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### **Research Paper**

# The Strategic Role of Family-Friendly Policies in Enhancing Subjective Family Well-Being in Dual-Earner Families: A Quantitative Approach

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### **Abstract**

The magnitude of Indonesia's family challenges has prompted many couples to rely on dual incomes to improve family well-being. One of the main challenges in advancing family-friendly policies in Indonesia is the absence of an integrated policy framework that explicitly places the family at the center of development. This study aims to analyze the influence of family-friendly policies, sources of stress, work-family balance, and family functioning on the subjective well-being of dual-income families. The data collection relied on an online survey of 200 dual-income families conducted in January–February 2025, analyzed using Pearson correlation and Partial Least Squares-Structural Equation Modeling (PLS-SEM). The results show that family-friendly policies significantly enhance work-family balance, family functioning, and subjective family well-being. These findings highlight the strategic role of family-friendly policies in strengthening family life, while also contributing to the discourse on sustainable development planning by emphasizing the importance of integrating family-centered perspectives into policy frameworks.

**Keywords**: family-friendly policies; family function; sources of stress; subjective family well-being; workfamily balance.

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### 1. Introduction

The percentage of families where both partners earn an income has been increasing in response to economic demands and lifestyle changes in the era of modernization (Saragih and Sitohang, 2023). This trend is reflected in the rising Labor Force Participation Rate (LFPR) among both men and women. In 2018, the LFPR for men was 82.80 percent and 51.8 percent for women. By 2024, these figures had increased to 84.02 percent for men and 55.41 percent for women (BPS, 2024). More specifically, data show that the majority of working individuals are married, accounting for 74.56 percent, with 92.99 percent being men and 56.13 percent women (KPPPA and BPS, 2024).

Dual-earner families face various challenges, including increasing pressure from two life domains—work and family—that can potentially lead to stress. Sitorus (2020) as well as Majhi and Panda (2015) indicate that high work demands limit family time, which in turn triggers stress within dual-income households. This is consistent with the findings of Sunarti et al. (2021a), who revealed that families with both husband and wife working are vulnerable to work—family conflict, which may reduce overall family quality of life. Interestingly, Jakkaraddi et al. (2018) found that stress levels tend to be higher among husbands compared to working wives, suggesting that the strains experienced by dual-earner households affect not only domestic aspects but also gender role dynamics within the family.

According to Bianchi et al. (2000), single-earner families are indeed more vulnerable economically due to limited household income. However, dual-earner families face different and more complex challenges, particularly those related to non-economic issues. Although they are often more financially stable, they must simultaneously manage two careers along with domestic responsibilities, which increases the risk of role strain, time conflicts, and psychological pressure. Furthermore, the need to coordinate the division of household tasks, childcare responsibilities, and efforts to maintain marital quality often makes work–family conflict more pronounced compared to single-earner families, where roles tend to be clearer and more structured. Therefore, examining dual-earner families is crucial to gain a deeper understanding of these unique dynamics and their implications for overall family well-being.

Another issue faced by dual-earner families is highlighted by Pan et al. (2022), who found that such families experience difficulty in achieving work-family balance due to high job demands and a lack of family support. According to Leung et al. (2020), work-family balance is the individual's ability to proportionally manage time, energy, and attention between work and family, thereby achieving harmony in work and family life. Carlson et al. (2009) further affirm that work-family balance is attained when individuals can meet the expectations associated with their roles, both at work and within the family. Failure to balance work and family life may lead to suboptimal family functioning, which results in marital disharmony (Tarigan, 2020), limited time for child-rearing (Luhr, 2022), reduced quality of family interactions, and obstacles in building quality human resources (Bappenas, 2024). In fact, optimal family functioning, according to Sunarti (2021b), is a crucial element in realizing a prosperous and resilient family. Family functioning involves actions and responsibilities carried out by the family toward all its members to create a religiously observant environment full of love, manage resources, support education and protection of family members, play a role in acquiring external resources, and contribute both materially and immaterially to the social and natural environment.

The various issues faced by dual-earner families can directly impact the family's subjective well-being (Borelli et al., 2017). Subjective family well-being includes family satisfaction in fulfilling both basic and developmental needs, encompassing physical-economic, social, and psychological aspects (Sunarti, 2021b). This well-being reflects not only material conditions but also the extent to which families feel happiness, comfort, and emotional fulfillment in their daily lives. Therefore, subjective well-being serves as an important indicator for assessing the overall quality of family life. Meanwhile, Hsiao (2023) reported that family-friendly policies serve as a solution to the various challenges faced by dual-earner families. In line with this, Egole et al. (2021) found that family-friendly policies increase employee productivity, reduce stress levels, and prevent burnout. Family-friendly policies, according to Silva et al. (2015) and Kanten (2014), are organizational or company policies designed to help employees balance their work responsibilities with family obligations. These policies may include parental leave (such as maternity leave, paternity leave, and special leave), flexible work arrangements (including flexible hours, part-time work, and remote work), job sharing systems, childcare support (such as on-site childcare facilities or childcare subsidies), eldercare support, and employee assistance programs that provide counseling and psychological support services. The goal is to create a work environment that supports the overall well-

being of employees and enables them to fulfill their roles in both family and work effectively and optimally. Sunarti (2024a) adds that family-friendly policies in the workplace also involve incomegenerating activities or employment that not only ensure financial well-being but also allow other family functions to be carried out optimally.

Most studies on family-friendly policies have been conducted outside of Indonesia, and the findings consistently show that such policies contribute significantly to improving family well-being. Family-friendly policies not only help reduce work-family conflict (Hsiao, 2023) but also play a role in increasing job satisfaction (Erten et al., 2024). Young and Singh (2022) demonstrated that husbands or wives working in environments with family-friendly policies tend to report higher levels of well-being. Similarly, Fan et al. (2022) found that family-friendly policies enhance work-family balance, which in turn improves subjective family well-being. These results are reinforced by Ulker and Ozdemir (2021), who emphasized that family-friendly policies are a key determinant in creating working conditions that support family well-being. As noted by Sunarti (2021b), family well-being is not only influenced by internal factors but also significantly affected by external factors, which are often beyond the family's control. Therefore, active involvement of stakeholders in family development is essential in designing and implementing family-friendly policies and programs to create an environment that supports families in fulfilling their functions effectively, toward achieving a prosperous and high-quality family life.

The development of family-friendly policies and programs in Indonesia was pioneered by Sunarti in 2001, followed by a series of extensive studies and research on family resilience, family well-being, family functioning, and family ecology. These efforts culminated in the formulation of key concepts such as Family-Friendly Regional Development, Family-Friendly Workplaces, and Family-Friendly Villages (Sunarti, 2024b). Advocacy for family-friendly workplaces has long been pursued through various publications, seminars, training programs, public hearings related to the Family Resilience Bill, the Maternal and Child Welfare Bill, the Manpower Bill, and the development of social innovation models for family-friendly villages (Sunarti, 2021; 2024a; 2024b). Nevertheless, Indonesia still lacks a comprehensive framework for family-friendly policies, resulting in implementation that remains partial, limited, and not yet integrated into national development policies (Sunarti, 2024b). Despite these limitations, the direction of national development has shown positive progress, increasingly emphasizing the importance of developing familyfriendly policies as part of a sustainable development strategy (Bappenas, 2024). In addition, some familyfriendly policy initiatives have begun to be implemented in the workplace, particularly in the public sector. These include parental leave for both mothers and fathers, special leave, and flexible working time and location for civil servants (ASN), as stipulated in Presidential Regulation No. 21 of 2023. However, the implementation of these policies remains varied and is largely dependent on institutional discretion (Hasibuan and Firmansyah, 2023). In the private sector, some multinational companies have adopted similar family-friendly practices, such as flexible working hours and locations, extended parental leave, and the provision of childcare services (Driyantini et al., 2020).

Previous research on dual-earner couples has generally been limited to one to three variables, with few studies integrating family-friendly policies, sources of stress, work-family balance, family functioning, and subjective family well-being within a comprehensive research framework. Furthermore, studies on family-friendly policies often adopt a corporate perspective, using economic and business theory-based approaches. This research offers a novel contribution by employing a family systems approach, grounded in family theory. This approach allows for a more holistic understanding of the interactions between external policies and internal family processes in influencing subjective family well-being. By positioning the family as the primary unit of analysis, this study addresses a significant gap in the existing literature.

This research generally investigates how family-friendly policies, sources of stress, work-family balance, and family functioning influence subjective family well-being. The objectives of this study are: (1) to identify the characteristics of families, family-friendly policies, sources of stress, work-family balance, family functioning, and subjective family well-being among dual-earner families; (2) to analyze the relationships between family characteristics, family-friendly policies, sources of stress, work-family balance, family functioning, and subjective family well-being; and (3) to analyze the effects of family-friendly policies, sources of stress, work-family balance, and family functioning on the subjective family well-being of dual-earner families.

There are 10 hypotheses in this study, namely: H1: Family-friendly policies have a positive effect on work-family balance; H2: Family-friendly policies have a positive effect on family functioning; H3: Family-friendly policies have a negative effect on sources of stress; H4: Family-friendly policies have a positive effect on subjective family well-being; H5: Work-family balance has a positive effect on family functioning; H6: Work-family balance has a positive effect on subjective family well-being; H7: Family functioning has a positive effect on subjective family well-being; H8: Sources of stress have a negative effect on family functioning; H9: Sources of stress have a negative effect on subjective family well-being. The findings of this study are expected to contribute to the formulation of more responsive family development policies that address the actual needs of families. Furthermore, the results are intended to serve as a foundation for the development of more holistic and evidence-based policies aimed at strengthening family resilience as a key pillar of sustainable national development.

### 2. Methods

### Research Design, Location, and Time

The design of this research uses a quantitative approach with survey technique. The research was conducted at central government institutions (public sector) and national private companies (private sector). The selection of research locations was based on the consideration that both institutions are assumed to have implemented family-friendly policies and have a sufficiently large number of employees, making it easier to obtain respondents who meet the criteria, namely families with both husband and wife working. Data collection for this research was conducted from January to February 2025.

### Population, Sample, and Sampling Technique

The population of this study consists of families in which both husband and wife are employed. The sample in this study comprises families with dual-earner couples working in either the public or private sector, with one of the spouses (husband or wife) willing to serve as the respondent. The sampling technique employed was voluntary sampling. The determination of sample size refers to Hair et al. (2022), who state that to achieve significance at the 5% level, with expected path coefficients ranging between 0.11 and 0.20, a minimum of 155 respondents is required. This number was then adjusted to 200 respondents to enhance the power of the analysis.

## The Variable and Instruments

The variables in this study, as shown in Table 1, include family-friendly policies, work-family balance, sources of stress, family functioning, and subjective family well-being. Family-friendly policies were measured using an instrument developed by Kanten (2014), which comprises two dimensions: dependent care leave arrangements and flexible work arrangements. The instrument includes 13 items rated on a 5point Likert scale ranging from (1) strongly disagree to (5) strongly agree, with a Cronbach's Alpha of 0.749. Work-family balance was measured using the instrument from Carlson et al. (2009), which consists of six items rated on a 5-point Likert scale from (1) strongly disagree to (5) strongly agree, with a Cronbach's Alpha of 0.903. Family functioning was measured using the Fungsi-Ga instrument developed by Sunarti (2021b), which includes two dimensions: internal and external functions. It consists of 30 items rated on a 7-point scale from 1 (low alignment) to 7 (high alignment), with a Cronbach's Alpha of 0.953. Sources of stress were measured using the instrument from Schwartzberg and Dytell (1996), comprising two dimensions: work-related stress and family-related stress, with a total of 41 items. The instrument uses a 7-point scale ranging from 1 (low alignment) to 7 (high alignment), and has a Cronbach's Alpha of 0.927. Subjective family well-being was measured using the Sejahtera-Ga instrument by Sunarti (2021b), which includes 30 items covering three aspects: economic, social, and psychological well-being. Responses are rated on a 7-point scale from 1 (low satisfaction) to 7 (high satisfaction), with a Cronbach's Alpha of 0.972. This study received ethical approval from the Human Research Ethics Committee of IPB University under approval number: 1558/IT3.KEPMSM-IPB/SK/2024.

Table 1. Operational Definition of Variables

Variables	Definition
Family-Friendly Policies	Respondents' perception of the appropriateness of policies or programs implemented in the workplace to support both work and family responsibilities.
Work-Family Balance	Respondents' perception of their own ability to meet mutually agreed-upon expectations, both in the workplace and within the family.
Family Function	Respondents' perception of how the family carries out its roles and responsibilities in creating a religiously observant and loving environment, managing resources, supporting education, protecting family members, accessing external resources, and contributing both materially and immaterially to the social and natural environment.
Sources of Stress	Respondents' perception of various factors that may trigger feelings of overwhelm, anxiety, pressure, and exhaustion, originating from work and/or family.
Family Subjective Well-	Respondents' perception of the family's level of satisfaction in fulfilling both basic and developmental
Being	needs, encompassing physical-economic, social, and psychological aspects.

### **Data Type and Collection Method**

The type of data collected is primary data. Primary data in this research was obtained through online questionnaire completion using Google Forms. The questionnaire was filled out by families who met the criteria: (1) both husband and wife are employed, (2) respondents work in central government institutions (public sector) or national private companies (private sector), (3) husband and wife live permanently in one house (not currently separated by distance). Questionnaire distribution was conducted through digital platforms, such as WhatsApp messages and Instagram, to reach respondents more broadly and effectively. If within the specified time limit there were potential respondents who were unwilling to fill out the questionnaire, then an approach was made to other individuals who met the criteria, until the target number of 200 respondents was fulfilled.

### **Data Analysis**

The data analysis methods used in this study consist of descriptive and inferential analyses. Descriptive analysis was conducted to identify the characteristics of families, family-friendly policies, work-family balance, family functions, sources of stress, and family subjective well-being. During data processing, each variable was assigned a score for every questionnaire statement. Then, the total score for each variable was transformed into an index ranging from 1 to 100 using the following formula:

Index = Maximum value–Minimum value x 100
Actual value–Minimum value

Note: Index

= score scale from 0 to 100

Actual value = the score obtained by the respondent

Maximum value = the highest possible score a respondent can obtain
Minimum value = the lowest possible score a respondent can obtain

Further analysis employed inferential statistics, including Pearson correlation tests to examine the relationships between family characteristics and the studied variables, as well as the relationships among variables. In addition, Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) was used to analyze the effects among variables. Data processing was carried out using Microsoft Excel and SPSS for descriptive analysis and correlation tests, and SmartPLS for SEM-PLS modeling.

### 3. Results and Discussions

### 3.1 Results

### 3.1.1 Family Characteristics

Table 2 presents the characteristics of dual-earner families who participated as respondents in this study, covering aspects such as age, education, income, number of family members, duration of marriage,

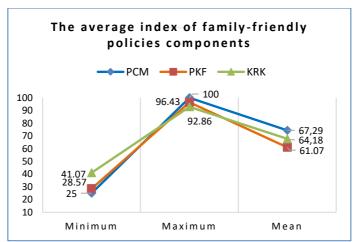
household income, and per capita income. The respondents' ages ranged from 25 to 53 years, with an average age of 34.84 years. Meanwhile, the ages of respondents' spouses ranged from 22 to 55 years, with an average age of 35.10 years and a standard deviation of 6.24. Respondents' educational attainment varied from 12 to 21 years of formal education, with an average of 16.52 years (SD = 1.42). Their spouses had a similar educational range, with an average of 16.46 years (SD = 1.56). These averages indicate that the majority of respondents and their spouses have completed higher education, such as a bachelor's degree or D4 program. Monthly household income ranged from IDR 7,000,000 to IDR 117,000,000, with an average income of IDR 24,289,167. Family per capita income varied from IDR 1,166,667 to IDR 29,250,000 per month, with an average of IDR 7,134,789.35 (SD = IDR 4,767,438.93), reflecting income disparities among families. The duration of marriage ranged from 1 to 27 years, with an average of 9.12 years (SD = 5.66). The number of family members ranged from 2 to 6 people, with an average of 3.60 (SD = 1.01).

**Family Characteristics** Minimum Std. Deviation Maximum Mean Respondent's Age (years) 25 53 34.84 5.77 22 55 35.10 6.24 Spouse's Age (years) Respondent's Education (years) 12 21 16.52 1.42 Spouse's Education (years) 12 21 16.46 1.56 Number of Family Members (persons) 2 6 3.60 1.01 Duration of Marriage (years) 1 27 9.12 5.66 Household Income (IDR) 7,000,000 117,000,000 24,289,167.00 16,087,930.83 Per Capita Income (IDR) 1,166,667 29,250,000 7,134,789.35 4,767,438.93

Table 2. Characteristics of Dual-Earner Families

### 3.1.2 Family-Friendly Policies

Family-friendly policies (as presented in Figure 1) showed an average index score of 64.18. The dimension of leave arrangements and dependent care benefits scored higher (67.29) than the flexible work arrangements dimension (61.07). The highest-scoring components were ease of using annual leave (81.13) and provision of full salary during parental leave (80.75), reflecting the institution's commitment to directly supporting family needs. In contrast, the lowest-scoring components were the absence of salary during parental leave (25.13) and long working hours at the office (43.00), indicating existing barriers in the implementation of family-friendly policies.



Notes: PCM: leave arrangements and dependent care benefits; PKF: flexible work arrangements; KRK: family-friendly policies

Figure 1. Average Index of Family-Friendly Policy Components

### 3.1.3 Sources of Stress

Sources of stress among dual-earner families, as presented in Table 5, show an average score of 23.90, with a higher score for work-related stress (27.55) compared to family-related stress (20.25). Respondents reported the three highest scores in the work stress dimension stemming from repetitive

tasks (51.25), excessive workload (36.75), and role ambiguity (32.83). In the family stress dimension, the highest indicators were limited opportunities to develop personal skills or interests at home (45.00), overly simple household tasks (41.25), and insufficient time to meet all family expectations (31.75).

Table 3. Minimum, Maximum, Mean Index Values, and Standard Deviation of Stress Source Variables

Variable	Minimum	Maximum	Mean	Std. Deviation
Sources of Stress				
Work-related Stress Sources	0.72	76.81	27.55	13.69
Family-related Stress Sources	0.93	73.15	20.25	11.53
Stress Sources Index	1.63	60.98	23.90	12.16

### 3.1.4 Work-Family Balance

The majority of dual-earner families (75.13%) were assessed as capable of maintaining a good work-family balance. Most respondents (75.75%) felt able to negotiate and meet expectations both at work and within the family. A majority (80.13%) perceived that they had performed well in fulfilling roles according to the expectations of significant people in their work and family lives. Evaluations from close others also indicated that most respondents (72.63%) were considered capable of balancing work and family. Approximately three-quarters (75.13%) of respondents stated that they could meet the expectations of coworkers and family members, 73% felt they had fulfilled expectations, and 74.13% felt successful in carrying out responsibilities in both domains. These percentages reflect respondents' positive perceptions of their ability to achieve work-family balance (Table 4).

Table 4. Percentage Distribution of Samples Based on Work-Family Balance Indicators

Work-Family Balance Indicators	Sample
Able to negotiate and meet expectations both at work and within the family.	75.75
Perform well in fulfilling roles expected by important people in work and family life.	80.13
Perceived by close others as capable of balancing work and family effectively.	72.63
Able to meet expectations from coworkers and family members.	75.13
Coworkers and family members perceive that their expectations have been fulfilled.	73.00
Based on feedback from coworkers and family members, considered successful in carrying out work and family responsibilities.	74.13
Total Work-Family Balance	75.13

### 3.1.5 Family Function

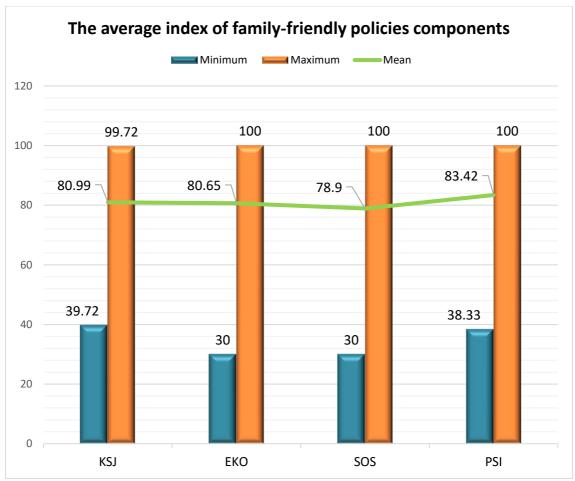
Family function, as shown in Table 4, yielded an index score of 80.01. The internal function dimension scored the highest at 84.73, indicating that families are responsible for ensuring that religion forms the foundation of family life, maintaining harmonious and loving relationships, providing a safe environment, and managing family resources effectively. The most prominent indicators include the family's perseverance in ensuring the best education for family members (89.42), awareness of worship according to religious teachings (89.25), and efforts to protect family members (89.08). Meanwhile, the external function scored lower at 75.28. The highest-scoring external function indicator was involvement in protecting the family from deviant behavior (81.00), reflecting a strong concern for safeguarding the family from negative external influences. In addition, involvement in the education and protection of children and adolescents (77.00) also demonstrates the family's care for the younger generation.

 Table 5. Minimum, Maximum, Mean Index Values, and Standard Deviation of Family Function Variables

Variable	Minimum	Maximum	Mean	Std. Deviation
Family Function				
Internal Function	39.17	99.17	84.73	10.07
External Function	33.33	100.00	75.28	13.34
Family Function Index	37.78	99.44	80.01	11.16

### 3.1.6 Subjective Family Well-Being

Figure 2 shows that the average index of subjective family well-being reached 80.99. In the economic dimension, the average score was 80.65. Satisfaction with the food consumed received the highest score (87.58), followed by satisfaction with clothing owned and worn (87.08), and the ability to afford healthcare services (85.83), while satisfaction with family savings scored the lowest (71.67). In the social dimension, the average was 78.90, with the highest scores in satisfaction with relationships among family members (83.83), joint decision-making processes (81.42), and acceptance by the surrounding environment (81.42). Conversely, satisfaction with participation in community activities scored the lowest (73.42). Meanwhile, in the psychological dimension, with an average of 83.42, satisfaction with the practice of daily worship was the strongest indicator (86.58), followed by family harmony (87.00) and communication togetherness (85.58).



**Notes:** KSJ: Subjective Family Well-Being; EKO: Economic Aspect; SOS: Social Aspect; PSI: Psychological Aspect **Figure 2.** Average Index of Family Subjective Well-being Components

### 3.1.7 Relationship between Family Characteristics and Research Variables

The correlation analysis results presented in Table 6 show that most family characteristics have weak relationships with the variables of family-friendly policies, work-family balance, family function, sources of stress, and family subjective well-being. The number of family members shows a significant positive correlation with three variables: family-friendly policies (r = 0.191; p < 0.01); work-family balance (r = 0.153; p < 0.05); and family function (r = 0.146; p < 0.05). This means that the larger the number of family members, the higher the tendency for respondents to report the implementation of family-friendly policies, ability to balance work and family life, and the execution of family functions. Additionally, length of marriage shows a significant positive correlation with family-friendly policies (r = 0.146; p < 0.05), indicating that couples who have been married longer tend to have a better perception of family-friendly

policies. Meanwhile, per capita income is significantly negatively correlated with work-family balance (r = -0.166; p < 0.05), suggesting that the higher the average income per family member, the more challenges respondents report in balancing work and family life. Other characteristics such as respondent's age, spouse's age, respondent's and spouse's education, and family income do not show significant correlations (p > 0.05) with the five research variables.

**Table 6**: Correlation Coefficients of Family Characteristics with Family-Friendly Policies, Work-Family Balance, Family Function, Sources of Stress, and Family Subjective Well-being

Family Characteristics	Variables						
-	Family- Friendly Policies	Sources of Stress	Work-Family Balance	Family Function	Subjective Family Well- being		
Respondent's Age	0.081	-0.074	0.085	0.025	0.052		
Spouse's Age	0.111	-0.029	0.015	0.028	-0.014		
Respondent's Education	-0.038	-0.033	-0.107	0.001	0.023		
Spouse's Education	0.114	-0.087	-0.068	0.066	0.032		
Number of Family Members	0.191**	-0.102	0.153*	0.146*	0.099		
Duration of Marriage	0.146*	-0.071	0.095	0.093	0.067		
Household Income	-0.027	-0.012	-0.105	-0.036	0.005		
Per Capita Income	-0.133	0.052	-0.166*	-0.118	-0.056		

Note: \*\* = significant at p < 0.01, \* = significant at p < 0.05

### 3.1.8 Relationships among Variables

The correlation test results in Table 7 show that family-friendly policies have significant relationships with several other variables. Family-friendly policies are positively correlated with work-family balance (r = 0.286), family function (r = 0.251), and subjective family well-being (r = 0.225), while negatively correlated with sources of stress (r = -0.287). These findings indicate that families reporting higher family-friendly policies tend to also report higher work-family balance, better family function, and greater subjective family well-being, along with lower sources of stress. Work-family balance also shows significant relationships with other variables, especially family function (r = 0.528), subjective family well-being (r = 0.462), and sources of stress (r = -0.526). This suggests that families who feel capable of balancing work and family life tend to report better family function, higher subjective family well-being, and lower sources of stress.

**Table 7**: Correlation coefficients of family-friendly policies, work-family balance, family function, sources of stress, and subjective family well-being

Variables	Family- Friendly	Sources of Stress	Work-Family Balance	Family Function	Subjective Family Well-
	Policies				being
Family-Friendly Policies	1	-0.287**	0.286**	0.251**	0.225**
Sources of Stress	-0.287**	1	-0.526**	-0.547**	-0.555**
Work-Family Balance	0.286**	-0.526**	1	0.528**	0.462**
Family Function	0.251**	-0.547**	0.528**	1	0.839**
Subjective Family Well-being	0.225**	-0.555**	0.462**	0.839**	1

Note: \*\* = significant at p < 0.01, \* = significant at p < 0.05

Family function has the strongest relationship with subjective family well-being (r = 0.839), indicating that perceptions of more optimal family functioning tend to correspond with higher satisfaction in achieving subjective family well-being. Additionally, family function is significantly negatively correlated with sources of stress (r = -0.547), showing that families with better family functioning tend to report lower sources of stress. Meanwhile, sources of stress have significant negative correlations with all other variables, especially subjective family well-being (r = -0.555). This means that the higher the reported sources of stress, whether from work or family life, the lower the level of reported subjective family well-being tends to be.

# 3.1.9 The Influence of Family-Friendly Policies, Sources of Stress, Work-Family Balance, and Family Function on Subjective Family Well-being

The path analysis results presented in Table 8 indicate that family-friendly policies play a strategic role in enhancing subjective family well-being, particularly through an indirect effect ( $\beta$  = 0.285; p < 0.01). Family-friendly policies have a significant direct effect on work-family balance ( $\beta$  = 0.432; p < 0.01) and family function ( $\beta$  = 0.177; p < 0.01). This suggests that family-friendly policies can serve as a strategic foundation to improve work-family balance and family function, which ultimately increase subjective family well-being.

Family function has the strongest direct effect on subjective family well-being ( $\beta$  = 0.659; p < 0.01). This indicates that optimal family functioning is a key factor in improving subjective family well-being. On the other hand, sources of stress show a significant negative effect on all variables, namely on family function ( $\beta$  = -0.564), work-family balance ( $\beta$  = -0.319), and subjective family well-being both directly ( $\beta$  = -0.208) and indirectly ( $\beta$  = -0.429). These results demonstrate that higher sources of stress can reduce work-family balance, weaken family function, and ultimately decrease the achievement of subjective family well-being.

Work-family balance does not have a significant direct effect on subjective family well-being ( $\beta$  = 0.049; p > 0.05), but it has a significant indirect effect ( $\beta$  = 0.130; p < 0.01). However, work-family balance has a significant positive effect on family function ( $\beta$  = 0.198; p < 0.01). These findings confirm that the better families balance their work and family roles and responsibilities, the more optimal their family functioning will be. This improvement in family function subsequently contributes to an increase in subjective family well-being.

**Table 8**. Direct and indirect effects of family-friendly policies, work-family balance, family function, and sources of stress on subjective family well-being in families with working spouses

Direction of Influence	Direct	Indirect	Total	Conclusion
Family-Friendly Policies → Work-Family Balance	0.432**	0.046	0.478**	H1 is accepted
Family-Friendly Policies → Family Function	0.177**		0.352**	H2 is accepted
Family-Friendly Policies → Sources of Stress	-0.143		-0.143	H3 is rejected
Family-Friendly Policies → Family Subjective Well-Being	0.070	0.285**	0.355**	H4 is accepted
Work-Family Balance → Family Function	0.198**		0.198**	H5 is accepted
Work-Family Balance → Family Subjective Well-Being	0.049	0.130**	0.180**	H6 is accepted
Family Function → Family Subjective Well-Being	0.659**		0.659**	H7 is accepted
Sources of Stress → Family Function	-0.564**	-0.063	-0.628**	H8 is accepted
Sources of Stress → Work-Family Balance	-0.319**		-0.319**	H9 is accepted
Sources of Stress → Family Subjective Well-Being	-0.208**	-0.429**	-0.637**	H10 is accepted

Note: \*\* = significant at p < 0.01, \* = significant at p < 0.05

Based on Figure 3, the SEM influence test results show that both dimensions of family-friendly policies significantly affect the formation of the family-friendly policy construct, with stronger influence from the leave and dependent care arrangement dimension (PCM,  $\lambda$  = 0.933) compared to flexible work arrangement (PKF,  $\lambda$  = 0.787). Meanwhile, for the sources of stress variable, the family stress source dimension ( $\lambda$  = 0.955) has a stronger effect than the work stress source ( $\lambda$  = 0.435). Both dimensions of family function exhibit strong values in influencing the family function construct, where internal function ( $\lambda$  = 0.977) has a stronger effect than external function ( $\lambda$  = 0.827). Regarding the subjective family well-being variable, the psychological aspect ( $\lambda$  = 0.965) is the strongest dimension, followed by social ( $\lambda$  = 0.956) and economic ( $\lambda$  = 0.850) aspects, indicating that family satisfaction perception is more influenced by psychological and social aspects than by economic aspects.

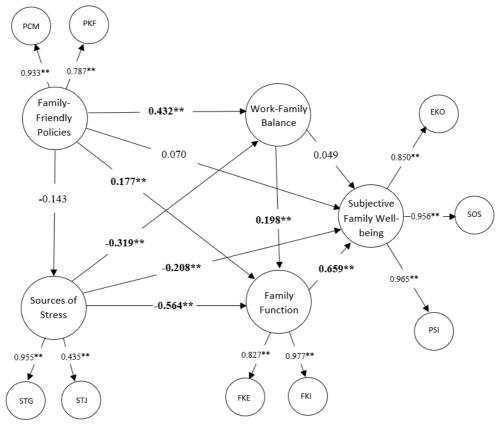


Figure 3. Results of Structural Equation Modeling (SEM) Test

Note:

**PCM** : Leave and Dependent Care Arrangement PKF : Flexible Work Arrangement STG : Family Stress Sources STJ : Work Stress Sources FKE : External Function FKI : Internal Function EKO : Economic Aspect SOS : Social Aspect PSI : Psychological Aspect

### 3.2 Discussion

Families with working spouses often face complex dynamics balancing professional and domestic responsibilities. Achieving balance between these two domains (work and family) requires systemic support, one of which is through family-friendly policies. According to Sunarti (2024a; 2024b), family-friendly policies serve as a solution to various family issues rooted in the imbalance of fulfilling family roles, functions, and duties, which ultimately affect family quality of life. The descriptive analysis results in this study indicate that family-friendly policies have begun to be implemented in several institutions and companies and are perceived as beneficial by approximately six out of ten families with working spouses. Interestingly, the most commonly reported policy is leave arrangements and support for dependent care, whereas flexible work arrangements are reported less frequently. This aligns with the study by Bartel et al. (2023), which highlights that family-friendly policies related to ease of leave for emergencies such as caring for sick family members and extended leave for new parents provide significant benefits and are highly needed by families with working spouses. The lower implementation of flexible work arrangements is suspected to reflect Indonesia's collectivist culture, where physical presence at the workplace is often associated with commitment and professionalism and still prioritizes face-to-face interactions (Mevlut and Nurullah, 2022).

Another finding in this study reveals that most families with working spouses report high levels of work-family balance, family function, and subjective family well-being. Families perceive themselves as able to meet agreed expectations both from their work environment and family, perform family functions optimally, and experience high satisfaction in meeting basic needs and development, which includes

physical-economic, social, and psychological aspects. Meanwhile, regarding sources of work stress, families predominantly report factors related to monotonous work routines, excessive workloads, and unclear roles. This is consistent with findings by Lewis et al. (2018) and Alshammari et al. (2023), which report that work stress sources for families with working spouses stem from high job demands, role conflict, and repetitive tasks. For family stress sources, many report limitations in self-development, less challenging household tasks, and lack of time to meet all family expectations.

The correlation test results in this study found that the variables examined are significantly related. In general, the higher the family reports the implementation of family-friendly policies, the more likely the family is to report higher work-family balance, family functioning, and subjective family well-being, as well as lower reported sources of stress. This finding strengthens the results of Ronda et al. (2016), who emphasized that family-friendly policies are capable of mitigating work pressure and reinforcing the balance of roles between work and family. Consistent with this, studies by Ronda et al. (2016) and Garg and Agrawal (2020) show that organizational support through family-friendly policies positively correlates with job satisfaction, work-family balance, and reductions in conflict and work stress.

The influence test analysis showed that family-friendly policies have a positive effect on work-family balance, family functioning, and the improvement of subjective family well-being. This influence occurs both directly and indirectly. The higher the perceived level of family-friendly policies by the family, the better the achievement of work-family balance and the more optimal the family functioning. This finding aligns with the study by Landivar et al. (2022), which demonstrates that flexible working hours facilitate working mothers in adjusting to their family roles and functions. Orellana et al. (2022) also confirm that resource support from the workplace effectively enhances subjective well-being and reduces stress levels experienced by working spouses. Interestingly, the indirect influence of family-friendly policies on subjective family well-being was found to be stronger than the direct influence. This indicates that familyfriendly policies operate through intervening mechanisms, such as improving work-family balance and optimizing family functioning, in supporting the enhancement of subjective family well-being. Ko's (2022) study further supports this finding, showing that family-friendly policies significantly improve family wellbeing through work-family balance. Similarly, studies by Jang and Ahn (2021) and Mengistu (2023) emphasize that support from family-friendly policies plays a crucial role in enhancing work-family balance, enabling family members to manage their time, energy, and attention more effectively between work responsibilities and family obligations. According to Hakim (2018), the collectivist culture, family norms emphasizing shared responsibilities, and strong religious values in Indonesian families can influence how couples cooperate in managing dual roles and family-related stress. Meanwhile, Sunarti et al. (2020) reinforce that work-family balance is positively related to job satisfaction. Javed (2019) emphasizes that family-friendly policies provided in the workplace can increase the effectiveness of working mothers in fulfilling dual roles in the domestic and professional spheres, which ultimately has a positive impact on family well-being. All these findings further confirm the results of various studies by Sunarti (2021b; 2024a; 2024b), which highlight the importance of family-friendly policies and programs as a strategic foundation for family development in Indonesia. Especially family-friendly work policies, where livelihood activities can improve well-being (particularly financially) while simultaneously ensuring the optimal implementation of various family functions (Sunarti, 2024a).

Other findings of the study indicate that family functioning has the strongest influence on subjective family well-being. The more optimal the implementation of family functions in families with working spouses, the higher the subjective family well-being. This finding aligns with the research by Botha et al. (2018), which reported that the optimal implementation of family functions has a significant impact on subjective well-being. Supported by Dewi and Ginanjar (2019), who showed that well-functioning families can enhance family well-being. Furthermore, this study also found that family functioning is influenced by work-family balance, with the internal function having a stronger effect within family functioning. Schnettler et al.'s (2021) study further strengthens the evidence that work-family balance helps working spouses feel more satisfied and capable of providing love and support within the family. Besides influencing family functioning, work-family balance also has an indirect effect on subjective family well-being. Conversely, Lin et al. (2020) confirmed that work-family balance serves as a mediator in improving subjective well-being.

Sources of stress have a negative effect on work-family balance, family functioning, and subjective family well-being. Stress originating from both work and family life can hinder the ability of working spouses to maintain work-family balance, weaken family functioning, and reduce subjective family well-

being. In fact, a study by Fallahchai et al. (2019) confirmed that stress experienced by working spouses can lower marital quality. Additionally, research by Lin et al. (2020) demonstrated that stress sources from work and family are significantly related to the emergence of suicidal ideation. Interestingly, the influence test results show that stress originating from family has a more dominant effect compared to stress from the work environment. The most significant family stress sources identified relate to limitations in self-development, unchallenging household tasks, and insufficient time to meet all family expectations. Oktariana et al. (2015) reported other findings where family stress sources stem from role conflicts within the family, lack of involvement in family decision-making processes, and experiencing frustration within the family. Overall, these findings confirm that increased implementation of family-friendly policies can enhance work-family balance and optimize the execution of family functions. Achieving work-family balance, optimal family functioning, and low sources of stress synergistically improve subjective family well-being. Therefore, strengthening family-friendly policies that support work-family balance and the improvement of family functioning is a strategic step that needs to be prioritized and serves as an important foundation to support the development of family resilience and well-being in the modern era.

The findings of this study have several important implications for theoretical development and future research in family studies, particularly concerning dual-earner families. First, the integration of family-friendly policies, sources of stress, work-family balance, family functioning, and family subjective well-being into a single conceptual framework offers a significant theoretical contribution to the study of family systems. Second, by positioning the family as the primary unit of analysis, this study broadens the scope of research on family-friendly policies, which has traditionally been dominated by economic and organizational perspectives. This opens opportunities for the development of new conceptual models that are more contextualized and relevant to the social realities of modern families. Third, from a methodological standpoint, this research encourages the adoption of more integrative and interdisciplinary research designs, combining variables that have often been examined in isolation. This provides a foundation for future studies aiming to explore the interaction between macro-level policies and micro-level family dynamics simultaneously.

### Conclusion

The characteristics of dual-earner families who participated in this study indicate that the majority are in the early to middle adulthood age range, have relatively high educational backgrounds, and mostly live in nuclear families with a relatively small number of members. Most families report a high level of compatibility with the implementation of family-friendly policies, particularly in the areas of leave and caregiving benefits, although work flexibility remains relatively weak. The level of work-family balance is generally high, reflecting the respondents' ability to fulfill agreed expectations in both work and family domains. Family functioning is also high, particularly in its internal aspects. Work-related stress is reported to be higher than family-related stress. Nevertheless, the level of subjective family well-being is very high, especially in the psychological dimension.

Based on the findings, families with more members and longer marital duration tend to report higher levels of family-friendly policy implementation, better work-family balance, and more optimal family functioning. Conversely, families with higher per capita income tend to face greater challenges in maintaining work-family balance. In general, families that report a high level of family-friendly policy implementation also tend to have better levels of work-family balance, stronger family functioning, and higher subjective family well-being, as well as report lower levels of stress. Optimal family functioning shows a strong relationship with higher levels of subjective family well-being.

A key finding of this study highlights that the implementation of family-friendly policies plays a strategic role in the lives of working couples. Strengthening the application of family-friendly policies enhances work-family balance and reinforces family functioning. As work-family balance and family functioning improve, subjective family well-being also increases. Conversely, decreasing levels of stress contribute to improvements in work-family balance, family functioning, and subjective family well-being. Family-friendly policies thus contribute significantly to achieving higher levels of subjective family well-being. Therefore, efforts to strengthen family-friendly policies are a strategic step that deserves primary attention in order to create sustainable family well-being for dual-earner families.

### Recommendations

Government institutions and private companies need to strengthen the implementation of familyfriendly policies that support work-family balance and the optimization of family functioning. These may include flexible working hours, family leave arrangements, the expansion of output-oriented job types, performance-based salary systems, and the provision of other supporting facilities. Such efforts are not only intended to improve family well-being, but also serve as a long-term social investment in building family resilience. Therefore, cross-sectoral (include NGO) commitment is essential to promote familyfriendly policies as an integral part of just and sustainable organizational governance. Family-friendly policies should not only be applied in the micro environment of workplaces, but also be widely integrated across all sectors of national development (macro level). For dual-earner families, the integration of family-friendly policies should be accompanied by effective stress management strategies, including access to counseling services, stress management training, and strengthened social support systems in the workplace. In addition, the optimization of family functioning—both internal and external—remains a critical foundation for achieving family well-being. Future research should further examine the role of organizational culture and family social support to strengthen policy recommendations for advancing family-friendly frameworks in Indonesia. Additionally, it is recommended to replicate this survey with a more diverse sample, including respondents from multiple regions, using telephonic surveys, independently questioning both spouses, and including families where spouses are no longer together or are widowed, in order to capture a broader range of experiences.

### Limitations

The limitation of this study lies in the dominance of respondents in early adulthood, who are generally still in a productive phase and highly enthusiastic about work. This may influence the sensitivity of their perceptions toward certain variables, particularly those related to the assessment of sources of stress, family functioning, and subjective family well-being. Respondents in this age range tend to be more adaptive to workload and dual-role dynamics, which may result in responses that less accurately represent the experiences of dual-earner families in later life stages.

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