

ECONOMIC PRESSURE, RELIGIOSITY, AND LIFE SATISFACTION OF SINGLE MOTHERS DURING AND AFTER THE COVID-19 PANDEMIC

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ABSTRACT

This study aims to analyze the effects of characteristics, economic pressure during and after the COVID-19 Pandemic, and religiosity on the life satisfaction of single mothers. The respondents consisted of 80 single mothers in the Cibinong District, who were selected through a purposive sampling technique. The results showed that economic pressure during and after the COVID-19 Pandemic was medium. The different test results showed that subjective economic pressure during the COVID-19 Pandemic was significantly different from that after the Pandemic. Subjective economic pressure during the COVID-19 Pandemic is higher than subjective economic pressure after the COVID-19 Pandemic. Most single mothers reported high religiosity, while more than three-quarters reported medium life satisfaction. The correlation test results show that the lower the education level of single mothers, the higher the objective economic pressure they faced during the Pandemic. In addition, when single mothers do not work, the higher the objective economic pressure is during and after the Pandemic. The correlation test results also show that the more dependent the family, the higher the subjective economic pressure after the COVID-19 Pandemic. Based on the regression test, single mothers' work, objective economic pressure following the COVID-19 Pandemic, and religiosity are expected to further improve life satisfaction.

Keywords: economic pressure; life satisfaction; new normal; Pandemic Covid-19; religiosity.

INTRODUCTION

Financial well-being refers to an individual's ability to meet their current financial responsibilities and feel secure about their economic future. (Munisamy et al., 2022). The economic situation of the community during the COVID-19 Pandemic is indicated by PHK (Termination of Employment) (Termination of Employment), which causes difficulty in getting a job, loss of income, delayed needs and wants, poverty, psychological stress, and increased family loans. (Sina, 2020). Sunarti et al. (2020) showed that family economic pressure also has a significant adverse effect on psychological well-being, social well-being, and family resilience. The results showed that economic pressure during the Pandemic harmed family well-being.

The COVID-19 Pandemic that has occurred since the beginning of 2020 has made the community feel depressed, including family life. The COVID-19 Pandemic that occurred in Indonesia had an impact on the household economy so that it suffered a collapse; families feel pressured because of the contraction of income and limited space for consumption, forced to use savings/assets, loans from family members, and experiencing difficulties in paying household bills and installments (Rafinda & Gal, 2022). According to Mayasari and Sabariman (2021), one of the pressures faced by single mothers during the COVID-19 Pandemic is the decrease in income to fulfill family needs because of the government's policy of limiting community mobility. The COVID-19 Pandemic is one of the disruptions to the Indonesian economy (Saryani, Abdelina, et al., 2021). Syaban et al. (2022) stated that certain economic activities have ceased due to the Pandemic, resulting in a decline in the family's economic condition, lower family income, and increasing basic needs. Based on the results of this explanation, during the COVID-19 Pandemic,

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the community, especially families, felt depressed. Currently, Indonesia has entered the new normal (new stages set by the Indonesian government after the stay at home or work from home policy or social distancing was implemented to prevent the mass spread of the new Coronavirus outbreak.) so that research related to the extent of differences in economic pressure during the Pandemic and after the Pandemic is crucial to identify its influence on the life satisfaction of single mother families after the COVID-19 Pandemic.

To cope with economic pressures, single mothers need religiosity as a foundation of life, such as belief, commitment, and religious activities. Religiosity refers to the belief in and Knowledge of God, scriptures, and religious doctrines, which are applied in carrying out one's responsibilities and readiness to accept all the consequences. Religiosity allows a person to feel calm and not desperate when confronting the psychological and economic pressures. sure (Azzara et al., 2022). This shows that a good religiosity ability will enable single mothers to surrender themselves to God, thereby increasing their life satisfaction.

Fitriasri and Hadjam (2019) Stated that single mothers have a lower life satisfaction than intact families because single mothers have the responsibility of carrying out the dual role of mother and father, maintaining the economic stability, and the independence in working to fulfill family needs and a good economic condition. Single mothers who are also heads of households will carry a heavy responsibility in providing for their family's needs and paying attention to their children's education, as tasks that were previously carried out with their husbands must now be done alone (Said et al., 2016). In addition to economic conditions that can impact life satisfaction, religiosity factors can also influence the level of life satisfaction among single mothers. According to Ayuningtias (2018) The factors that influence life satisfaction include religiosity, such as practicing religious rituals and being grateful. The higher the level of religiosity, the higher the level of life satisfaction.

Based on the background that has been described, it is certain that single mothers will experience even more difficulties in their lives during the Pandemic. So, this study aims to 1) identify family characteristics, economic pressure during and after the COVID-19 Pandemic, religiosity, and life satisfaction of single mother families; 2) analyze the relationship between family characteristics with economic pressure during and after the COVID-19 Pandemic, religiosity and life satisfaction of single mother families; and 3) analyze the effect of family characteristics, economic pressure during and after the COVID-19 Pandemic, and religiosity on life satisfaction of single mother families.

METHOD

This study employed a cross-sectional design, an observational approach that involves data collection at a single point in time. The research was in Pabuaran and Karadenan Urban Village, Cibinong District, Bogor Regency, West Java Province. Cibinong District was chosen purposively because it has the highest divorce rate in Bogor Regency, at 4,249 (BPS 2022a). The population in this study consisted of single mothers residing in Cibinong District, Bogor Regency. The criteria of the sample are single mothers who have children as family dependents, divorced or widowed from their spouses for at least 3 years, employed or unemployed, and Muslim. The sample was obtained through a non-probability sampling method with a purposive sampling technique. The study included 80 single mothers as respondents. This study employs a primary data collection method with a retrospective design. The retrospective method is used to explore information that has occurred in the past (economic conditions during the COVID-19 Pandemic). Data collection techniques were carried out face-to-face and direct interviews with respondents from April to May 2023.

The instrument to measure economic pressure utilizes an economic pressure questionnaire that is based on and modified from the work of Raharjo et al. (2015). This questionnaire also draws on the work of Lorenz et al. (Sunarti, 2021). Economic stress refers to factors such as per capita income, employment status, and debt-to-asset ratio. In contrast, subjective economic stress encompasses feelings or experiences of financial pressure and difficulties within the family. The

economic pressure instrument is divided into objective economic pressure and subjective economic pressure. Objective economic pressure consists of 9 questions with dimensions of objective economic pressure asked to respondents, namely regarding income per capita, employment status, comparison of income and expenses, and the ratio of debt to assets. At the same time, subjective economic pressure consists of 18 statements, which are divided into two sub-dimensions, namely income and employment. The total economic pressure statement comprised 27 items, and Cronbach's alpha from this study was 0.828 for economic pressure during the COVID-19 Pandemic, while Cronbach's alpha for economic pressure after the COVID-19 Pandemic was 0.876. The religiosity variable was measured using the Religiosity Scale questionnaire, developed and modified by Glock and Stark (Falikah, 2021; Siroj et al., 2019). With 21 statements, the Cronbach's alpha of this study was 0.692. This instrument measures the dimensions of belief, Knowledge, experience, religious practice, and consequences. The religiosity instrument uses a Likert scale of 1-4 (1 = never, 2 = rarely, 3 = often, and 4 = always). Measurement of life satisfaction using the Life Satisfaction Rating Scales questionnaire, adapted and modified by Neugarten *et al.* in Na-Nan and Wongwiwatthananut (2020). This instrument comprises 24 statement items, each with a dimension of spirit of life, meaningful life, achieving goals, positive self-concept, and optimism, measured on a 1-4 Likert scale (1 = strongly disagree, 2 = disagree, 3 = agree, 4 = strongly agree). Cronbach's alpha of the life satisfaction instrument from this study is 0.866.

Data were processed using Microsoft Excel 2019 and IBM SPSS Statistics 25. Descriptive analysis was used to identify family characteristics, economic pressure, religiosity, and life satisfaction. Meanwhile, the inferential analysis used includes a paired t-test to examine the difference in economic pressure experienced by single-mother families during and after the COVID-19 Pandemic. The correlation test was used to analyze the relationship between individual and family characteristics, economic pressure during and after the Pandemic, religiosity, and life satisfaction in single-mother families. Multiple linear regression tests were conducted to analyze the effects of economic pressure during and after the COVID-19 Pandemic and religiosity on the life satisfaction of single-mother families.

RESULTS

Individual and Family Characteristics

This study involved 80 single mothers with an average age of 47.5 years. The education level of all respondents was high school or equivalent, with a percentage of 40.3%. The average family size for a single mother's family is typically three people, which falls within the category of small families. The results showed that the average length of divorce for single mothers was 6.9 years. The average monthly per capita income of families during the COVID-19 Pandemic was IDR 808,763.75. Meanwhile, the average monthly per capita family income after the COVID-19 Pandemic is IDR 945,287.50. Half of the single mothers in this study are unemployed. The types of formal employment of single mothers in this study included civil servants, permanent laborers, teachers, and self-employed individuals with stable incomes. Meanwhile, informal employment comprises traders and entrepreneurs, ART (Household Assistants), motorcycle taxi drivers, and self-employed individuals with unstable incomes.

Economic Pressure, Religiosity, and Life Satisfaction of Single-Mother Families

The measurement of economic pressure variables is divided into objective economic pressure and subjective economic pressure. The results in Table 1 show that objective economic pressure during the COVID-19 Pandemic is categorized as medium in more than three-fifths (62.5%) of single-mother families, with an average index value of 45.76. Meanwhile, after the COVID-19 Pandemic, half of the single mother families (50.0%) fell into the medium category, with a mean index value of 45.00.

Table 1 shows that 62.5 percent of single-mother families fell into the medium category of subjective economic pressure during the COVID-19 Pandemic, with an average index of 51.04.

A total of 51.2 percent of single-mother families fall into the medium category of subjective economic pressure following the COVID-19 Pandemic, with an average index value of 43.36.

Table 1: Statistical distribution of economic pressure, religiosity, and life satisfaction of single mother families.

Variables	Mean \pm std	Category (%)		
		Low	Medium	High
Objective Economic Pressure During the Pandemic	45,76 \pm 15,76	35,0	62,5	2,5
Subjective Economic Pressure During the Pandemic	51,04 \pm 17,69	27,5	62,5	10,0
Objective Economic Pressure After the Pandemic	45,00 \pm 18,49	42,5	50,0	7,5
Subjective Economic Pressure After the Pandemic	43,36 \pm 19,12	43,8	51,2	5,0
Religiosity	85,89 \pm 7,38	0	17,5	82,5
Belief	97,22 \pm 6,49	0	5,0	95,0
Knowledge	91,11 \pm 20,64	8,8	7,5	83,8
Experience	87,39 \pm 10,68	2,5	17,5	80,0
Religious Practice	77,58 \pm 14,00	17,5	28,7	53,8
Consequences	83,54 \pm 11,50	3,8	23,8	72,5
Life Satisfaction	69,01 \pm 9,80	12,5	76,3	11,3
Spirit of Life	67,66 \pm 11,28	36,3	42,5	21,3
Meaningful Life	69,25 \pm 12,70	23,8	56,3	20,0
Achieving Goal	63,25 \pm 13,37	52,5	33,8	13,8
Positive Self-Concept	71,41 \pm 11,28	15,0	60,0	25,0
Optimistic	74,58 \pm 13,11	15,0	55,0	30,0

The results showed that the composite mean value of religiosity was 85.89. Religiosity has the highest mean value in the belief dimension, at 97.22. Meanwhile, the smallest mean value of religiosity is in the dimension of religious practice, which is 77.58. This indicates that single mothers tend to assess perceived religiosity more in terms of beliefs than in religious practices. Based on the results of the study, religiosity felt by most single mothers is in the high category, with a proportion of 82.5 percent.

Furthermore, the results showed that the average value of the composite life satisfaction index of single mothers was 69.01. When viewed in terms of dimensions, the average index value for all dimensions is above 60. The findings suggest that single mothers are already generally satisfied with their lives. Based on the study's results, the life satisfaction experienced by more than three-quarters of single mothers falls into the medium category, with a proportion of 76.3 percent.

Differences in Economic Pressure During and After the COVID-19 Pandemic of Single-Mother Families

The results of the paired t-test showed that there was no significant difference in objective economic pressure between the COVID-19 Pandemic and the period after the Pandemic ($p = 0.506$). Meanwhile, subjective economic pressure during the COVID-19 Pandemic has a significant difference ($p = 0.000$) with subjective economic pressure after the COVID-19 Pandemic. The mean index of subjective economic pressure during the COVID-19 Pandemic is higher (51.04) than the subjective economic pressure after the COVID-19 Pandemic (43.36) (Table 2).

Table 2: Pair t-test in economic pressure during and after the COVID-19 Pandemic based on the mean index of the economic pressure dimension.

Variables	Average Index	Sig (2-tailed)
Objective economic pressure during the COVID-19 Pandemic	45,76	0,506
Objective economic pressure after the COVID-19 Pandemic	45,00	
Subjective economic pressure during the COVID-19 Pandemic	51,04	0,000**
Subjective economic pressure after the COVID-19 Pandemic	43,36	

**Significant at $p < 0,01$

The Correlation between Individual and Family Characteristics, Economic Pressure, Religiosity, and Life Satisfaction

The results in Table 3 show that family per capita income during the Pandemic is significantly negatively related to objective economic pressure during the Pandemic ($r = -0.727$; $p < 0.01$) and subjective economic pressure during the Pandemic ($r = -0.483$; $p < 0.01$). This means that the lower the per capita income, the higher the objective and subjective economic pressure felt by single mothers. Meanwhile, per capita income during the Pandemic is significantly positively related to religiosity ($r = 0.300$; $p < 0.01$) and life satisfaction ($r = 0.259$; $p < 0.01$). This means that the higher the family per capita income of single mothers, the greater the increase in religiosity and life satisfaction will be. In addition, single mothers' years of education ($r = -0.249$; $p < 0.01$) and employment status ($r = -0.428$; $p < 0.01$) have a significant negative relationship with objective economic pressure during the Pandemic. That is, the lower the single mother's education and the single mother does not work, the higher the objective economic pressure felt by single mothers during the COVID-19 Pandemic.

The results in Table 3 showed that family per capita income after the Pandemic is significantly negatively related to objective economic pressure after the Pandemic ($r = -0.702$; $p < 0.01$) and subjective economic pressure after the Pandemic ($r = -0.468$; $p < 0.01$). This means that the lower the per capita income, the higher the objective and subjective economic pressure felt by single mothers. Meanwhile, the per capita income after the Pandemic is also significantly positively related to religiosity ($r = 0.281$; $p < 0.05$). This means that the higher the family per capita income of single mothers, the more likely they are to increase religiosity. In addition, employment status ($r = -0.376$; $p < 0.01$) has a significant negative relationship with objective economic pressure following the Pandemic. This means that when single mothers do not work, the higher the perceived economic pressure. Family size is significantly positively related to subjective economic pressure during the Pandemic ($r = 0.235$; $p < 0.05$) and after the Pandemic ($r = 0.220$; $p < 0.05$). This means that the more family members, the higher the subjective economic pressure felt by single-mother families.

Table 3: Correlation coefficients of individual and family characteristics, economic pressure during and after the COVID-19 Pandemic, religiosity, and life satisfaction.

Variable	Objective economic pressure during the Pandemic	Subjective economic pressure during the Pandemic	Objective economic pressure after the Pandemic	Subjective economic pressure after the Pandemic	Religiosity	Life satisfaction
Individual Characteristics						
Single mothers' age (years)	0,037	-0,251	-0,006	-0,218	0,136	0,145
Education (years)	-0,249**	-0,029	-0,215	-0,078	0,192	0,007
Employment status (0=unemployed; 1=employee)	-0,428**	0,000	-0,376**	-0,023	-0,132	0,024
Family Characteristics						
Family monthly per capita income during the Pandemic (IDR)	-0,727**	-0,483**			0,300**	0,259**
Family monthly per capita income after the Pandemic (IDR)			-0,702**	-0,468**	0,281*	0,181
Family size (person)	0,188	0,235*	0,196	0,220*	-0,140	-0,197
Duration of divorce (years)	0,163	-0,033	0,091	0,000	-0,033	0,038

*Significant at $p < 0,05$; **Significant at $p < 0,01$

The Influence of Individual and Family Characteristics, Economic Pressure, and Religiosity on Life Satisfaction

This study employs a regression model that has been validated through the classical assumption test. The regression test results indicate that 52.3% of life satisfaction is influenced by the variables studied, while other variables outside the scope of the study account for the remaining 47.7%. Table 4 shows that employment status ($\beta = 0.357$, $p = 0.001$), objective economic pressure after the Pandemic ($\beta = 0.641$, $p = 0.002$), and religiosity ($\beta = 0.538$, $p < 0.001$) have a significant positive influence on life satisfaction. This means that for working single mothers, the higher the objective economic pressure after the Pandemic, the greater the increase in religiosity will be associated with improved life satisfaction.

Table 4 Regression coefficients of individual and family characteristics, economic pressure after the COVID-19 Pandemic, religiosity, and life satisfaction.

Variable	Unstandardized coefficient (B)	Standardized coefficient (β)	Sig.
Constant	3,070		0,000
Individual Characteristics			
Single mothers' age (years)	-0,006	-0,004	0,968
Education (years)	-0,674	-0,071	0,453
Employment status (0=unemployed; 1=employee)	6,952	0,357	0,001**
Family Characteristics			
Family monthly per capita income during the Pandemic (IDR)	-0,039	-0,058	0,741
Family monthly per capita income after the Pandemic (IDR)	0,133	0,202	0,303
Family size (person)	0,196	0,018	0,854
Duration of divorce (years)	0,033	0,013	0,894
Economic Pressure			
Objective economic pressure during the Pandemic	0,031	0,050	0,808
Subjective economic pressure during the Pandemic	-0,167	-0,302	0,219
Objective economic pressure after the Pandemic	0,340	0,641	0,002**
Subjective economic pressure during the Pandemic	-0,182	-0,354	0,148
Religiosity	0,715	0,538	0,000**
F		8,222	
Adjusted R Square		0,523	
R Square		0,596	
Sig.		0,000**	

**Significant at $p < 0,01$

DISCUSSION

The results showed that the objective economic pressure experienced by single mothers, both during and after the COVID-19 Pandemic, was categorized as medium. The objective economic pressure of single mothers' families is categorized as medium because more than half of single mothers' families have less income than expenses both during and after the COVID-19 Pandemic. Low income among single mothers in this study is primarily because more than half of the respondents have irregular jobs. Economic pressure leads to economic stress, which is linked to parental emotional distress and couple conflict (Neppl et al., 2016). The lower a family's per capita income, the greater the economic pressure it feels. (Raharjo et al., 2015). The T-test results showed that there is no significant difference in objective economic pressure between the periods before and after the COVID-19 Pandemic.

Subjective economic pressure felt by single mothers both during and after the COVID-19 Pandemic is categorized as medium. Subjective economic pressure refers to the family's perception of the difficulty in fulfilling family needs and economic constraints (Raharjo et al., 2015). The T-test results show that there is a significant difference in the subjective economic pressure during and after the COVID-19 Pandemic. Subjective economic pressure during the COVID-19 Pandemic has a higher average index than after the COVID-19 Pandemic. Family income often falls short of meeting the basic needs for clothing, food, shelter, and recreation,

which are still frequently felt more acutely by single-mother families during the COVID-19 Pandemic. This is related to the fact that more than three-fifths of single mothers often feel that their family income is less than their expenses, and more than two-fifths of single mothers often feel dissatisfied with the amount of family income during the COVID-19 Pandemic. (Herawati et al., 2017) Found that families will feel subjective economic pressure when they feel dissatisfied with income to provide for family needs and feel unable to take the family on recreation.

The results of this study indicate that the religiosity of single mothers is in the high category. The belief dimension has the most significant average index value of 97.22 in the religiosity variable. This means that single mothers in this study have a high level of belief in the truth of their religion, including the existence of God, angels, heaven, and hell. In addition, most single mothers always believe that God exists and that death is God's destiny. This suggests that when faced with life's problems, single mothers often turn to God and surrender to the challenges that arise in their lives. According to Nursanti et al. (2022) When individuals believe in the existence of God and feel close to God, it will make them feel calm in confronting every problem.

More than three-quarters of single mothers have medium life satisfaction. More than half of single mothers feel grateful for the life they are currently living and are happy with their daily activities. Most single mothers sincerely accept their current living conditions. Life satisfaction is a form of positive emotion that is closely related to gratitude. In line with research by Kerry et al. (2023) Those who feel more gratitude tend to be more satisfied with their lives and sometimes report feeling more satisfied after performing gratitude-related tasks. Additionally, a significant relationship exists between gratitude and life satisfaction. (Chauhan et al., 2025). However, there are still single mothers who experience low life satisfaction. This is because more than a quarter of single mothers are not satisfied with the goals they want to achieve, such as paying for children's school and living to old age with their partner. This is due to the occurrence of divorce, causing significant needs of life that are not comparable to the income of single-mother families. Conversely, a sense of dissatisfaction with the goals to be achieved in life will reduce the level of life satisfaction of single mothers.

The correlation test results indicate that family per capita income is significantly and negatively related to both objective and subjective economic pressure during and after the COVID-19 Pandemic. This means that the lower the family per capita income, the higher the objective and subjective economic pressure. The results of this study are in line with (Raharjo et al., 2015) Who said that per capita income is significantly negatively related to objective and subjective economic pressure? In addition, Megawanty and Hanita (2021) Identify vulnerable individuals or groups, including single parents and low-income families. Another family characteristic related to the economic pressure variable is employment status. Employment status is significantly negatively associated with objective economic pressure during and after the COVID-19 Pandemic. This means that single mothers who do not work face higher objective economic pressure. This is in line with (Sunarti, 2018) A study found that families with unstable jobs experience higher economic, social, and psychological pressures than families with stable jobs.

Per capita income is significantly positively related to religiosity. This means that the higher the family's per capita income, the higher the religiosity. This is not in line with the results of the research by Zheng et al. (2020). People in more prosperous and more developed nations are less likely to be religious than those in poorer nations. According to Storm (2017), lower income, GDP, and social welfare availability are associated with more religiosity.

The greater an individual's income, the greater their gratitude to God. In addition, the higher an individual's income, the more likely they are to develop a sense of wanting to give to those in need. Family per capita income during the COVID-19 Pandemic is significantly positively related to life satisfaction. The higher the family per capita income, the higher the life satisfaction of single mothers. This finding aligns with the results of research by Cheung and Lucas (2015), which suggests that the better an individual's financial condition over time, the higher their level of life satisfaction.

The education of single mothers is significantly negatively related to objective economic pressure during the COVID-19 Pandemic. This means that the lower the education of single

mothers, the higher the objective economic pressure they face. Economic pressure is significantly negatively related to education and family per capita income. (Raharjo et al., 2015) .

The regression test results showed that the employment status of single mothers has a significant positive effect on life satisfaction. This means that single mothers who work can increase their life satisfaction. Well-being has been defined as the combination of feeling good and functioning well, the experience of positive emotions such as happiness. (Ruggeri et al., 2020). The higher the objective economic pressure after the COVID-19 Pandemic, the higher the life satisfaction of single mothers. This is not in line with Adiati's results. (2021) It was found that financial conditions, such as high income and savings, affect increased life satisfaction. This difference can be attributed to the ability of single mothers to adjust to the objective economic pressure following the COVID-19 Pandemic, allowing them to remain satisfied with their lives. Based on research results on the impact of objective economic pressures following the COVID-19 Pandemic, more than half of single mothers have incomes above the poverty line. In comparison, less than half have incomes below the poverty line. Additionally, more than two-thirds of single mothers do not have debt or credit payments. This indicates that, although the income of single mothers is smaller than their expenses, they can manage their finances by avoiding debt to fulfill basic material needs and not incurring credit payments. According to Raharjo et al. (2015), effective financial management can help determine the allocation of limited financial resources to meet family needs, based on the agreement of all family members, to achieve maximum satisfaction. Religiosity has a significant positive effect on life satisfaction. This means that a good religiosity ability is associated with high life satisfaction among single mothers. This is supported by research by Kate et al. (2017) A well-documented positive relationship exists between religiosity and life satisfaction. The factors that influence life satisfaction are related to religiosity, such as engaging in religious rituals and practicing gratitude. (Ayuningtias, 2018).

The limitations of this study are that the research area is vast, but the researcher cannot reach a large number of single mothers from diverse backgrounds and economic conditions. Additionally, this study employed a retrospective method to examine the economic conditions of single mothers during the Pandemic. The retrospective method is susceptible to bias, especially when respondents struggle to recall economic conditions during the COVID-19 Pandemic.

CONCLUSION

Per capita income did not differ significantly between before and after the Pandemic, but it was higher after the Pandemic than before. The results showed that both objective and subjective economic pressure during and after the COVID-19 Pandemic fell into the medium category. There is no significant difference in objective economic pressure between the period during and after the COVID-19 Pandemic. Meanwhile, subjective economic pressure during the COVID-19 Pandemic is higher than after the COVID-19 Pandemic. In the religiosity variable, most single mothers fall into the high category, whereas in the life satisfaction variable, they are distributed across the medium category.

The lower the education level of single mothers, the higher the objective economic pressure they face during the Pandemic. In addition, the fewer single mothers work, the higher the objective economic pressure during and after the COVID-19 Pandemic. The lower the per capita income, the higher the objective and subjective economic pressure during and after the COVID-19 Pandemic. Meanwhile, higher per capita income is associated with higher religiosity and life satisfaction. The greater the number of dependent family members, the higher the subjective economic stress.

When single mothers work, objective economic pressure after the COVID-19 Pandemic, and religiosity have a significant positive effect on life satisfaction. That is, when single mothers work, the higher the objective economic pressure after the COVID-19 Pandemic and the better the religiosity, the better the life satisfaction of single mothers.

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