

## Subjective Well-Being of Dual Earner Families: An Analysis of Time Management, Family Work Balance, Family Transactions with Their Environment, and Family Friendly Environment

Euis Sunarti<sup>1\*</sup>), Kanaya Aulia Rahman<sup>1</sup>, Sitti Nazwa Idznia Sabila<sup>1</sup>

<sup>1</sup>Department of Family and Consumer Sciences, Faculty of Human Ecology, IPB University, Jl. Kamper, IPB Dramaga Campus, Bogor, West Java 16880, Indonesia

\*) Corresponding author: euissunarti@apps.ipb.ac.id

### Abstract

The welfare of dual earner families is a challenge along with the potential conflicts and challenges of family transactions with their environment. The purpose of this study was to analyze the influence of time management, family work balance, family transactions with their environment, and family-friendly environment on subjective well-being in dual earner families. The cross-sectional study involved 120 wives of dual earner families with school-age children who were selected by simple random sampling from the population in Kelurahan Pasir Jaya and Gunung Batu, Bogor City. The results showed that most of the sample had high subjective well-being and family-friendly environment indices, but had moderate indices of time management, family work conflict, family work balancing strategies, and family transactions with the environment. The PLS test results show that family work balancing strategies and a family-friendly environment have a positive effect on subjective well-being. Time management indirectly affects subjective well-being through family work balancing strategies.

Keywords: family-friendly environment, family transactions, family work balance, subjective well-being, time management

### Abstrak

Kesejahteraan keluarga *dual earner* menjadi tantangan seiring potensi konflik dan tantangan transaksi keluarga dengan lingkungannya. Tujuan penelitian ini adalah menganalisis pengaruh manajemen waktu, keseimbangan kerja keluarga, transaksi keluarga dengan lingkungannya, dan lingkungan ramah keluarga terhadap kesejahteraan subjektif pada keluarga *dual earner*. Penelitian dengan desain *cross-sectional* ini melibatkan 120 istri dari keluarga *dual earner* dengan anak usia sekolah yang dipilih secara *simple random sampling* dari populasi di Kelurahan Pasir Jaya dan Gunung Batu, Kota Bogor. Hasil penelitian menunjukkan bahwa persentase terbesar contoh memiliki indeks kesejahteraan subjektif dan lingkungan ramah keluarga yang tinggi, namun memiliki indeks manajemen waktu, konflik kerja keluarga, strategi penyeimbangan kerja keluarga, dan transaksi keluarga dengan lingkungan yang sedang. Hasil uji PLS menunjukkan bahwa strategi penyeimbangan kerja keluarga dan lingkungan ramah keluarga berpengaruh positif terhadap kesejahteraan subjektif. Manajemen waktu berpengaruh tidak langsung terhadap kesejahteraan subjektif melalui strategi penyeimbangan kerja keluarga.

Kata kunci: keseimbangan kerja keluarga, kesejahteraan subjektif, lingkungan ramah keluarga, manajemen waktu, transaksi keluarga



## Introduction

Working is one of the ways for individuals meet their needs. According to Marriage Law No. 01 of 1974 (Amendment to Law Number 1 of 1974 on Marriage, 2019), Indonesian families recognize that providing for the family is the husband's obligation as the head of the household. However, over time, the increasing needs of families and changes in economic and socio-cultural conditions have encouraged wives to also play a role as breadwinners. Data from the West Java Manpower and Transmigration Office in 2023 indicate that the labor force participation rate by gender for women in West Java has increased over the past three years (Dinas Tenaga Kerja dan Transmigrasi, 2022).

The growing participation of women in the workforce has led to an increase in the number of dual-earner families. A dual-earner family is characterized by both partners being engaged in paid employment while managing their family responsibilities (Puspitawati et al., 2024). While dual income families can lead to the fulfillment of financial needs, and are assumed to increase the satisfaction or subjective well-being of the family. However, dual earner families face challenges related to work-family balance. One major challenge is time management, particularly in childcare, which can contribute to work-family conflict (Fajrin & Purwastuti, 2022). Meliani et al. (2014) highlight that role division within the family is crucial in mitigating conflicts that may arise from these challenges. Without effective role distribution, dual-earner families may experience increased stress, reduced family interaction, and even divorce (San & Juhari, 2021; Sunarti et al., 2020). Work-related stress can affect psychological well-being and family interactions, leading to irritability, frustration, and impatience (Azka & Ninin, 2023). Data from the Central Bureau of Statistics of West Java Province show that ongoing conflicts and arguments were the leading causes of divorce in Bogor City in 2021, with 751 cases out of a total of 1,514 (Badan Pusat Statistik Provinsi Jawa Barat, 2023b). Raharjo et al. (2015) explain that divorce indicates a disruption in the subjective well-being of the family. Therefore, effective coping strategies in family dynamics are crucial for maintaining family well-being (Aivalioti & Pezirkianidis, 2020).

Every family shares the same ultimate goal in life, which is to achieve family well-being. Family well-being can be measured through both objective and subjective well-being (Sunarti, 2021). Objective well-being refers to the fulfillment of basic family needs on average with certain standards, both in physical-economic, social, and psychological aspects, while subjective well-being refers to the family's satisfaction and happiness in fulfilling their basic and developmental needs in economic, social, and psychological aspects (Sunarti, 2021). According to data from the Ministry of Home Affairs (Kemendagri, 2022), the largest number of family registration cards in Bogor City, totaling 91,195, fall under the Family Welfare II category (Keluarga Sejahtera II). The National Population and Family Planning Agency of Indonesia (BKKBN) explains that Family Welfare II represents families that have met their basic and psychological needs but have not yet fulfilled their developmental needs.

Family development can be influenced by the family environment. Nurhasanah et al. (2024) state that an unhealthy family environment, such as conflict and lack of emotional support has a negative impact on children's mental and emotional

development, as well as the overall well-being of the family. Thus, a conducive environment is essential for fostering subjective family well-being.

Additionally, the broader living environment significantly influences family well-being. Admadeli and Embu-Worho (2021) stated that the family and social environment play a vital role in shaping family well-being. A family-friendly environment is an environment that makes families feel safe and comfortable to live in (Sunarti, 2021). However, data from the Bogor City Statistics Bureau indicate that the population density increased in 2023 from the previous two years, reaching 9,613 people per square kilometer (Badan Pusat Statistik Kota Bogor, 2024b). The increase in population density significantly impacts the decline in environmental quality, which can lead to other problems such as socioeconomic issues, poverty, safety, welfare, health, food and housing needs, and the availability of land and clean water (Christiani et al., 2014). This is supported by research from Salamah et al. (2023) and Zahroo et al. (2024) conducted in the Bogor Regency found that the largest percentage, 55.2 percent and 74.5 percent of families, respectively, still experience a moderate level of family-friendly environments. Yet, two key indicators of well-being are housing and the environment (including the quality of housing, facilities, and environmental cleanliness) and sociocultural factors (including access to information, entertainment, and social activities) (Badan Pusat Statistik, 2022). Fonseca et al. (2018) stated that an environment that has community support is important in building a sense of solidarity and connectedness between community members.

Family is an integral part of the life system that interacts with various environments. This indicates that there is a transaction between the family and its environment, which is a reciprocal relationship between the family, the community, and other broader social systems (Pardeck, 1988). The family's transaction with its environment, which occurs through participation and social networks, can influence the family's level of well-being (Sirven, 2006). However, data from the Social and Cultural Portrait of West Java Province show that the population participation rate in organizations outside of work or school in 2021 was relatively low, at just 3.43% (Badan Pusat Statistik Provinsi Jawa Barat, 2023c). Research by Sunarti et al. (2019) found that four out of ten families feel increasingly isolated and struggle to participate actively in society, which can impact family resilience. Limited free time is the reason for the decreased interaction of working parents with their environment, leading to a decline in subjective well-being (Rustham, 2019). Effective time management is therefore essential for dual-earner families.

For mothers with dual roles, their limited time must be divided between doing household chores and taking care of children (Aisyah et al., 2016). Sunarti (2018) explains that working women have limited time to manage the family's resources, which can affect objective well-being. Therefore, time management is needed, which is the process of organizing time used for specific activities to increase effectiveness and productivity (Gea, 2014). The way time is managed varies, depending on the duration of domestic work carried out by the mother (Agiani et al., 2015). Effective time management affects family well-being (Gärling et al., 2014; Pipas, 2020; Young et al., 2024). However, challenges faced by working husbands and wives, such as work

schedules, fatigue, and other situations, can create work conflicts that affect family life (Ehrenberg et al., 2001).

Work-family conflict is a common challenge for working mothers. Nikmah et al. (2021) said that many married women experience conflict in carrying out their work, because there are other demands that must also be considered, namely the role as a mother and wife. Studies shows that 58 percent of working mother experience high levels of stress (Alifah & Anwar, 2023). In another study, it was found that 44.8 percent of mothers with dual roles experience family-work conflict and 49.4 percent face work conflicts that affecting family life (Sunarti et al., 2020). Stress from high work-family conflict can negatively impact quality of life (Presilia et al., 2019) and mothers' parenting stress, making caregiving less effective (Rizal & Fikry, 2023). Wongpy and Setiawan (2019) explains that dual-earner couples with children experience higher stress levels than those without children. Research by Cucuani (2013) found that family-work conflict in working women is categorized as low because coping strategies are more focused on solving problems (problem-focused coping). However, the research results of Hanifah et al. (2022) stated that wives more often use action strategies that focus on emotions than those that focus on problems. Therefore, coping strategies are crucial for balancing work and family life.

Working and married women have two roles and responsibilities: as mothers and wives within the family, and as workers in their jobs. As a result, they need to balance these roles to ensure function well. Work-family balance is essential for families, as it correlates with well-being (Milkie et al., 2010). This happens because if individuals tend to prioritize family, their work performance tends to decline, whereas if work is prioritized, many aspects of family life are sacrificed (Rahmayati, 2020). The coping strategies employed by working mothers are varied, including seeking social support, talking to others, engaging in positive activities to relieve stress, hiring help for household tasks, and planning activities (Fala et al., 2020; Hairina & Fadhlila, 2019; Mhando & Kayuni, 2019). These strategies help mitigate stress and improve work-family balance.

Based on the background described, it is considered important to study the subjective well-being of dual-earner families. This study aims to analyze the influence of time management, family-work conflict, work-family balancing strategies, family transactions with the environment, and family-friendly environment on the subjective well-being of dual-earner families.

## Methods

### Participants

This research is a quantitative approach using a cross sectional study design conducted in Kelurahan Pasir Jaya and Gunung Batu, West Bogor Sub-district, Bogor City. Bogor City was chosen as the research location with the consideration that Bogor City is the city with the fourth largest workforce in West Java (Badan Pusat Statistik Provinsi Jawa Barat, 2023a). Kelurahan Pasir Jaya and Gunung Batu were chosen because they are the two most populated urban villages in West Bogor Sub-district (Badan Pusat Statistik Kota Bogor, 2021). Data collection took place from February to March 2024.

The population of this study is families with working husbands and wives in Bogor City who have school-age children. The sample in this study is the wives of dual earner families who have school-age children in Kelurahan Pasir Jaya and Gunung Batu. The sample was drawn using simple random sampling technique by utilizing screening data. Wives were chosen as the sample because, as reinforced by the study by Madgavkar et al., (2020) on the impact of COVID-19, they often bear a disproportionate burden in managing work, household responsibilities, and childcare, making them central to understanding family dynamics in urban areas such as Bogor City. The sample size was 120 people, chosen because it was deemed adequate to fulfill the objectives of this research.

### Measurement

The data used in this study are primary data. Data were obtained through interviews with samples based on instruments that had been prepared, including family characteristics, subjective well-being, time management, family work conflict, family work balancing strategies, family transactions with their environment, and family-friendly environment. The instrument used to measure subjective family well-being is SEJAHTERA-GA (Sunarti, 2021) which consists of 10 statements each on the dimensions of economic, social, and psychological aspects. This instrument uses a semantic scale of 1 (low) to 7 (high) and has a Cronbach's alpha of 0.915 and all items valid (Pearson correlation  $>0.5$ ). Time management was measured using the Time Resource Management instrument developed by Rusydi and Sunarti (2011) which consists of the dimensions of time use planning (10 statements), plan implementation (4 statements), and evaluation (5 statements) using a guttman scale (0 = no, 1 = yes). After item dropping, all remaining items were valid, with a loading factor  $>0.6$  and a Cronbach's alpha of 0.739.

Work family conflict was measured using the Work Family Conflict Scales (WFCS) instrument developed by Netemeyer et al. (1996) and has been modified by Sunarti et al. (2020). This instrument consists of 10 statements each on the dimensions of work conflict interferes with family and family conflict interferes with work using a Likert scale of 1 (strongly disagree) to 5 (strongly agree). After item dropping, all remaining items were valid, with a loading factor  $>0.5$  and a Cronbach's alpha of 0.693. Work-family balancing strategies were measured using the Dual Employed Coping Scale (DECS) developed by Skinner and McCubbin (1996) which consists of four dimensions of maintaining the family system (16 statements), procuring support (7 statements), modifying roles and standards (15 statements), and maintaining perspective and reducing pressure (11 statements) using a Likert scale of 1 (strongly disagree) to 4 (strongly agree). After item dropping, all remaining items were valid, with a loading factor  $>0.5$  and a Cronbach's alpha of 0.761.

Family transactions with their environment were measured using an instrument developed by Sunarti (2020) consisting of a social participation dimension (10 statements) using a Likert scale from 0 (never) to 3 (very often) with a Cronbach's alpha value of 0.535 and a social network dimension (6 statements) using a guttman scale (0 = no, 1 = yes) with a Cronbach's alpha value of 0.559. Although both dimensions in family transactions with their environment had Cronbach's alpha values below the standard

threshold, the instrument was still used because it aligned with the research objectives and all items were (Pearson correlation  $>0.3$ ). Family-friendly environment was measured using LING-GA developed by Sunarti (2021) which consists of the dimensions of socio-economic environment (20 statements) and the physical environment of the house and its surroundings (10 statements). This instrument uses a semantic scale from 1-7 and has a Cronbach's alpha value of 0.949 with all items valid (Pearson corellation  $>0.4$ ).

### **Analysis**

Data analysis used Microsoft Excel, SPSS, and SmartPLS software. The data for each variable was processed by summing, converting into an index, and then categorizing. The categorization for variables such as subjective well-being (social-psychological), time management, work-family conflict, work-family balancing strategies, and family transactions with their environment was divided into four categories very low (0.00-0.19), low (0.20-0.39), moderate (0.40-0.69), and high (0.70-1.00). For the family-friendly environment variable, the categories were very low (0.00-0.29), low (0.30-0.49), moderate (0.50-0.79), and high (0.80-1.00). The categorization for all variables was refers to Sunarti (2021). The data analysis used in this study included both descriptive and inferential analysis. Descriptive analysis was performed using Microsoft Excel and SPSS 25 to present distribution data for each variables. Partial Least Squares (PLS) was used to test the direct and indirect effects between time management, family work balance, family transactions with their environment, family-friendly environment, and family subjective well-being.

### **Findings**

#### **Family Characteristics**

The results indicate that 53.3 percent of the wives in the sample were in middle adulthood, with an average age of 40.33 years. Similiarly, the most percentage of husbands (59.2%) were also in the middle adulthood, with an average age of 43.43 years. In terms of educational background, 45 percent of wives had pursued formal education beyond twelve years, while 33.3 percent of husbands had achieved the same level. The most common educational attainment among husbands was between 10-12 years of schooling (40.8%), which corresponds to the senior secondary education level. Regarding employment, husbands had diverse occupations, with the most common profession being employees (25.8%). Among wives, the most frequent occupation was trading, with 32.5 percent engaged in this sector. On average, wives worked for 9.08 hours per day, with work durations ranging from 3 to 17 hours.

In terms of family size, more than half of the sample families (53.3%) were classified as small families consisting of 0-4 members. Only a small fraction (0.8%) had more than seven members. The average total income monthly family income was IDR 6,303,333, with a broad range from IDR 800,000 to IDR 65,000,000. The per capita family income is calculated by dividing the total family income per month by the number of family members and the average per capita income stood at IDR 1,465,610. Based on

the poverty line in Bogor City in 2023 which is IDR 661,384 (Badan Pusat Statistik Kota Bogor, 2024a), 66.7 percent of families were classified as non-poor, while the remaining 33.3 percent fell into the poor category.

### Variables Characteristics

The average index in Table 1 represents the overall tendency of each measured variable, where higher values indicate stronger or more positive conditions. In this study, the samples showed high family subjective well-being (0.84), especially in psychological (0.88) and social aspects (0.85), while time management (0.55) was moderate, with weak evaluation (0.31). Work-family conflict (0.42) was relatively low, and balancing strategies (0.62) focused more on maintaining perspective and reducing stress (0.74) than providing support (0.46). Family transactions with their environment (0.68) were supported by strong social networks (0.88) despite lower social participation (0.49). The family-friendly environment was high (0.86), with socio-economic factors (0.88) playing a bigger role than the physical environment (0.82).

Table 1. Average index of dimensions and variables

Variable	Average Index	Variable	Average Index
Family subjective well-being	0.84	Work-family balancing strategies	0.62
Economic aspects	0.81	Maintaining family systems	0.65
Social aspects	0.85	Providing support	0.46
Psychological aspects	0.88	Modifying roles and standards	0.56
Time management	0.55	Maintaining perspective and reducing stress	0.74
Planning time use	0.68	Family transactions with their environment	0.68
Implementation of plans	0.55	Social participation	0.49
Evaluation	0.31	Social networks	0.88
Work-family conflict	0.42	Family-friendly environment	0.86
Work conflict interferes with family	0.44	Socio-economic environment	0.88
Family conflict interferes with work	0.39	Physical environment of the house and its surroundings	0.82

### Family Subjective Well-being

Subjective well-being measures the satisfaction felt by the family according to the wife's perception on economic, social, and psychological aspects. Figure 1 shows that the majority of the samples (94.2%) had a high level of subjective family welfare. The same was true for all three dimensions, namely economic (83.3%), social (92.5%), and psychological (98.3%) aspects. There were no samples categorized as very low and low.

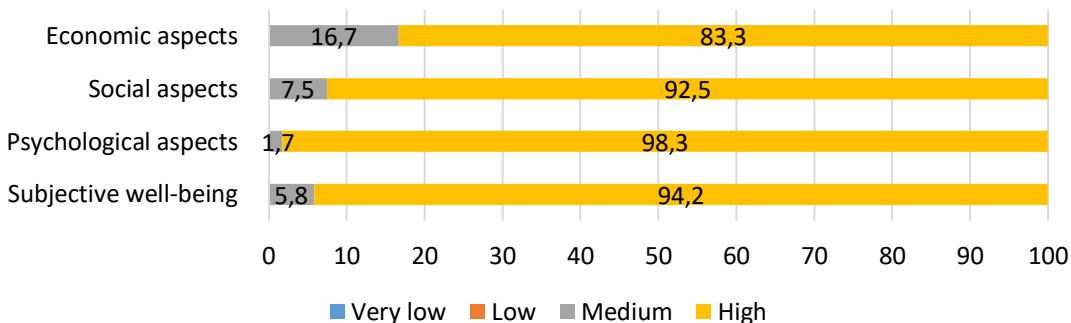


Figure 1. Distribution of families by category (%) of subjective well-being index

Table 1 shows the average family subjective well-being index of 0.84 with the average index score of the psychological dimension (0.88) greater than the economic (0.81) and social (0.85) dimensions. In the economic dimension, the sample is satisfied with the clothes they own and their ability to pay for their children's education, but they are still not satisfied with their savings and their partner's financial arrangements. In the social dimension, the sample is still not satisfied in terms of giving and receiving help from others, but is satisfied in terms of her relationship with family members and extended family. On the social dimension, the example is satisfied with family harmony and communication, but is still not sufficiently satisfied with his role as a member of the wider community and in the extended family.

### Time Management

Time management measures the efforts made by the sample in processing, planning, organizing and controlling their time. The results presented in Figure 2 indicate that almost the majority of the samples (79.2%) exhibited a moderate level of time management, with no cases classified in the very low category. Analyzing the dimensions, more than half of the sample (57.5%) demonstrated a high level of time use planning. In terms of plan implementation, nearly three-quarters of the samples (70.8%) fell into the moderate category. Regarding evaluation, 40 percent were categorized as moderate, while 32.5 percent were in the very low category. Furthermore, based on the average index in Table 1, the overall time management index was 0.55, with the planning dimension scoring the highest (0.68), followed by plan implementation (0.55) and evaluation (0.31). These findings suggest that time management among the sample is primarily focused on planning and implementation, while evaluation remains limited. In the time use planning dimension, the sample most frequently considered economic factors and flexibility, while they least frequently documented daily or weekly activity plans. In the plan implementation dimension, discussed scheduling conflicts with their partners but was highly adaptable to changes due to unforeseen circumstances. However, they rarely maintained records of time use over a week or followed a structured activity agenda. Regarding evaluation, the sample commonly utilized evaluation results for future planning and conducted weekly assessments. However, they rarely performed annual evaluations or documented challenges encountered during plan implementation.

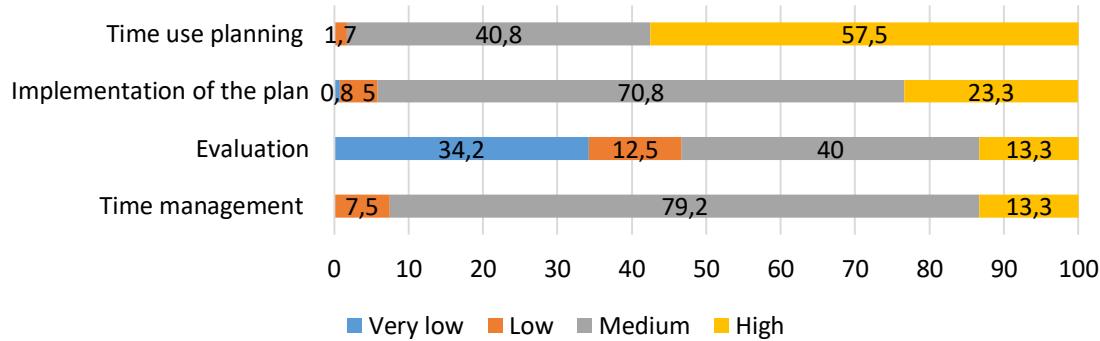


Figure 2. Distribution of families by category (%) of time management index

### Work Family Conflict

Work-family conflict arises due to conflicting role pressures between work and family. Figure 3 and Table 1 show that 60 percent of the sample experienced a moderate level of conflict, with an average index score of 0.42. Only 0.8 percent of the sample fell into the very low category. Work-family conflict is divided into two dimensions. In the dimension of work conflict interfering with family, the largest percentage falls within the moderate category (45%) with an average index score of 0.44. Meanwhile, in the dimension of family conflict interfering with work, nearly half of the sample (49.2%) are experienced a moderate level of conflict. However, this figure is only slightly higher than the percentage of those in the low category (48.3%). The average index score for work conflict interferes with family is 0.39. These findings indicate that work-related conflicts disrupt family life more than family-related conflicts affect work. In the dimension of work conflict interfering with family, the sample reported that job-related pressure made it difficult to fulfill family responsibilities. Additionally, work obligations often forced them to alter plans for family activities. On the other hand, in the dimension of family conflict interfering with work, the sample indicated that family tensions disrupted their ability to complete work tasks. Due to household demands, they frequently had to postpone work-related activities.

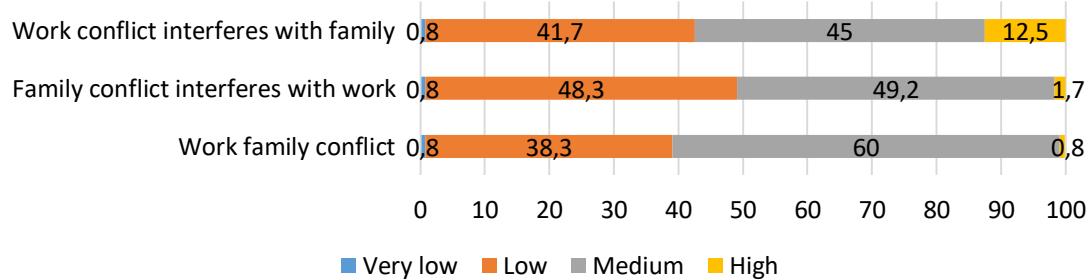


Figure 3. Distribution of families by category (%) of work family conflict index

### Work-Family Balancing Strategy

Work-family balancing strategies are essential to maintaining equilibrium between work and family so that both function effectively. This study found that the majority (85.85%) of the sample employed a moderate balancing strategy, while 14.2 percent were classified as having a high level of strategy use. The average index score

for balancing strategy was 0.62. In this study, balancing strategy were categorized into four dimensions based on their focus. The dimension of maintaining perceptions and reducing pressure had the highest average index score of 0.74, with 71.7 percent of the sample classified in the high category. The dimension of providing support had the lowest average index score (0.31), with 70.8% of the sample falling into the low category. In the dimension of maintaining the family system, more than half of the sample (68.3%) was classified as moderate, while in the dimension of modifying roles and standards, the majority were were also categorized as moderate. These findings indicate that the sample predominantly employed strategies focused on maintaining perceptions and reducing pressure rather than providing support. In the coping pattern of maintaining the family system, most of the sample planned for the future to ensure that changes did not disrupt their work, although only a few felt the need to excel in both work and family life. In the support provision dimension, the sample delegated childcare responsibilities when their children were sick, and only a few hired professional caregivers. In the modifying roles and standards dimension, many in the sample had colleagues with whom they could discuss their concerns at work. In the maintaining perceptions and reducing pressure dimension, most of the sample ignored criticism regarding both parents working outside the home, although some frequently scheduled personal time.

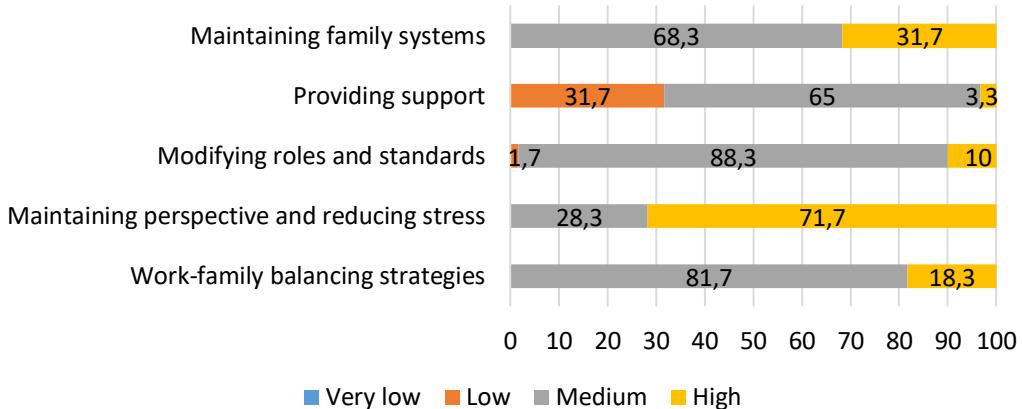


Figure 4. Distribution of families by category (%) of work-family balancing strategy index

### Family Transaction with Their Environment

Families are open systems that influence and transact with the surrounding environment. Figure 4 shows that three-fifths of the sample (60.8%) had a high level of transactions with their environment. The majority of the sample (82.5%) was classified as having a moderate level of social participation, while nearly the majority (79.2%) had a high level of social networking. There were no sample categorized as very low in either the family's transactions with their environment, social participation, or social networks. Based on the average index presented in Table 1, family transactions with their environment had an average of 0.68. The social participation dimension had an average score of 0.49, while the social network dimension had a higher average score of 0.88. In the social participation dimension, the sample rarely participates in academic and social-related activities, but frequently communicates with neighbors and supported youth activities. In the social network dimension, the sample was not well acquainted with the

families of the RW and RT heads but was familiar with at least ten nearby neighbors and knew which neighbors needed help.

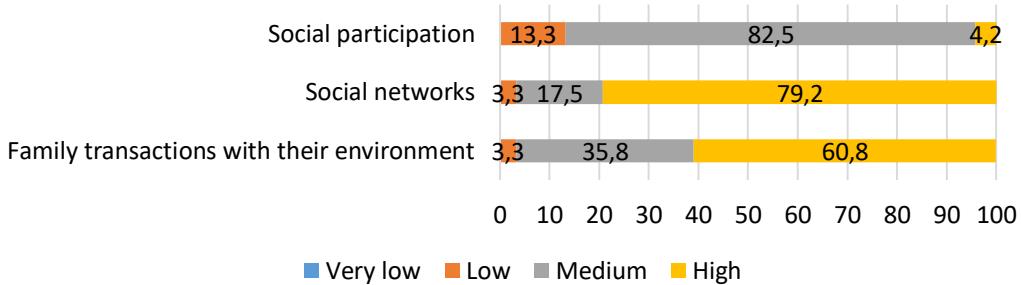


Figure 5. Distribution of families based on category (%) of family transaction index with their environment

### Family-Friendly Environment

Family-friendly environment was measured through the wife's perception of the surrounding environment (both physical and social) that supports family well-being. Figure 6 shows that nearly three-quarters of the samples (73.3%) had a high level of family-friendly environment. In the socio-economic environment dimension, more than three-quarters of the samples (77.5%) were in the high category, while in the physical environment dimension of the house and surroundings, the highest percentage of samples (65%) also belonged to the high category. No samples were categorized as very low. Table 1 indicates that the family-friendly environment had an average index score of 0.86, suggesting that the samples perceived their surroundings as relatively supportive for family life. The average index score for the socio-economic environment dimension (0.88) was higher than that of the physical environment of the house and its surroundings (0.82). This implies that socio-economic conditions had a greater influence on the sample's perception of a family-friendly environment. In the socio-economic environment dimension, the samples perceived their environment as good in terms of respecting and caring for the elderly and appreciating existing diversity. However, they found it lacking terms of environmental conservation and social participation. In the physical environment of the house and its surroundings dimension, the samples perceived their surroundings as comfortable and safe but noted deficiencies in aesthetic appeal and tidiness.

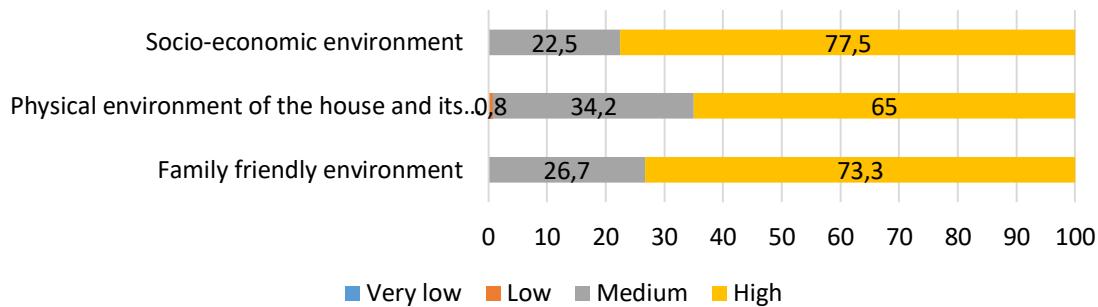


Figure 6. Distribution of families by category (%) of family-friendly environment index

### The Influence of Time Management, Family Work Balance, Family Transactions with Their Environment, and Family Friendly Environment on Family Subjective Well-being

Table 2 shows the results of factor loading and Adjusted R-square PLS model. Based on Table 2, it is known that all items have obtained a factor loading value  $> 0.50$ . The evaluation dimension is the dimension that contributes most to time management. In the family work conflict variable, the dimension of family conflict interfering with work is the most contributing dimension. In the family work balancing strategy variable, role modification and standards were found to be the most contributing dimensions. The social participation dimension is the dimension with the greatest contribution to family transactions with the environment. On the family-friendly environment variable, it was found that the socio-economic environment was the most contributing dimension. The social dimension is the dimension that contributes the most to the family's subjective well-being. In addition, Table 3 shows an adjusted R-square value of 0.437, which means that the influence of the independent variables (time management, family work conflict, family work balancing strategies, family transactions with the environment, and family-friendly environment) on the dependent variable (family subjective well-being) is 43.7 percent. The remaining influence (56.3%) is found in other variables that were not studied.

Table 2. Results of factor loading and R-Square analysis

Variable	Factor Loading	Adj. R-Square
Time management		
Planning time use	0.747	
Implementation of plans	0.792	
Evaluation	0.866	
Work-family conflict		
Work conflict interferes with family	0.703	
Family conflict interferes with work	0.856	0.437
Work-family balancing strategies		
Maintaining family systems	0.795	
Providing support	0.677	
Modifying roles and standards	0.832	
Maintaining perspective and reducing stress	0.626	

Table 2. Results of factor loading and R-Square analysis (Continue)

Variable	Factor Loading	Adj. R-Square
Family transactions with their environment		
Social participation	0.831	
Social networks	0.759	
Family-friendly environment		
Socio-economic environment	0.965	
Physical environment of the house and its surroundings	0.868	0.437
Family subjective well-being		
Economic aspects	0.844	
Social aspects	0.917	
Psychological aspects	0.892	

Table 3 and Figure 7 present the effect coefficients showing the direct and indirect effects on subjective well-being. The results show that the family work balancing strategy ( $t=3.468$ ,  $p=0.001$ ) has a direct significant positive effect on subjective well-being. This means that the better the strategy that families carry out to balance work and family, it will directly increase the subjective well-being of dual earner families. In addition, it was found that family-friendly environment ( $t=6.086$ ,  $p=0.000$ ) has a significant positive effect directly on subjective well-being. This means that the higher the level of family-friendly environment will directly increase the subjective well-being of dual earner families. Another finding is that there is an indirect significant positive effect of time management ( $t=1.991$ ,  $p=0.047$ ) on subjective well-being through family work balancing strategies. This means that the better the time management carried out will increase the family work balancing strategy which in turn will increase the subjective well-being of dual earner families.

Table 3. Coefficient of influence of time management, work-family conflict, work-family balancing strategies, family transactions with their environment, and family-friendly environment on family subjective well-being

Path	Coefficient Path	T-values	P-values
Time management $\rightarrow$ Family subjective well-being	-0.027	0.367	0.713
Work-family conflict $\rightarrow$ Family subjective well-being	-0.171	1.933	0.054
Work-family balancing strategies $\rightarrow$ Family subjective well-being	0.279	3.468*	0.001**
Family transactions with their environment $\rightarrow$ Family subjective well-being	-0.045	0.518	0.604
Family-friendly environment $\rightarrow$ Family subjective well-being	0.564	6.086*	0.000**
Time management $\rightarrow$ Work-family balancing strategies $\rightarrow$ Family subjective well-being	0.076	1.991	0.047*

Note. (\*) significant at  $p<0.05$ , (\*\*) significant at  $p<0.001$

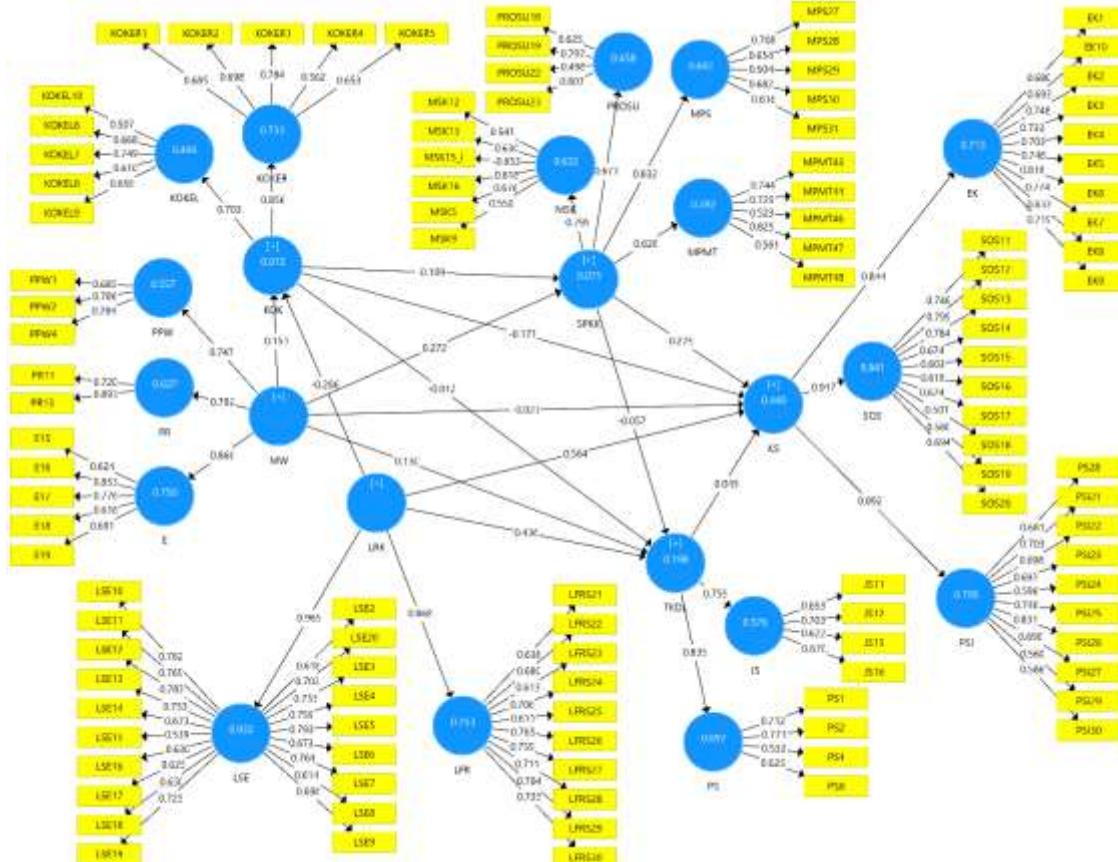


Figure 7. SEM model analysis and PLS algorithm results

## Discussion

In this study, the average age of the wife was lower than the age of the husband. This is in line with Conroy-Beam and Buss (2019) who stated that women consistently prefer older men across culture. Bartoszuk et al. (2019) stated that older individuals tend to have a more positive view of the family environment. This is because they have more life experience through being active in their social environment (Ang, 2018). On the other hand, this study found that the largest percentage of wives in sample families had a higher level of education than their husbands. Individuals with higher educational qualifications may experience better job security, leading to improved well-being (Setjo & Frankska, 2021). Simanjuntak et al. (2024) stated that higher income and education will have a positive effect on subjective well-being. Women with higher education have a greater chance of working in the formal sector which is more rigid in working time, so they have to manage their time better, which means they usually have a higher level of time management (Sunarti, 2019).

Although having a higher level of education than their husbands, almost one-third of the wives chose to work as traders, which is considered informal work. This could be due to time flexibility and more manageable household responsibilities (Sumule & Syafitri, 2014) or could be a sign that the sample tends to have lower time management (Sunarti, 2019). This is consistent with the finding that almost most of the samples have a moderate level of time management. In addition, it is supported by the finding that

only three-fifths of the samples have high categorized family transactions with their environment. This could be due to a high workload or busyness, which may affect an individual's ability to interact positively with their social environment (Natanael et al., 2023). Even so, almost all samples had high subjective well-being. This means that the samples do not experience emotional exhaustion to severe stress due to the demands they have so that their subjective well-being is high (Castro et al., 2023)

The largest percentage of sample families are small families and the largest percentage of sample families live above the poverty line in Bogor City. Families with fewer members tend to have higher per capita income (Masniadi, 2012). The greater the family income, the more prosperous the family is because income is the main resource for families to fulfill their needs (Nadhifah et al., 2021). Higher income can provide more resources to balance work and family, such as seeking support from outside the family in the form of household assistants or buying ready meals. Research conducted by Fala et al. (2020) found that wives who work in the formal sector seek support from outside the nuclear family, such as extended family or other people to take care of children and the house, while wives with informal jobs take care of children and family themselves. Therefore, non-poor families have better time management than poor families (Sunarti, 2019). This aligns with broader research showing that access to resources, including childcare and household help, significantly reduces work-family conflict and improves well-being (Nomaguchi & Milkie, 2020). However, individuals with higher incomes tends to spend more time working and less involved with their environment (Chen et al., 2020).

Time management was found to have an indirect effect on family subjective well-being through family work balancing strategies. If good time management is done to balance work and family, then subjective well-being will increase. This means that time management as a form of family work balancing strategy can improve family subjective well-being. This result is in line with the findings of Sunarti et al. (2020) that the better the coping strategy is applied to balance family work, it will optimize time management. In addition, in dual earner families, household strategies will be more effective if they use time more efficiently, so that they have more time for the family (Forsberg, 2009). The results of this study are not in line with Sunarti (2019) research which found that time management behavior is positively related to satisfaction. This discrepancy may be because the sample often carries out daily activities, such as house cleaning, cooking, and other tasks, spontaneously and without planning.

Subjective well-being can decrease when working women feel conflict between work and family demands (Achour et al., 2015). The results showed that the average work conflict interferes with the family higher than family conflict interferes with work. Similar findings were found in research by Meliani et al. (2014) and Sunarti et al. (2021) which shows that the dimensions of family work conflict are more felt by wives, rather than family conflict interfering with work. Rahman et al. (2019) stated that subjective well-being will decrease when family work conflict increases, especially when work conflicts that interfere with the family occur. Additionally, Shui et al. (2020) in their research found that work conflict disrupts family life have a greater negative impact on family well-being.

Most of the samples have a high level of family work balancing strategies. This shows that the samples already have a good balancing strategy. The family work balancing strategy was found to have a significant positive influence on subjective well-being. The better the strategy used by the wife to balance family work, the subjective well-being felt by the family will increase. The balancing strategy is carried out to meet the demands of family and work so that both can run well. If these two things can run in balance, subjective well-being will increase. This result is in line with the findings of Sunarti et al. (2020) that the efforts made by families to balance work and family will improve the subjective well-being of families.

Most of the samples have a high level of family-friendly environment. This may indicate that individuals who have a positive perception of the environment tend to be more active in interacting and participating in their environment (Siregar & Rahmansyah, 2020). The family-friendly environment has a significant positive effect on subjective well-being. This is in line with Rapheal et al. (2014) which states that family perceptions of the wider socio-economic environment of the family and the positive home and family environment can affect well-being. Thus, family-friendly environments such as ecovillage are recommended to be built because they can overcome various inequality problems in family life (Sunarti et al., 2019).

There are several limitations in this study, namely not examining more deeply the type of work of the wife, the problems experienced, specific working hours, and the distance traveled to the workplace. Therefore, future research is expected to consider the type of work of the example, the problems experienced, the specific working hours, and the distance traveled to the workplace to be examined more deeply in order to obtain deeper information related to dual earner families. The subjects in this study were wives of dual earner families, which means that it was only based on the wife's perception. Future research can involve husbands as subjects so that it is allows to get more complex research results regarding dual earner families.

## Conclusion and Recommendation

### Conclusion

The results showed that most of the sample reported high levels of subjective well-being but only moderate levels of time management and family-work balance. Additionally, three-fifths of the sample experienced moderate family-work conflict, nearly three-quarters had a high family-friendly environment, and three-fifths had moderate levels of family interactions with their environment. The effect analysis indicated that stronger family-work balancing strategies and a more supportive family-friendly environment directly contributed to higher subjective well-being among dual-earner families. Moreover, better time management improved family-work balancing strategies, which, in turn, enhanced subjective well-being in dual-earner families.

### Recommendation

Based on the results of the study, to achieve family well-being families needs to manage their time better, pay attention to burden and demands of work as not to cause problems, and try to balance work and family in ways, such as taking time for theirself

and not piling the responsibility of housework on one person. In addition, families can maintain the quality of the family-friendly environment by actively participating in social activities held in the neighborhood, such as gotong royong, study groups, and social gatherings. Related institutions can build a family-friendly home and work environment so that the subjective welfare achieved by families will be optimal. Future research can expand the analysis by considering additional variables and diverse groups of sample.

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