



# The Fulfillment of Young Couple Economics Needs for Family Welfare Improvement

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**Abstract.** This study aims to determine the fulfillment of the economic needs of young couples and to describe family welfare in the eyes of young couples. Young couples in this study were men and women who had married when they were under 19. This qualitative research uses interviews, observation, and documentation to collect data. Test the validity of the data using triangulation to get the actual data. The study results indicate that the fulfillment of the family economy carried out by young couples is to maximize their basic abilities by profession as traders, workshop employees, odd jobs, and others who get wages below the minimum wage. The role and support of parents also affect the economic fulfillment of young couples' families. Efforts to fulfill the economy carried out by young couples have yet to be able to achieve a prosperous family. This affects the view of family welfare for families of young couples. For young couples, family welfare is a condition where a family is financially sufficient and able to meet the needs of each family member.

**Keywords:** Family welfare, young couple family, economics perspective.

## INTRODUCTION

Family is the smallest social group in society which is formed by marriage and blood relations. Marriage is a relationship between two individuals, a man and a woman, later called husband and wife. In family relationships formed by marriage, the roles and responsibilities of both partners are required, which involve intimacy, partnership, companionship, attention, affection, and roles as parents (Sigelman, 2003). In addition to marriage, the characteristics of family as the smallest social group are living together, economics partnership, and reproductive process (Lestari, 2012).

A happy and prosperous family is considered to be an ideal family. Family happiness is examined based on a psychological point of view, while family welfare is perceived from an economic perspective (Sumarjan, 1993). Based on the Government Regulation of the Republic of Indonesia Number 52 of 2009, a prosperous family is a family that is established based on legal marriage, can fulfill proper spiritual and material life necessities, fears God Almighty, and has a harmonious, aligned and balanced relationship among family members as well as with society and environment. The concept of family welfare is a condition where basic needs, social needs, and the need for optimal development for all family members are fulfilled. Based on the concept of family welfare, there are several influential aspects in achieving a prosperous family, namely 1) Economics, 2) Social, and 3) Psychological (Sunarti, 2006).

Based on the economic aspect, family welfare is a state where a certain level of a family's financial input is fulfilled. Financial inputs include income, family asset values, and expenses, while outputs are the benefits individuals, families,

and society obtain from these inputs. On the social aspect, family welfare includes social appreciation and support obtained by all family members. Appreciation is the center of human development so that they function optimally, creatively, productively, skillfully, and optimistically. In contrast, support includes a commitment to family members, quality time, two-way communication, and appreciation (Sunarti, 2006). From a psychological aspect, family welfare is a multidimensional phenomenon related to emotional and life satisfaction functions. This phenomenon is related to the role of parents in achieving family welfare based on psychological aspects, such as mood, level of satisfaction, and meaning of life. The other components included in the psychological aspects often examined and associated with other aspects are mood, anxiety, depression, self-esteem, and self-concept (Sunarti, 2006).

The level of family welfare according to BKKN consists of five levels, namely: 1) Pre-Prosperous Families (KPS), 2) Prosperous Families I (KSI), 3) Prosperous Families II, 4) Prosperous Families III, and 5) Prosperous Family III Plus. These levels are influenced by indicators of prosperous family stages based on the ability to meet family needs. The first level of family welfare is the pre-prosperous family stage, consisting of families that do not fulfill one of the 6 (six) indicators of Prosperous Family I (KS I) or the indicators of "basic family needs." The six indicators of a Prosperous Family include: 1) In general, family members eat twice a day or more; 2) Family members have different clothes for home, work/school, and traveling; 3) The house where the family lives in has a roof, floor, and walls 4) If a family member is sick, they are taken to a health facility, 5) a couple of childbearing age who wishes to implement the family planning program go to a contraceptive service facility, 6) All children aged 7-15 years in the family go to school. Based on these indicators, it can be concluded that the family economy greatly influences family welfare. Accordingly, to be able to achieve a prosperous family, a good family economy is required.

Economics is a social science that examines scarcity, a condition caused by an unequal combination of unlimited needs and limited resources. The family economy covers the needs and demands of the family, additionally how to use resources to meet the needs and demands of the family (Doriza, 2015). Achieve family welfare, and it is undoubtedly supported by individual readiness to build a family, one of which is reflected in age. Thus based on Government Regulation Number 16 of 2019 concerning Marriage, the permitted age limit for women and men to get married is 19 years. In line with Government Regulation 35 of 2014 concerning Child Protection, a child is an individual who is not yet 18 (eighteen) years old, including unborn children.

A young couple is two individuals who get married at a young age. Young age is an age that is still classified as youth, specifically the population in the age group of 10-24 years (Bappenas et al., 2013). Young couples typically get married without fulfilling the specified requirements for marriage, specifically when they are still very young or teenagers. Young marriage is between a man and a woman when they are below the minimum age set by law (Rohmah, 2009). Marriages that occur when the bride and groom have not met the minimum age limit for marriage are often referred to as early-age marriages. Early-age marriage is a marriage that takes place when they are still underage and have non-maximum readiness physically, mentally, and materially (Dlari, 2005).

Someone still classified as a juvenile does not have the psychological readiness to live life as a family. Psychological readiness, in this case, is individual readiness in carrying out the role of husband or wife concerning understanding their duties in the household; their readiness in terms of mentality, behavior, feelings, thoughts, and attitudes. An unprepared psychological state has an impact on the inability of young couples to maintain their marriage. As a result, based on data from the Central Bureau of Statistics in 2017, the divorce rate for women under 18 is higher than for women after 18, with percentages of 4.53% and 3.02%, respectively. Divorce is caused by factors that impede family welfare, one of which is economic factors. This condition arises due to the suboptimal use of resources in fulfilling the needs and demands of the family. Couples who marry young, the public believes that these marriages do not have optimal readiness and maturity to build a family and are still economically dependent on their parents because they have not been able to meet their daily needs (Adhim, 2002). This is driven by the condition of human resources who are not old enough to marry, have not completed their education, and are not psychologically ready to take on the role of a family member.

Based on the results of Badruzaman's study in 2021, it was found that the divorce rate was affected by the age when the couple got married; in other words, the younger a person was when getting married resulted in a higher divorce rate. Based on family welfare indicators, welfare can be achieved if the family's economic condition is good. The spouse's ability to earn an income affects a family's economic situation. Young couple families, unintentionally, are one of the reasons why the poverty cycle in the family can occur. This can happen because adolescents who marry at a young age are not yet well-established and cannot get jobs like adults (Fachria Octaviani, 2020). This is in line with the results of Juhaidi and Umar's study in 2020, stating that early marriage has an impact on the family economy, which is one of the causes of poverty. This phenomenon can occur due to the condition of the husband and wife who do not have an established job, thus causing problems related to economic difficulties. The difficult economic situation

faced by early marriage couples creates a double burden for parents because the parents will bear these economic necessities, generally the male partner's parents. This condition will repeatedly occur, causing structural poverty (Djamilah & Kartikawati, 2014).

Based on the description above, early-age marriages can cause economic problems. Therefore, this study needs to be conducted to find out the efforts made by young couples to fulfill their economic needs and describe family welfare from the perspective of young couples.

## **METHODS**

The type of research conducted in this study is qualitative research. According to Jan Richie, qualitative research presents the social world and its perspectives regarding concepts, behaviors, perceptions, and issues about humans/objects being studied (Moelong, 2017). Therefore, qualitative research is a study conducted through the examination of scientific backgrounds and interpretation of occurring phenomena as an attempt to present the social world by generating descriptive data in the form of words. Data collection techniques of qualitative research applied in this study are observation, interviews, and documentation. Observational data collection techniques were carried out by participatory observation because the researchers directly observed the subjects being studied.

Furthermore, the interview data collection technique applied in this study was an interview approach using general instructions to make it easier for researchers to collect the data needed. Data collection in documentation is required to support the data obtained through observation and interviews. Data collection in the form of documentation aims to consider the results of observations and interviews. The documents required in this study include a marriage book/marriage certificate, wedding photos, residence photos, and other documents.

The subjects involved in this study were three young couples. The subjects were selected because they fit with the focus of this study, which was young couples who were married when they were under 19 years old. The study was conducted in Sidoarjo - East Java. The location was selected because, based on the survey results conducted before the study, the subjects required in this study were discovered. The study was conducted in March–May 2022.

In this qualitative research, data analysis was conducted before going to the field, while in the field, and after returning from the field. Before going to the field, a data collection process was carried out, which was then analyzed to determine the focus of the study. During the implementation of data collection in the field, through interviews, observation, and documentation, all data obtained were recorded in field notes. After returning from the field, data collection was carried out once the required data were obtained. After collecting data in the field, there were several stages of data analysis techniques, specifically data reduction, data presentation, and conclusion (Sugiyono, 2011). The data that had been analyzed needed to be tested for its validity to get the actual data. The data validity test in this study was carried out by technical triangulation, which collected data from the same source using different data collection techniques. The resulting data obtained through interviews would be adjusted to the data obtained through observation and documentation. If differences were discovered in the data obtained from interviews, observation, and documentation, further discussions were conducted with the relevant data sources or other sources to ensure accuracy (Sugiyono, 2011).

This study was conducted in Sidoarjo - East Java. The location was selected based on the results of a survey conducted before the study because the subjects required in this study were discovered, which were young couples who were married when they were under 19 years old. There were three couples involved in this study as subjects. The subjects were selected because they had implemented family economic fulfillment activities that followed the objectives of this study. The study was conducted in March–May 2022. The family welfare theory used to analyze the data collected was the family welfare theory proposed by Sunarti (2006), describing that a prosperous family is a family that can fulfill basic, social, and developmental needs for all family members.

## **RESULTS AND DISCUSSION**

### **The Economics Needs Fulfillment of Young Couples**

The subjects in this study were families of young couples who were married before they turned 19 years old. The different life backgrounds of each subject influence the perspectives and efforts made in achieving family welfare. The first subject came from a family with sufficient economic conditions. By the time they got married, the wife had

not completed her education at the high school level, while the husband had completed his high school education. The marriage was due to unintended pregnancy (*marriage by accident*) caused by promiscuity. The couple's married life began when both parties did not have jobs.

Consequently, at the beginning of the marriage, the life of the interviewees still depended on their parents. By working on their abilities, the husband in the family of the first couple started looking for jobs to earn income. The occupation of the head of the first young couple's family at this time is as a street sweeper. After getting the job, the couple's parents provided housing assistance so they could live together, and currently, this young couple's family is living separately from their parents. The income earned by the family is still not enough to meet life necessities; therefore, at certain times, the husband is looking for additional income as a casual laborer in a neighbor's home industry. The number of dependents of the first young couple family is two children already in school. The income the husband gets from working as a sweeper and laborer in the home industry, below the minimum wage (UMR), is sufficient to meet his family's necessities.

Different conditions were identified with the second couple in this study, which came from a family with a dire economic situation. The marriage was due to unintended pregnancy (*marriage by accident*). The husband and the wife had not completed their education when they married. However, the husband was a vocational high school student, so he had competencies that could be developed to get jobs. After the marriage, the husband found a source of income by working in a motorcycle repair shop. The young couple was still living with their family. The family's unfavorable economic situation indirectly became the responsibility of this young couple because they were still living with their parents. In addition to making ends meet for the young couple's family, this couple also struggled to support the economy of their parents' family, explicitly financing the education of their two younger siblings. This situation required the wife to be able to help the family's economy by selling food and soft drinks on the terrace of the house while taking care of their child.

Meanwhile, the third couple got married because of the tradition of the area where they lived; for that reason, the marriage was supported by the families of both parties. Apart from tradition, the marriage was also held based on mutual love. Both of these young couples came from families with a good economy; therefore, in living their married life, they got full support from both parents to have a decent life. The third couple was still living with his parents, and their source of revenue was by selling vegetables with capital support from their parents. This young couple has a better life compared to the other two couples.

Based on the results of interviews with the subjects, it can be concluded that the economic needs fulfillment of young couples is affected by several factors that come from within themselves, specifically dropping out of school, and other factors that come from outside, such as parents/other family members. Dropping out of school constrained young couples in fulfilling their family's economic needs. The economic constraints faced by the couples were due to their limited ability to get a job with sufficient wages. Their abilities were limited because they decided to drop out of school; consequently, they needed to be more constrained in meeting the requirements to get a job. Most of the wives who became subjects in this study had yet to complete their high school education.

Meanwhile, the husbands had graduated from high school before getting married. Education is the basis or guideline in life. Young couples' limited education has also impacted the lack of jobs that can guarantee the fulfillment of their family needs (Farah et al., 2020). Dropping out of school is the impact of underage marriage, which is not following the law. In addition, there are other impacts, such as divorce and domestic violence, often due to economic and psychological unpreparedness to carry out the responsibilities in marriage (Pujihavuty, 2011).

Young couples who decide to drop out of school because they got married under the age of 19 are in miserable conditions. Education is a supporting factor in preventing family problems, including the economic aspect. Education can develop a person's character and competence to achieve quality human resources. Furthermore, through education, a person can identify and maximize their potential. Based on the results of scientific studies, it has been proven that educated humans are essential in directly supporting economic growth (Widiansyah, 2017).

However, based on the results of data collection that has been carried out, this condition does not diminish the intention of the heads of the families to earn income to fulfill the needs of their families. The activities carried out are only focused on maximizing basic abilities (life skills) to get a job rather than developing competence and potential. Efforts are made to maximize basic capabilities and take advantage of existing opportunities. An income below the minimum wage (UMR) is enough to meet his family's basic needs, including clothing, food, shelter, health, and education. The support and responsibility given by parents to young couples also influence the efforts made by young couples in fulfilling the family's economic necessities.

Besides fulfilling family needs to achieve a prosperous family, other aspects have an essential role from an economic perspective, specifically the management of income and expenses to facilitate financial monitoring.

Effective and efficient economic management can assist a family in being better off while meeting the needs of family members and maintaining the stability of the family's economic life (Fitria, 2016). This study found that the young couple's family had yet to reach the stage of managing finances. The young couple who became subjects in this study did not implement expenditure planning and recording; all the money was used to buy priority necessities for all family members. Moreover, those with financial control in the family are adjusted according to the agreement between husband and wife.

In regards to the economic fulfillment that has been carried out by young couples either on their efforts or with parental support, if being analyzed using the family welfare theory put forward by Sunarti (2006), they have not been able to achieve a prosperous family. Economic fulfillment can only cover basic needs, including clothing, food, shelter, and developmental needs, by sending their children to school as the first couple did.

## **Family Welfare from the Perspective of Young Couples**

Based on the concept of family welfare put forward by Sunarti (2006), a prosperous family is a family that can provide essential, social, and developmental needs for all family members. Based on the economic aspect, family welfare is a condition or situation where a family can fulfill their needs and requirements (Shinta, 2015). Thus, a prosperous family is a condition where a family can fulfill basic, social, and developmental needs and the requirements of each family member. Based on the interview results with the subjects regarding family welfare, they described a prosperous family as a financially sufficient family. This opinion was based on the situation experienced by the subjects in this study, precisely the existence of economy-related constraints. Therefore, according to young couples who get married under 19, family welfare is the fulfillment of life's necessities that can be achieved with sufficient economic conditions.

According to the first couple, family welfare is achieved when the family can meet their necessities. The life necessities in question include eating three times a day, having proper clothes and shelter, being able to provide for the needs of the children's school, and owning a private vehicle that can be used to support daily activities. Meanwhile, according to the second couple, because the income earned is sometimes not enough to meet daily needs, it affects this young couple's perspective on family welfare; according to them, a prosperous family is a family with sufficient income. If they are not given the responsibility to support their two younger siblings, their current income can be sufficient to fulfill the needs of their family. The sufficient level for this young couple is still limited to clothing, food, and shelter. With the help and support given by the parents to the third couple, according to this young couple, their perspective on family welfare is still limited to meeting the life necessities, including clothing, food, and shelter. This was affected by their lack of desire to get something more significant; this young couple felt sufficient with the life they were currently living.

The subjects' perspective on family welfare has not yet reached the stage of fulfilling wishes due to their economic constraints to meet their needs. Based on the level of family welfare according to BKKN, the results of observations, and interviews with the subjects, it can be concluded that the young couple families in this study are at the level of pre-prosperous families and prosperous families level I. The young couple's family, considered at a pre-prosperous level, is the second subject in this study; it was due to their parent's family conditions, which were not yet prosperous. Consequently, when this young couple built their own family, they were still responsible for supporting family members other than the main family, specifically their younger siblings, who were still at school. This circumstance certainly complicated the economic situation of the young couple's family; consequently, they were still at the pre-prosperous family level. Pre-prosperous families are families that cannot fulfill one of the six indicators of a prosperous family level I, consisting of 1) In general, family members eat twice a day or more, 2) Family members have different clothes for home, work/school, and traveling, 3) The house where the family lives has a proper roof, floor, and walls, 4) If a family member is sick, they can take them to a health facility, 5) If a couple wants to do the family planning program, they go to a contraceptive service facility, 6) All children aged 7-15 years in the family go to school. One indicator that could not be fulfilled was a house with decent conditions. Based on the results of conducted observations, it was found that the house floors and roofs were in poor condition and the number of rooms needed to be increased for all family members causing a lack of privacy for each family member. A sticker from Social Service Agency was also found at the subject's house, indicating that the family is considered a pre-prosperous family and recipient of government assistance. The young couple families number 1 and 3 were considered to be prosperous families level I because they had met the six indicators of a prosperous family according to the BKKN. This condition was supported by the role of parents who assisted the young couple's families to live appropriately.

From an economic perspective, the level of welfare of the young couple's family could be described as not yet prosperous. This was based on the young couple's conception of family welfare, which only focused on meeting basic needs. At the same time, other factors must be fulfilled, such as social needs, the developmental needs of all family members, and the fulfillment of the wishes of each family member. This could occur due to the young couple's inability to fulfill all the needs and wishes of family members, which was constrained by economic factors. These economic constraints were affected by the fact that they decided to drop out of school, which had an impact on the absence of competencies that could be developed to earn sufficient income, in addition to the psychology of young couples who were not ready to take on the responsibilities as family members. Therefore, within the households of young couples, parents were still involved in providing material support so that their children's families could have a decent life, as experienced by the third couple.

## CONCLUSION

Young couples try to fulfill family needs by maximizing their basic abilities. It has an impact on the ability of young couples to achieve family welfare. According to theory, a prosperous family is a family that can meet the basic, social, and developmental needs and wishes of all family members. Based on these indicators, the young couple's family can only meet their basic needs. It can be concluded that the young couple's family cannot achieve family welfare in terms of economic fulfillment.

The economic conditions of the young couple's family influence their perspective on family welfare. According to them, a prosperous family is a family that is financially sufficient and able to fulfill their needs. Several other factors, such as social needs, developmental needs of all family members, and the fulfillment of the wishes of each family member, have not been a concern for young couples' families in achieving family welfare. Therefore, the welfare level of the young couple's family still ranges from pre-prosperous family to prosperous family level I.

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