RELATIONSHIP BETWEEN ECONOMIC PRESSURE AND FAMILY FUNCTIONING AMONG B40 FAMILY

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Abstract - The aim of this study is to determine relationship between economic pressure and family functioning among low income family. A total of 518 respondents of B40 family residing urban and rural area in Kelantan, Kedah, Negeri Sembilan and Johor were involved in this study. The Economic Pressure instrument was used to assess economic pressure. Malaysian Family Strengths Scale was used to measure family functioning. Finding generally shows that there was a negative and significant correlation between economic pressure and family functioning. This study implies that high level of economic pressure will result low level of family functioning.

Keywords - Economic pressure, family functioning, B40 family

I. INTRODUCTION

B40 family is defined to the bottom 40% of family that have households with monthly income of RM3855 and below. According to Nor Hamizah (2016), the financial position of the B40 household is seen to be increasingly widespread with a high level of indebtedness to cover daily expenses or contingencies. Based on this financial situation the B40 household is said to be a group that is easily affected by surprises and faced with the risk of economic disincentives.

Previous studies have shown that economic pressure may disrupted family functions (Roper, Goerge, Nelson, Yorgason, Poulsen, 2016; Conger, Conger, & Martin, 2010; Zarinah, Rozumah, Rumaya & Mansor, 2009). Economic pressure is an individual assessment of financial position (Conger et al., 1993). Economic pressure is usually closely related to the number of working people who contribute to the total family income, contribution that do not require payment to the family, and family needs determined by family size and composition (Voydanoff, 1990).

Family functioning is used to describe family-related processes by considering family protection mechanisms in terms of emotional, social, cognitive and physical factors. Family functioning is also a way of how families fulfill their function and have multi-dimensional constructs that reflect the interactions and activities of the family with the ability to meet goals, provide emotional and physical support, and support the development and well-being of the family (Walsh, 2003). The family functionality system usually has the characteristics of tendency towards stability and balance, the opportunity to adjust the situation, the existence of unity and the value of love and togetherness, and respect the differences of individuals which in turn create opportunities for individuals in the family to fulfill their role (Matejevic, Jovanovic, & Ilic, 2015).

Literature review shows that economic pressure increases anger, disappointment, depression and less control among parents (Roper et al., 2016; Robila & Krishnakumar, 2006; Conger, Wallace, Sun, McLoyd, & Brody, 2002; McLoyd, 1990). This situation in turn led to more conflicts in family relationships (Roper et al., 2016; Wadsworth & Compas, 2002). A study by Zarinah et al. (2009) in Malaysia found that high level of economic strain will decrease the functioning of the family. This study involved 200 parents who had children aged between 7 to 12 years old. A study by Nurul Faizin (2006) also found that high economic pressure caused the family not to function properly. While Voydanoff and colleagues (Voydanoff & Donnelly, 1988; Voydanoff, 1990) found that high economic pressure resulted low family satisfaction. In the present study, we investigating the relationship between economic pressure and family functioning among B40 family.

II. METHODS

2.1. Participants and Procedure

The participant in the study were parents of B40 who have children aged 4 -6 years old. This study was conducted in urban and rural areas in Kelantan, Kedah, Negeri Sembilan and Johor, Malaysia. Participants were selected based on the list name of children who have parents of B40 provided by teachers of selected preschool. The self-administered questionnaire was distributed to all the participants through their children in the selected preschool.

2.2. Data Analysis

Data is analyzed by using the Statistical Package for Social Science (SPSS) version 22 which includes two statistical analyses which are descriptive statistical analysis and inferential statistical analysis. A descriptive analysis was conducted to provide a clearer picture of the data distribution. The relationsip

of study variables were quantitavely measured using Pearson product-moment correlations. The independent sample t-test were computed to examine the mean differences in economic pressure and family functioning of B40 family between urban and rural area.

2.3. Measurements

2.3.1. Economic Pressure

Economic Pressure. Economic Pressure construct consists of three indicators: unmet material needs, can't make ends meet and financial cutbacks. Good reliability and predictive for this measure was found in previous studies (Conger et al., 2002, 1993, 1992) For each indicator, higher score reflects greater economic pressure. For the "*unmet material needs*" indicator, participant and spouse rated their ability to afford adequate housing, clothing, food and medical care on a scale ranging from 1 (strongly agree) to 4 (strongly disagree). The 4 item scale had an internal consistency reliability of .70. For the "*can't make ends meet*" indicator, participants and spouse were asked how much (a) difficulty they had in paying bills during the past 12 months, with responses ranging from 5 (a great deal of difficulty) to 1 (no difficulty at all) and (b) money was ;left at the end of the month on a scale from 1 (more than enough money left over) to 5 (not enough money to make ends meet). This indicator had an internal consistency reliability of .78. "*Financial cutbacks*" were measured by asking participants and spouse to respond to 12 items regarding their adjustments to financial difficulties (1=yes, 0=no) during the past 12 months, such as taken an extra job or jobs to help meet expenses and changed your residence to save money. These items were summed to form an index of cutbacks made in response to financial needs. This financial cutbacks indicator had an internal consistency reliability of .94.

2.3.2. Family Functioning

Family functioning was measured using Malaysian Family Strengths Scale (MFSS) developed by Zarinah, Rozumah, Rumaya, Muslihah and Nur Ruziani (2012). This scale consist of 27 items to assess seven dimensions of family strength:1) Communication (3 items); 2) Love (5 items); 3) Support (4 items); 4) Commitment (4 items); 5) Acceptance (4 items); 6) Religiosity (4 items); 7) Relationship (3 items). The scale responses range from 1= definitely disagree to 6= definitely agree. Some of the items included were "Our family members tolerate each other." and "Our family members talk openly each other". The total of family strength score was obtained by adding the scores for all the items where higher score indicate higher family strength. For this study reliability for MFSS was .97.

III. RESULTS

3.1. Participants Background

This study involved 518 participants (259 father and 259 mother). The age of participants was found to range from 22 to 69 years old (M = 36.56 SD = 7.08). The mean total household monthly income of the respondents was RM 2045.26 with a standard deviation of 916.86. Results showed on average participants had 17 years of education (SD=2.18). In terms of location, about 51.6% living in urban while others (48.1%) living in rural area.

3.2. Relationship between Economic Pressure and Family Functioning

Pearson product-moment correlation coefficient was used to explore and determine the strengths of the relationship between economic pressure and family functioning. The results showed sub construct for economic pressure namely unmet material needs (-.096, p<.01), can't make end meets (-.173, p<.01) and financial cutbacks (-.119, p<.01) were negatively associated with overall family functioning. The finding indicated that high level of economic pressure may decrease the level of family functioning.

	Variables	1	2	3	4	5	6	7	8	9	10	11
1.	Economic Pressure (Unmet Material Needs)	1										
2.	Economic Pressure (Can't Make Ends Meet)	-.130**	1									
3.	Economic Pressure (Financial Cutbacks)	-.246**	-.411**	1								
4.	Overall Family Functioning	-.096*	-.173**	-.119**	1							
5.	Communication	-.088*	-.183**	-.135**	.897**	1						
6.	Love	-.097*	-.178**	-.107*	.961**	.860**	1					
7.	Support	-.079*	-.156**	-.110*	.950**	.856**	.907**	1				
8.	Commitment	-.087*	-.207**	-.141**	.923**	.813**	.885**	.880**	1			
9.	Acceptance	-.097*	-.144**	-.079	.949**	.822**	.911**	.895**	.898**	1		
10.	Religiosity	-.081*	-.114**	-.111*	.829**	.662**	.728**	.721**	.699**	.732**	1	
11.	Relationship	-.082*	-.127**	-.091*	.863**	.723**	.796**	.783**	.712**	.768**	.762**	1

Table 1: Correlation between variables Furthermore, the findings revealed that economic pressure also were found to be negatively correlated with all sub-dimensions of family functioning.

3.3 Differences in economic pressure and family functioning between urban and rural area

Independent sample t-test analysis was utilized to compare the mean scores of two different groups of location (rural and urban area) in identify of economic pressure and family functioning. Of all the variables investigated, the findings shown that there were no significant differences between rural area and urban in perception of economic pressure and family functioning (Table 2).

Variables	Urban (M/SD)	Rural (M/SD)	*t*	*p*
Unmet Material Needs	12.82/2.09	12.75/2.15	.378	.705
Can't Make Ends Meet	32.63/8.56	32.22/8.64	.539	.590
Financial Cutbacks	19.94/10.96	20.59/10.85	-.676	.499
Overall Family Functioning	137.58/13.49	137.08/17.36	1.171	.718
Communication	15.45/1.85	15.41/2.27	.222	.242
Love	26.23/2.96	26.18/3.61	.195	.825
Support	20.98/2.31	20.92/2.94	.226	.846
Commitment	15.79/1.79	15.85/2.21	-.336	.822
Acceptance	21.05/2.32	21.05/2.86	-.026	.737
Religiosity	22.07/1.98	21.86/2.76	.997	.929
Relationship	15.98/1.74	15.79/2.10	1.160	.317

Table 2. Differences in perception of economic pressure and family functioning between urban and rural area of B40 family

In other words participants of B40 family either at rural or urban area had same level perception of economic pressure and family functioning. The same results also were found for all sub-dimensions of family functioning between urban and rural area among the participants of B40 family.

IV. DISCUSSION

Economic pressures have been identified by some previous researchers as one of the factors that affecting family processes (Roper et al., 2016; Conger et al. 2010; Zarinah et al. 2009). The results of this study are in line with the findings of previous studies where high economic pressure reduces the level of family functioning. In this study, if the family can afford the material needs and high level of financial cutbacks it will decrease the functioning of the family. Conger et al. (1992) found that high economic pressure was influenced by low family income, unstable employment, loss of income and much debt.

Low-income families are less able to provide basic family needs such as food, clothing and comfortable living (Orthner, Jones-Sanpei & Cole, 2001). They also have low family solidarity, very difficult to communicate as a family and try to avoid talking about problems openly (Orthner et al., 2001). Therefore, the financial stability of the family is very important as it will affect the wellbeing of every member of the family from physical, emotional and social aspects. If the economic situation of a family is strong, then the various family activities such as vacation, holding a gratitude or birthday ceremony and having a meeting for all family members can be done as often as possible. The frequency of doing all these family activities can further strengthen the relationship between all family members may increase the level of family functioning (Zarinah, Rozumah, Rumaya, Muslihah & Nur Ruziani, 2012; Meredith, Abbott, Lamanna, & Sanders, 1989; Zabriskie, & McCormick, 2003).

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