

POVERTY LEVEL AND CONFLICTS OVER MONEY WITHIN FAMILIES ¹

(Tingkat Kemiskinan dan Konflik Keuangan Keluarga)

Herien Puspitawati²

ABSTRAK. Tujuan penelitian ini adalah untuk mengetahui pengaruh tingkat kemiskinan terhadap konflik keuangan keluarga yang diperantarai oleh dua strategi yaitu penghematan dan peningkatan pendapatan. Sampel sebanyak 360 keluarga yang berdomisili di pedesaan bagian Barat Tengah di Amerika Serikat berpartisipasi dalam studi longitudinal ini. Analisa yang digunakan adalah Structural Equation Modeling (SEM). Hasil yang diketahui adalah bahwa tingkat kemiskinan berhubungan secara signifikan dengan kedua strategi, namun hanya strategi penghematan yang menjadi variabel perantara antara kemiskinan dan konflik keuangan keluarga. Dengan demikian dapat disimpulkan bahwa strategi penghematan dapat menyebabkan konflik keuangan keluarga yang lebih besar, sedangkan strategi peningkatan pendapatan tidak menunjukkan pengaruh yang signifikan baik pada peningkatan maupun penurunan konflik keuangan keluarga.

Keywords: poverty, conflict over money, coping strategies, generating income, cutting back expenses.

INTRODUCTION

Background

The Depression of the 1930s was followed a half century later by the depression of the 1980s. Voydanoff (1990) noted that the restructuring of the American economy during the late 1980s was accompanied by increasing levels of economic distress. Aspects of economic distress, including employment instability, employment uncertainty, economic deprivation, and economic strain have been found to be related to individual adjustment and family relations. Thus, changes in the economy during the 1980s have resulted in changes in family life (Voydanoff, 1990). For example, McVeigh and Shostak (1978) reported that poverty is associated with a lack of decent housing and an inadequate diet. Other correlates of poverty include low educational attainment and a lack of proper medical care.

Other family studies also have demonstrated that financial hardship produces serious adverse consequences for family life. For example, a study

Staf pengajar Jurusan GMSK, Faperta IPB

by Conger and Elder found that economic pressures may alter family life by changing individual behavior. Economic pressure, which reflects financial difficulties, demoralized family members and disrupts family interaction processes (Conger & Elder, 1994). Economic difficulties might increase pressures and might cause serious conflicts within the family. A study by Broman and colleagues suggested that financial hardship produced by unemployment increases family conflict and tension between parents and children and between husbands and wives (Broman, Hamilton, & Hoffman, 1990). Again, families with unstable employment, unstable incomes, and financial constraints typically experience increased levels of anxiety and anger, which may lead to increased levels of conflict (Conger & Elder, 1994)

Conflicts within the family, particularly conflicts over money, occurred when family members compete over very limited resources to meet all of their demands and needs at the same time. As a result of these hardship conditions, families attempted to adopt coping strategies that will allow them to meet their material needs more

¹ Unpublished Master's Thesis, Iowa State Univ., Iowa, USA