

The last variable is quality of life. Quality of life is often identified with well-being. Not only looking at wealth and employment, quality of life also looks at health in several aspects including the environment, mental and physical, and recreation (Widagdo, 2015). The highest indicator of quality of life is the environment. Single mothers have a comfortable place to live with quality water conditions, so they can stay focused when doing WFH (work from home) during the Covid-19 pandemic. Meanwhile, the lowest quality of life indicator is psychology. This finding is in line with Junaidy's (2013) findings that there is an influence of psychological factors on quality of life in early adults in Jabodetabek. Perceptions of life satisfaction and happiness cause stress in early adulthood. With the status of widows carried by single mothers, sometimes making single mothers feel insecure. Physical indicators are in the high category. In line with the findings of Jacob and Sanjaya (2018), namely quality of life can be influenced by physical factors. This is because during the Covid-19 pandemic single mothers had enough sleep time, with good health conditions. Indicators of social and economic relations are in the high category. In line with Kosim's (2015) findings that there is an influence of social relationship factors on quality of life, which includes personal relationships, namely the relationship between individuals and others. Both single mothers and their children still communicate with their ex-husbands and extended family from their husbands. Single mothers have ongoing savings and sufficient income to meet their needs, so that economic conditions during the Covid-19 pandemic can still be met. Overall, the quality of life that single mothers have during the Covid-19 pandemic is in the moderate category. This means that single mothers are satisfied with what they have now and feel happiness for the life they live. In line with the findings of King et al. (2005) that quality of life is the degree to which a person feels happy with various important choices in his life.

The results of the relationship analysis between variables show that there is a positive significant relationship between the education of single mothers and the division of property. Article 105 of the Compilation of Islamic Law stipulates that the maintenance of children who are immature or not yet 12 years old falls to the mother. With the expected mother is one who can maintain the family, comes from good character, takes education and has a level of intelligence (Singal, 2017). Single mothers' income has a positive significant relationship with life adjustment and quality of life of single mothers of single mothers during Covid-19. This is in line with research conducted by Devi and Fourianalistyawati (2018) that a good income will be able to help mothers make good life adjustments. Putri et al. (2019) and Pravitasari (2019) state that high income will have an impact on a good quality of life. Length of marriage has a positive significant relationship with the division of marital property, life adjustment, and quality of life of single mothers. In line with Marlina's (2018) findings, the age of marriage determines whether or not the division of joint property is easy. The division of joint property is relatively easier for couples with a relatively new marriage age, rather than couples whose marriage age has been long. This is because the division of joint property is more difficult to explain in detail one by one. The findings of Noviasari and Dariyo (2016) explain that there are often several problems in couples with a marriage age below ten years that can hinder adjustment. Furthermore, Absori and Ahmad (2018) in their research said that someone who divorces faster has a worse quality of life. The number of children is significantly correlated with the division of marital property. In line with the provisions of Article 41 of the UUP and Article 156 of the Compilation of Islamic Law, namely one of the consequences of a marriage is the children resulting from the marriage.

Marital property division has a positive significant relationship with single mothers' quality of life during Covid-19. In line with Xiao's (1996) findings that ownership of the number and type of assets will affect the life cycle. This means that the acquisition of joint property owned by single mothers is a factor in the quality of life of single mothers after divorce. The positive effect of the division of joint property on quality of life is in line with Kadir's (2017) research, namely divorce is the result of a change in marital status which causes the division of property between husband and wife. Marital status is one of the factors that can affect quality of life, so being a widow can affect psychological factors in achieving the quality of life of single mothers. Abubakar's (2016) findings emphasize that in the field of law to maintain or improve the quality of human life, one of which is that judges must know the categories based on human needs based on needs at the

primary, secondary, and tertiary levels. These needs can be in the form of economic, psychological, environmental, physical, and social relationship needs. The quality of life of single mothers during the Covid-19 pandemic is felt to be improved through the distribution of marital property which is carried out in accordance with the law, and divided fairly with applicable considerations.

Life adjustment has a positive significant relationship with the quality of life of single mothers during Covid-19. This is in line with the findings of Rantung et al. (2015) that the integrity stage is a state where a person has achieved adjustment to various successes and failures in his life. The adjustment to widow status, economic conditions, and relationships with ex-husbands is the first step for single mothers to boost their self-confidence, economy, and social relationships. The finding that life adjustment affects the quality of life of single families during the Covid-19 pandemic is reinforced by the results of Cahyadi's (2012) research that when single mothers can make adjustments well, it will affect the dual role conflict between being a housewife and a worker. Living a dual role is not an easy matter. For single mothers who are determined and have reached the adjustment stage of being a single parent, it will be easier to achieve quality of life factors. Life adjustment has an important role that can improve the quality of life of single mothers during the Covid-19 pandemic. Reinforced by Riana's research (2014) that there is a relationship between adjustment and quality of life. A situation where the better the self-adjustment carried out by individuals, the better the quality of life they have.

The results of the typology analysis between the division of marital property-quality of life, life adjustment-quality of life, and division of marital property-adjustment of life show that most of the single families in this study are in the worst typology. According to Sari et al. (2019) typological analysis is conducted to determine the clusterization of the situation, so that appropriate policies can be formulated. Typological analysis aims to compare the level of progress between individuals with others within the same scope of reference. Typology is divided into several categories, namely the worst typology which is a single family condition with a value between two variables in the low category. The results of the first typology analysis are between the division of marital property and quality of life. According to Moore and Himonga (2015), women's rights to property in marriage are often ignored. There is a widely held perception that women who sue or file for divorce should not benefit financially from leaving the marriage. Such perceptions continue to support the idea that joint property during marriage is only entitled to be held by men. This puts women at an economic disadvantage and leads to a decline in the quality of life of divorced women.

The results of the second typology analysis are between life adjustment and quality of life. In line with Basuki and Wahyuni's (2016) findings, poor adjustment will have an impact on the individual's inability to deal with crisis conditions and have an impact on reducing their quality of life. Single mothers during the Covid-19 pandemic are very lacking in carrying out strategies to make life adjustments, resulting in a poor level of quality of life of single mothers. The results of the third typology analysis are between the division of marital property and life adjustment. Bansak et al. (2021) say that there is a causal relationship between single mothers who obtain a lot of joint property and the relationship that exists with school-age children, they are given incentives to maximize care for their children during the crisis caused by Covid-19. In reality, there are still many single mothers who do not receive an optimal share of the joint property, so that their time is used to work to meet the economic needs of the family. Taking time and establishing closeness with children is one of the life adjustment strategies (engagement). However, they still apply life adjustment strategies very well.

The results of research based on regression tests and SEM PLS models aim to see the factors that affect the quality of life of single families during the Covid-19 pandemic. The results of the correlation test analysis, regression test, and SEM PLS model show the consistency of the test results. The variable of marital property division has a significant effect on the quality of life of single families during the Covid-19 pandemic. In addition to the marital property sharing variable, the life adjustment variable also has a significant effect on the quality of life of single families during the Covid-19 pandemic. The SEM PLS model reveals that there is no indirect influence on the quality of life of single families during the Covid-19 pandemic that comes from the division of marital property with the mediator variable of life adjustment. This means that the variable of property division and the variable of life adjustment have a direct influence respectively on the quality of life without passing through the mediator variable. Individuals who have made good adjustments can be seen through the following characteristics: (1) can accept himself, (2) clearly has the direction and purpose of his actions, (3) there is satisfaction in working, (4) has a strong orientation towards the reality of life, (5) has knowledge and understanding of himself. Single mothers who show these characteristics are said to be able to overcome the various tensions they experience, and are free from various psychological disorders so that they have satisfaction in their lives (Cahyadi, 2012). Bahar's (2016) research makes it clear that life satisfaction has an influence on quality of life.

The limitations of this study include sampling techniques using non-probability voluntary sampling, so that the results cannot be generalized. Respondents in this study only numbered 65 people, so the SEM model that can be used in this study is a partial model. Because it is not possible to go directly to the field, the research conducted is online, so that the space for movement is limited during the pandemic and causes the information obtained to be in-depth and prone to errors in data processing from respondents.

CONCLUSIONS AND SUGGESTIONS

Based on the results of this study, the average age of single mothers and ex-husbands is in the early adulthood category. The education level of single mothers and ex-husbands shows that half of the single mothers have attended education up to the secondary education level. Meanwhile, former husbands have attended education up to higher education. Most single mothers and ex-husbands work as private employees. Half of the single mothers have been married for more than 10 years and more than half of the single mothers were divorced during the Covid-19 pandemic. The majority of single mothers have an income above the line of the 2021 West Java Province Regional Minimum Wage (UMR). The division of property is divided into two indicators, namely knowledge and application. The division of marital property in single families is in the high category. There is a significant difference in the application of the division of marital property and knowledge of the division of marital property. Almost all single mothers make life adjustment efforts, so they are in the medium category. There are significant differences in the positive emotion dimension and the engagement dimension. The quality of life of single families during the Covid-19 pandemic is in the moderate category. Indicators of quality of life in social relations, environment, and economy are in the high category, while physical and psychological indicators are in the medium and low categories.

The results show that single mothers' income and length of marriage have a significant positive relationship with quality of life during the Covid-19 pandemic. Single mothers' education level, length of marriage, and number of children have a significant positive relationship with the division of joint property. Single mothers' income and length of marriage have a significant positive relationship with life adjustment. There is no significant positive relationship between the division of property and life adjustment. Both the division of property and life adjustment have a significant positive relationship with the quality of life of single families during the Covid-19 pandemic. The typology analysis research results show that the typology between the division of property and quality of life, and the typology between life adjustment and quality of life are in the Type IV (worst) quadrant, namely the two variables are in the low category. While the typology between the division of marital property and life adjustment, is in the Type I quadrant (low division of marital property while high life adjustment) and the Type IV quadrant (worst). The results of the study through the regression effect test and SEM model show that the division of property and life adjustment have a significant positive effect on the quality of life of single mothers during the Covid-19 pandemic. Characteristic variables such as age, education, length of marriage, length of divorce, condition of assets and debts, number of children, age of the eldest child of the single mother and ex-husband do not have a significant positive effect on the quality of life of single families during the Covid19 pandemic. This is possible due to the existence of homogeneous diversity.

Suggestions that can be given based on the results of this research for single families are: 1) disputes regarding the division of joint property need to be resolved very fairly, in accordance with the considerations and laws that are available. In addition, single families are expected to further optimize life adjustment efforts and improve the quality of life during the Covid-19 pandemic; 2) for future researchers, it is hoped that they can use self-report by filling out questionnaires directly and also use indepth interviews with respondents. It is intended that the answers obtained from respondents can be managed more optimally, so that they can reach those that cannot be reached by this study; 3) for the government, this research is expected to be a foundation in creating programs or policies that can help improve the quality of life in single families during the Covid-19 pandemic. The government is also advised to provide insight into marriage agreements for couples who want to get married. This is to prevent disputes over the division of joint property in the future.

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