

## Subjective Well-Being of Indonesian Children: A Perspective of Material Well-Being

### Kesejahteraan Subjektif Anak Indonesia: Sebuah Perspektif Kesejahteraan Materi

Ihsana Sabriani Borualogo

Fakultas Psikologi  
Universitas Islam Bandung

Ferran Casas

Doctoral Program on Education and Society,  
Faculty of Education and Social Sciences  
Universidad Andrés Bello, Chile

Research Institute on  
Quality of Life  
Universitat de Girona, Spain

This study aims to explain the subjective well-being of Indonesian children in terms of material well-being. Indonesia is still considered a developing country, and several studies reveal the correlation between economic status and subjective well-being of adults. However, only a very limited number of studies focus on Indonesian children's material well-being from their own perspective. This study used data from the third wave of the Children's Worlds survey conducted in Indonesia. The sample ( $N = 14,576$ ; 49.35% boys; 50.65% girls) was composed of children aged 10 years and 12 years. Subjective well-being (SWB) was measured using the Children's Worlds Subjective Well-Being Scale (CW-SWBS) and a single-item Overall Life Satisfaction (OLS) scale. Material well-being was measured using family economic status, material deprivation, frequency of being worried about family's money situation, and frequency of having enough food to eat each day. Data were analyzed using descriptive statistics. Cummins' theory of subjective well-being (SWB) was used to explain the results. Results showed that children from families with high economic status who reported no material deprivation, never worrying about the family's money, and always having enough food to eat each day displayed higher subjective well-being (SWB) mean scores on both subjective well-being (SWB) scales compared to children in families from middle and lower economic status. However, children from middle and lower economic status showed rather high subjective well-being (SWB) scores, suggesting that children are able to maintain positive feelings about themselves and their level of subjective well-being (SWB) despite belonging to a less fortunate economic situation. These results will hopefully encourage Indonesian scholars and researchers to elaborate deeper in future studies.

*Keywords:* children, subjective well-being, family, economic status, Indonesia

Penelitian ini bertujuan menjelaskan kesejahteraan subjektif (*subjective well-being; SWB*) anak Indonesia terkait kesejahteraan materi. Indonesia masih dikategorikan sebagai negara berkembang, dan beberapa penelitian terdahulu mengungkapkan korelasi antara status ekonomi dan kesejahteraan subjektif orang dewasa. Namun, studi yang memfokuskan pada kesejahteraan materi anak Indonesia dari perspektif mereka sendiri masih sangat terbatas. Studi ini menggunakan data dari survei *Children's Worlds* gelombang ketiga yang dilakukan di Indonesia. Sampel penelitian terdiri dari anak-anak usia 10 tahun dan 12 tahun ( $N = 14.576$ ; 49,35% laki-laki; 50,65% perempuan). Kesejahteraan subjektif diukur dengan menggunakan dua skala: *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* dan *Overall Life Satisfaction (OLS)* dengan butir pertanyaan tunggal. Kesejahteraan materi diukur berdasarkan dimensi status ekonomi keluarga, kekurangan materi, frekuensi kekhawatiran tentang situasi keuangan keluarga, dan frekuensi ketersediaan makanan untuk dikonsumsi setiap hari. Data kemudian dianalisis dengan menggunakan statistik deskriptif. Teori Cummins tentang kesejahteraan subjektif digunakan untuk menjelaskan temuan. Hasil penelitian menunjukkan bahwa anak-anak dari keluarga dengan status ekonomi tinggi

yang tidak melaporkan kekurangan materi, tidak pernah khawatir tentang keuangan keluarga, dan selalu memiliki cukup makanan untuk dikonsumsi setiap hari menunjukkan skor rata-rata kesejahteraan subjektif yang lebih tinggi pada dua skala kesejahteraan subjektif dibandingkan anak-anak dari keluarga dengan status ekonomi menengah dan rendah. Namun, anak-anak dari status ekonomi menengah dan rendah menunjukkan skor kesejahteraan subjektif yang relatif tinggi, yang mengungkapkan bahwa anak-anak dapat menjaga perasaan positif tentang diri mereka sendiri dan tingkat kesejahteraan subjektifnya meskipun tergolong ke dalam status ekonomi yang kurang mapan. Hasil penelitian diharapkan dapat mendorong para ilmuwan dan peneliti di Indonesia untuk lebih mendalami fenomena ini pada studi-studi selanjutnya.

*Kata kunci:* anak, kesejahteraan subjektif, keluarga, status ekonomi, Indonesia

Received/Masuk:  
6 June/Juni 2020

Accepted/Terima:  
12 January/Januari 2021

Published/Terbit:  
25 July/Juli 2021

Correspondence concerning this article should be addressed to: Ihsana Sabriani Borualogo, Fakultas Psikologi, Universitas Islam Bandung, Jln. Tamansari No. 1, Bandung 40116, Indonesia.  
E-Mail: ihsana.sabriani@unisba.ac.id

Data from the World Bank Group (n.d.) shows that in 2018, the Gross Domestic Product (GDP) per capita for Indonesia was USD 3,893.596. This Gross Domestic Product (GDP) was lower than the Gross Domestic Product (GDP) per capita for other Association of Southeast Asian Nations (ASEAN) countries, such as Singapore (USD 64,581,944), Brunei Darussalam (USD 31,628,329), Malaysia (USD 11,373,233), and Thailand (USD 7,273,563). Indonesia's economic growth picked up slightly to 5.2%, which has been credited to better prospects for investment and private consumption (World Bank Group, 2019; 2020). Although United States Trade Representative (USTR) took Indonesia off the list of developing countries in 2019 (IDN Financials, 2020), the Institute for Development of Economics and Finance (INDEF) still considers Indonesia as a developing country. Institute for Development of Economics and Finance (INDEF) bases its consideration on Indonesia's gross national income per capita and social development parameters (News Desk, 2020).

Several studies have debated the correlation between economic status and level of well-being and happiness (Biswas-Diener, 2008). Economic status has been suggested as a domain that affects an individual's subjective well-being (SWB; Land et al., 2007; Pollard & Lee, 2003). Diener and Oishi (2000) found that as income increases, its effect on wellbeing diminishes, while Stevenson and Wolfers (2013) suggested that individuals with high economic status are more satisfied with their life than individuals

Data Bank Dunia (n.d.) menunjukkan bahwa Pendapatan Domestik Bruto (PDB) per kapita Indonesia pada tahun 2018 adalah sebesar 3.893,596 Dollar AS. Angka ini lebih rendah daripada Pendapatan Domestik Bruto (PDB) per kapita negara-negara ASEAN lainnya, seperti Singapura (64.581,944 Dollar AS), Brunei Darussalam (31.628,329 Dollar AS), Malaysia (11.373,233 Dollar AS), dan Thailand (7.273,563 Dollar AS). Pertumbuhan ekonomi Indonesia sedikit meningkat, yakni sebesar 5,2%, seiring meningkatnya prospek investasi dan konsumsi pribadi (World Bank Group, 2019; 2020). Walaupun Perwakilan Perdagangan Amerika Serikat (*United States Trade Representative [USTR]*) telah mencabut Indonesia dari daftar negara berkembang pada tahun 2019 (IDN Financials, 2020), *Institute for Development of Economics and Finance (INDEF)* masih mengategorikan Indonesia sebagai negara berkembang. *Institute for Development of Economics and Finance (INDEF)* mendasari pertimbangannya pada pendapatan nasional bruto per kapita dan beberapa parameter perkembangan sosial (News Desk, 2020).

Beberapa penelitian terdahulu mendebatkan korelasi antara status ekonomi dan tingkat kesejahteraan dan kebahagiaan (Biswas-Diener, 2008). Status ekonomi dipandang sebagai salah satu domain yang memengaruhi kesejahteraan subjektif (*subjective well-being [SWB]*) individu (Land et al., 2007; Pollard & Lee, 2003). Diener dan Oishi (2000) menemukan bahwa seiring meningkatnya pendapatan, dampak peningkatan pendapatan terhadap kesejahteraan akan semakin menurun; sementara Stevenson dan Wolfers

with low economic status.

Studies on the relationship between economic status and subjective well-being (SWB) have been widely conducted with adults (Berg & Veenhoven, 2010; Deaton, 2008; Diener & Oishi, 2000; Oishi et al., 2011; Stevenson & Wolfers, 2013) but rarely with children. Studies on adults' subjective well-being (SWB) have revealed a stronger correlation between personal income and subjective well-being (SWB) in developing countries (Diener & Oishi, 2000). The World Happiness Report 2015 (Helliwell et al., 2015) revealed that Gross Domestic Product (GDP) per capita made a significant contribution to explaining life satisfaction. Several studies have discussed the effect of socio-economic status (SES) on the level of happiness in adults (Biswas-Diener, 2008; Diener & Biswas-Diener, 2002) and showed a strong association between economic status and subjective well-being (SWB) in adults (Helliwell et al., 2015). However, these studies are not relevant to understanding children's perspectives on their economic status and relationship with their subjective well-being (SWB). Children usually do not know how much money their parents earn and whether that meets the family's needs. The Children's Worlds project aimed to measure material well-being from children's perspectives and suggested three categories to measure material well-being: (1) a set of questions to measure family economic status; (2) a set of questions to measure the child's access to items (material deprivation); and (3) several questions about children's subjective material well-being. The validity of these measures was tested across representative samples of 15 countries in the second wave of the Children's Worlds survey (Dinisman & Ben-Arieh, 2016; Goswami, 2014; Gross-Manos, 2017; Gross-Manos & Ben-Arieh, 2017; Main et al., 2019). Results in children showed weak association between subjective well-being (SWB) and socio-economic status level (Main et al., 2019). Klocke et al. (2014) and Casas et al. (2020) also found in the study with children that the country's Gross Domestic Product (GDP) per capita was not associated with children's subjective well-being (SWB).

(2013) berpendapat bahwa individu dengan status ekonomi tinggi memiliki kepuasan hidup yang lebih tinggi daripada individu dengan status ekonomi rendah.

Penelitian yang menelaah hubungan antara status ekonomi dan kesejahteraan subjektif sudah banyak dilakukan pada orang dewasa (Berg & Veenhoven, 2010; Deaton, 2008; Diener & Oishi, 2000; Oishi et al., 2011; Stevenson & Wolfers, 2013) namun jarang dilakukan pada anak-anak. Penelitian tentang kesejahteraan subjektif pada orang dewasa mengungkapkan korelasi yang lebih kuat antara penghasilan pribadi dan kesejahteraan subjektif di negara-negara berkembang (Diener & Oishi, 2000). *The World Happiness Report* 2015 (Helliwell et al., 2015) menyatakan bahwa Pendapatan Domestik Bruto (PDB) per kapita memberikan dampak signifikan terhadap kepuasan hidup. Beberapa penelitian terdahulu membahas dampak status sosial ekonomi (*socio-economic status [SES]*) terhadap tingkat kebahagiaan pada orang dewasa (Biswas-Diener, 2008; Diener & Biswas-Diener, 2002) dan menunjukkan asosiasi yang kuat antara status ekonomi dan kesejahteraan subjektif pada orang dewasa (Helliwell et al., 2015). Namun penelitian-penelitian tersebut kurang relevan dalam pemahaman mengenai perspektif anak terkait status ekonominya dan hubungan status ekonomi tersebut dengan kesejahteraan subjektif pada anak. Anak-anak biasanya tidak mengetahui berapa penghasilan orang tuanya dan apakah penghasilan tersebut dapat memenuhi kebutuhan keluarga mereka. Sebuah proyek dari *Children's Worlds* bertujuan mengukur kesejahteraan materi dari perspektif anak-anak, dengan menggunakan tiga kategori pengukuran kesejahteraan materi: (1) satu set pertanyaan untuk mengukur status ekonomi keluarga; (2) satu set pertanyaan untuk mengukur akses anak-anak terhadap hal-hal yang bersifat material (kekurangan materi); dan (3) beberapa pertanyaan mengenai kesejahteraan material subjektif anak. Validitas alat ukur tersebut diuji terhadap sampel representatif dari 15 negara pada survei *Children's Worlds* gelombang kedua (Dinisman & Ben-Arieh, 2016; Goswami, 2014; Gross-Manos, 2017; Gross-Manos & Ben-Arieh, 2017; Main et al., 2019). Hasil pada anak-anak menunjukkan asosiasi yang lemah antara kesejahteraan subjektif dan tingkatan status sosial ekonomi (Main et al., 2019). Klocke et al. (2014) dan Casas et al. (2020) juga menemukan, dalam studi pada anak-anak, bahwa Pendapatan Domestik Bruto (PDB) tidak diasosiasikan dengan kesejahteraan subjektif anak.

This approach is relatively new in Indonesia's context since this is the first international study that focused on children's subjective well-being (SWB) ever to be conducted in Indonesia. In Indonesia, social inequality separates the rich and the poor. Socioeconomic status (SES) in Indonesia is characterized by income, level of education, and level of employment (Direktur Statistik Ketahanan Nasional, Badan Pusat Statistik [National Defense Statistics Director, Central Bureau for Statistics], 2017). People with high socioeconomic status (SES) have a high income, a high level of education, and a high level of employment, while people with low socio-economic status (SES) have the opposite. The World Happiness Report (2020) showed that economic status was an important factor affecting Indonesians' life satisfaction. Indonesian data from children have never been included in any of the previous data collection of the Children's Worlds project or of any other international project. For that reason, it is important to check whether results are different or similar to these obtained for children's samples from other parts of the world.

After searching for publications on children's subjective well-being (SWB) in Indonesia and its correlation with family economic status, the authors found only one study included the variable of family economic status. That one study was conducted by Wahyuni et al. (2018) to analyze subjective well-being (SWB) of children from families with low socioeconomic status. This study did not ask children about their perception of subjective well-being (SWB), but asked parents' perception of their children's subjective well-being (SWB), where low economic status was one of the criteria that researchers set for their sampling. It only described the subjective well-being (SWB) of children from families with low economic status from the perspective of parents. It did not clearly state whether family economic status was associated with children's subjective well-being (SWB).

Subjective well-being (SWB) includes both how happy individuals are and how satisfied they are with their lives on the whole (Diener, 2006; Diener et al., 2015). Life satisfaction is one of the key cognitive components of subjective well-being (SWB). Life satisfaction is the evaluation of the overall quality of an individual's life (Diener et al., 1999). Life satisfaction is a key predictor for a positive adjustment (Casas, 2011) and is relatively stable compared to the

Pendekatan ini masih relatif baru dalam konteks Indonesia, karena ini adalah kali pertama penelitian internasional yang memfokuskan pada kesejahteraan subjektif anak dilakukan di Indonesia. Kesenjangan sosial di Indonesia memisahkan antara yang kaya dan yang miskin. Status sosial ekonomi di Indonesia ditandai oleh tingkat pendidikan, pekerjaan, dan pendapatan (Direktur Statistik Ketahanan Nasional, Badan Pusat Statistik, 2017). Individu dengan status sosial ekonomi tinggi memiliki tingkat pendidikan, pekerjaan, dan pendapatan yang tinggi pula, dan sebaliknya pada individu dengan status sosial ekonomi yang rendah. *World Happiness Report* (2020) menunjukkan bahwa status ekonomi merupakan faktor penting yang memengaruhi kepuasan hidup orang Indonesia. Data dari anak-anak Indonesia belum pernah disertakan pada pengumpulan data proyek *Children's Worlds* sebelumnya ataupun proyek internasional lainnya. Berdasarkan hal tersebut, sangat penting untuk ditemukan apakah hasil yang diperoleh dari sampel anak-anak Indonesia menyerupai atau berbeda dengan hasil dari sampel anak-anak yang berasal dari negara-negara lain.

Setelah menelusuri publikasi tentang kesejahteraan subjektif anak di Indonesia dan korelasinya terhadap status ekonomi keluarga, penulis menemukan satu studi yang menyertakan variabel status ekonomi keluarga. Penelitian ini dilakukan oleh Wahyuni et al. (2018) untuk menganalisis kesejahteraan subjektif anak dari keluarga dengan status sosial ekonomi rendah. Penelitian ini tidak menanyakan persepsi anak-anak mengenai kesejahteraan subjektif mereka, namun menanyakan persepsi para orang tua mengenai kesejahteraan subjektif anak-anak mereka, dengan status sosial ekonomi rendah sebagai salah satu kriteria dalam *sampling* penelitian. Studi tersebut hanya mendeskripsikan kesejahteraan subjektif anak-anak dari keluarga dengan status ekonomi rendah dari perspektif orang tua. Sedangkan asosiasi antara status ekonomi keluarga dengan kesejahteraan subjektif anak tidak dinyatakan dengan jelas.

Kesejahteraan subjektif meliputi tingkat kebahagiaan individu dan tingkat kepuasan seorang individu terhadap kehidupannya secara menyeluruh (Diener, 2006; Diener et al., 2015). Kepuasan hidup merupakan salah satu komponen kognitif penting dalam kesejahteraan subjektif. Kepuasan hidup didefinisikan sebagai evaluasi seseorang terhadap kualitas hidupnya secara umum (Diener et al., 1999). Kepuasan hidup merupakan prediktor kunci penyesuaian diri secara

affective components of subjective well-being (SWB; Cummins, 2014).

Recent years have seen an increase in the number of studies on subjective well-being (SWB) - not only with adults, but also with children. Children's subjective well-being (SWB) results from children's cognitive and affective evaluations about their lives, the circumstances affecting their lives, and the social context in which they live (Savahl et al., 2019).

One study on children's subjective well-being (SWB) worldwide was conducted by *Children's Worlds* (n.d.). An Indonesian research team participated in this international survey and collected data in the West Java Province (Borualogo & Casas, 2021a; 2021b; Borualogo & Gumilang, 2019). The *Children's Worlds* survey in Indonesia was very important, since this was the first international study focusing on children's subjective well-being (SWB) to be conducted in Indonesia. The survey examined particular themes (care, support, safety, respect, and participation) in different domains of children's lives (home, school, local area, and country). This survey also measured children's overall life satisfaction, general subjective well-being (SWB), domain-based subjective well-being (SWB), material well-being, and positive and negative affect. The *Children's Worlds* survey offers strong methodological research and comprehensive findings of children's subjective well-being (SWB). As a part of the *Children's Worlds* survey, this current study aims to explain the relationship of subjective well-being (SWB) of Indonesian children with the dimension of family economic status.

This current study used Cummins' (2014) theory of subjective well-being (SWB) to explore the children's subjective well-being (SWB) in situations that are not always in favor for children. Cummins (2014) explains the automatic neurological and psychological processes actively control and maintain the subjective well-being (SWB), analogous to the homeostatic maintenance of body temperature. The purpose of subjective well-being (SWB) homeostasis is to maintain a normally positive sense of well-being. Cummins (2014) stated that the set-points of subjective well-being (SWB) range from 60-90 with a mean of 75 when projected onto a 100-point scale, where "0" represents "complete dissatisfaction" and "100" repre-

positif (Casas, 2011), dan relatif lebih stabil dibandingkan komponen-komponen afektif kesejahteraan subjektif (Cummins, 2014).

Dalam beberapa tahun terakhir, telah terjadi peningkatan jumlah penelitian mengenai kesejahteraan subjektif, tidak hanya terhadap orang dewasa namun juga terhadap anak-anak. Kesejahteraan subjektif anak berasal dari evaluasi kognitif dan afektif anak terhadap kehidupannya, keadaan yang memengaruhi kehidupannya, dan konteks sosial di tempat mereka tinggal (Savahl et al., 2019).

Sampai saat ini baru terdapat satu studi tingkat internasional mengenai kesejahteraan subjektif anak yang dilakukan oleh *Children's Worlds* (n.d.). Sebuah tim riset dari Indonesia mengambil bagian dalam survei internasional ini dan mengumpulkan data di Provinsi Jawa Barat (Borualogo & Casas, 2021a; 2021b; Borualogo & Gumilang, 2019). Survei *Children's Worlds* di Indonesia sangat penting karena merupakan studi internasional pertama yang memfokuskan pada kesejahteraan subjektif anak di Indonesia. Survei tersebut menelaah tema-tema tertentu (perhatian, dukungan, keamanan, respek, dan partisipasi) pada domain kehidupan anak yang berbeda-beda (rumah, sekolah, lingkungan sekitar, dan negara). Survei ini juga mengukur kepuasan hidup anak secara umum, kesejahteraan subjektif secara umum, kesejahteraan subjektif berdasarkan domain, kesejahteraan materi, serta afek positif dan negatif. Survei *Children's Worlds* menawarkan metodologi riset yang kuat dan temuan yang komprehensif terkait kesejahteraan subjektif anak. Sebagai bagian dari survei *Children's Worlds*, penelitian ini bertujuan untuk menjelaskan hubungan antara kesejahteraan subjektif anak Indonesia dengan dimensi status ekonomi keluarga.

Penelitian ini menggunakan teori kesejahteraan subjektif oleh Cummins (2014) untuk menelaah kesejahteraan subjektif dalam beragam situasi yang tidak selalu kondusif bagi anak-anak. Cummins (2014) menjelaskan proses neurologis dan psikologis otomatis yang secara aktif mengontrol dan menjaga kesejahteraan subjektif, yang dapat dianalogikan seperti halnya proses homeostasis menjaga kestabilan suhu tubuh. Tujuan homeostasis kesejahteraan subjektif adalah untuk menjaga perasaan positif terkait kesejahteraan diri. Cummins (2014) menyatakan bahwa set nilai kesejahteraan subjektif berkisar pada rentang 60-90 poin dengan mean 75 ketika diproyeksikan ke dalam skala 0-100, yang mana "0" menyatakan "ketidak-

sents “complete satisfaction” (Borualogo & Casas, 2021a; 2021b). Cummins (2014) also stated that subjective well-being (SWB) is normally stable and positive. Other studies have explained the factors that keep subjective well-being (SWB) stable and positive (Andrews & Withey, 1976; Beach & Tesser, 2000; Campbell et al., 1976; Headey & Wearing, 1989; Tesser, 1988). Beach and Tesser (2000) proposed a self-evaluation maintenance model in which individuals maintain positive feelings about themselves. Individuals keep an overall balance to maintain positive feelings about the self rather than accurate perceptions of self-performance (Cummins, 2014). Stones and Kozma (1991), as cited in Cummins (2014), proposed a magical model of happiness, in which individuals maintain a stable subjective well-being (SWB) score around set-points that vary across individuals (Cummins, 2014).

puasan yang menyeluruh” dan “100” menyatakan “kepuasan yang menyeluruh” (Borualogo & Casas, 2021a; 2021b). Cummins (2014) juga mengemukakan bahwa kesejahteraan subjektif biasanya cenderung stabil dan positif. Penelitian lain juga menjelaskan faktor-faktor yang menjaga kesejahteraan subjektif tetap stabil dan positif (Andrews & Withey, 1976; Beach & Tesser, 2000; Campbell et al., 1976; Headey & Wearing, 1989; Tesser, 1988). Beach dan Tesser (2000) menyarankan sebuah model pemeliharaan evaluasi diri, yang melibatkan individu berusaha menjaga perasaan positif mengenai dirinya. Individu menjaga keseimbangan secara menyeluruh untuk mempertahankan perasaan positif tentang diri sendiri, bukan penggambaran diri dengan persepsi yang akurat (Cummins, 2014). Stones and Kozma (1991), dalam Cummins (2014), menyarankan sebuah model kebahagiaan magis, yaitu bagaimana seorang individu menjaga skor kesejahteraan subjektif yang stabil di sekitar set nilai yang berbeda-beda antar individu.

## Method

### Sample

This study used data from the third wave of the Children's Worlds survey in Indonesia. A representative sample was obtained of children in 27 cities and regencies in West Java, Indonesia. This study involved the participation of 267 elementary schools. Participants ( $N = 21,002$ ) in the Children's Worlds survey were from Grades 2, 4, and 6; in this study, the authors only analyze data for children from Grades 4 and 6, because some questions about family economic status were not asked of children from Grade 2.

## Metode

### Sampel

Penelitian ini menggunakan data dari survei *Children's Worlds* gelombang ketiga di Indonesia. Sampel representatif didapatkan dari anak-anak di 27 kota dan kabupaten di Provinsi Jawa Barat, Indonesia. Penelitian ini melibatkan partisipasi dari 267 Sekolah Dasar (SD). Partisipan ( $N = 21,002$ ) dalam survei *Children's Worlds* berasal dari Kelas 2, 4, dan 6 SD; dalam penelitian ini penulis hanya menganalisis data dari anak-anak Kelas 4 dan Kelas 6, karena beberapa pertanyaan mengenai status ekonomi keluarga tidak ditanyakan kepada anak-anak dari Kelas 2.

**Table 1**  
*Participants of the Survey by Age Group and Gender*

	10-year-old group	12-year-old group	Total
Boys	3,417	3,777	7,194
Girls	3,441	3,941	7,382
Total	6,858	7,718	14,576

**Tabel 1**  
*Partisipan Survei Berdasarkan Kelompok Umur dan Gender*

	Kelompok 10-tahun	Kelompok 12-tahun	Total
Laki-Laki	3,417	3,777	7,194
Perempuan	3,441	3,941	7,382
Total	6,858	7,718	14,576

Details of the final sample are presented in Table 1. Children in the 10-year-old group (*Mean* = 9.66; *SD* = 9.79) were in Grade 4 (47.05%), and children in the 12-year-old group (*Mean* = 11.53; *SD* = 9.79) were in Grade 6 (52.95%). Of the total sample, 49.35% were boys, and 50.65% were girls.

## Procedure

### *Data Collection and Ethical Issues*

Approval for the study was gained from the ethical committee at *Universitas Padjadjaran*. Permission to conduct the research in West Java Province was obtained from the provincial-level Ministry of Education and Ministry of Religion in West Java (*Dinas Pendidikan dan Kantor Wilayah Kementerian Agama Provinsi Jawa Barat*). Written consent from parents was obtained for each child. The children were informed that their data would be treated confidentially and that they were free to answer the questions or not.

Data collection has been done by a research team led by the first author of this article. The team involved 54 well-trained enumerators in 27 cities and regencies in West Java Province, and it was part of the Children's Worlds Survey. Children were given a training sheet before the data was collected to ensure that they understood how to answer the questions. Data were collected in the regular classroom using paper and pencil by two well-trained enumerators who ensured an appropriate process while children were answering.

### *Data Cleaning*

Cases with incomplete questionnaires and missing gender were dropped from the study. In accordance with Casas' (2016) recommendation, cases with more than three missing values in the Children's Worlds Subjective Well-Being Scale (CW-SWBS) and cases showing inconsistent answers between the Children's Worlds Subjective Well-Being Scale (CW-SWBS) and the Overall Life Satisfaction (OLS) were also dropped.

Detail dari sampel akhir penelitian dapat dilihat di Tabel 1. Anak-anak di kelompok usia 10 tahun (*Mean* = 9,66; *SD* = 9,79) berada di Kelas 4 (47,05%), sedangkan anak-anak di kelompok usia 12 tahun (*Mean* = 11,53; *SD* = 9,79) berada di Kelas 6 (52,95%). Dari total sampel tersebut, 49,35% adalah anak laki-laki dan 50,65% adalah anak perempuan.

## Prosedur

### *Pengumpulan Data dan Kelayakan Etik*

Pernyataan kelayakan untuk melakukan penelitian didapatkan dari komite etik di Universitas Padjadjaran. Izin melakukan penelitian di Provinsi Jawa Barat didapatkan dari Dinas Pendidikan dan Kantor Wilayah Kementerian Agama Provinsi Jawa Barat. Persetujuan tertulis dari orang tua telah didapatkan untuk setiap anak. Anak-anak diinformasikan bahwa data mereka akan diproses secara rahasia dan mereka diberi kebebasan untuk menjawab atau tidak menjawab pertanyaan yang diajukan.

Pengumpulan data dilakukan oleh tim riset yang diketuai oleh penulis pertama artikel ini. Tim yang terlibat meliputi 54 enumerator terlatih di 27 kota dan kabupaten di Provinsi Jawa Barat, dan merupakan bagian dari survei *Children's Worlds*. Anak-anak diberikan lembar latihan sebelum pengumpulan data untuk memastikan bahwa mereka telah memahami cara menjawab pertanyaan. Data dikumpulkan di masing-masing ruangan kelas dengan menggunakan kertas dan pensil oleh dua enumerator terlatih yang memastikan proses berjalan dengan tepat saat anak-anak sedang menjawab pertanyaan.

### *Pembersihan Data*

Kasus-kasus kuesioner yang tidak sepenuhnya dijawab dan tidak mengindikasikan gender tidak digunakan dari studi ini. Sesuai dengan rekomendasi Casas (2016) recommendation, kasus dengan lebih dari tiga data hilang (*missing values*) dalam *Children's Worlds Subjective Well-Being Scale* (CW-SWBS) dan kasus yang menunjukkan jawaban tidak konsisten antara *Children's Worlds Subjective Well-Being Scale* (CW-SWBS) dan *Overall Life Satisfaction* (OLS) juga tidak digunakan.

## Instruments

### ***Children's Worlds Subjective Well-Being Scale (CW-SWBS)***

Children's subjective well-being (SWB) was measured using the Children's Worlds Subjective Well-Being Scale (CW-SWBS). Children's Worlds Subjective Well-Being Scale (CW-SWBS) is a multi-item, context-free, psychometric scale with six items. The Indonesian version of the Children's Worlds Subjective Well-Being Scale (CW-SWBS) uses five items instead of the original six and displays excellent fit. The items are: (1) "I enjoy my life"; (2) "My life is going well"; (3) "I have a good life"; (4) "The things that happen in my life are excellent"; and (5) "I am happy with my life". Details on this instrument can be read in Borualogo and Casas (2019). The fit indices for the Indonesian version of the Children's Worlds Subjective Well-Being Scale (CW-SWBS) are  $\text{Chi-square} = 75,17$ ;  $\text{degree of freedom (df)} = 5$ ;  $\text{Comparative Fit Index (CFI)} = .995$ ;  $\text{Root Mean Square Error of Approximation (RMSEA)} = .043$ ;  $\text{Standardized Root Mean Square Residual (SRMR)} = .013$  (Borualogo & Casas, 2019a). This instrument uses an 11-point scale from 0 to 10, where "0 (not at all agree)" and "10 (totally agree)". Cronbach's Alpha was .752 for Grade 2, .840 for Grade 4, and .875 for Grade 6.

### ***Overall Life Satisfaction (OLS)***

The Overall Life Satisfaction (OLS) is a single-item psychometric scale used to measure how satisfied children are in their evaluations of life on the whole. Overall Life Satisfaction (OLS) has been adapted into the Bahasa Indonesia (Borualogo et al., 2019). The Overall Life Satisfaction (OLS) is an 11-point scale, where "0 (not at all satisfied)" and "10 (completely satisfied)". The scoring of this single item is transformed into 0-100 in order to make it easily comparable with the Children's Worlds Subjective Well-Being Scale (CW-SWBS).

### ***Family Economic Status***

Family economic status was measured by asking children whether their family has electricity at home,

## Instrumen

### ***Children's Worlds Subjective Well-Being Scale (CW-SWBS)***

Kesejahteraan subjektif anak diukur dengan menggunakan *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*, sebuah skala psikometrik multi butir, bebas konteks, dengan enam butir pertanyaan. Versi Bahasa Indonesia *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* menggunakan lima dari enam butir pada skala aslinya dan menunjukkan fit yang sangat baik. Butir-butir tersebut adalah: (1) "Saya menikmati hidup saya"; (2) "Hidup saya berjalan dengan baik"; (3) "Saya memiliki hidup yang baik"; (4) "Hal-hal yang terjadi dalam hidup saya sangat baik"; dan (5) "Saya bahagia dengan hidup saya". Detail instrumen ini dapat dibaca pada Borualogo dan Casas (2019). Indeks fit untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* versi Indonesia memiliki nilai  $\text{Chi-square} = 75,17$ ;  $\text{degree of freedom (df)} = 5$ ;  $\text{Comparative Fit Index (CFI)} = 0,995$ ;  $\text{Root Mean Square Error of Approximation (RMSEA)} = 0,043$ ; dan  $\text{Standardized Root Mean Square Residual (SRMR)} = 0,013$  (Borualogo & Casas, 2019a). Instrumen ini menggunakan skala 11 poin dengan rentang nilai 0 sampai 10, yang mana "0" menyatakan "sangat tidak setuju" dan "10" menyatakan "sangat setuju". Cronbach's Alpha untuk Kelas 2 adalah 0,752, untuk Kelas 4 adalah 0,840, dan untuk Kelas 6 adalah 0,875.

### ***Overall Life Satisfaction (OLS)***

Kepuasan hidup secara umum (*Overall Life Satisfaction [OLS]*) adalah sebuah skala psikometrik satu butir yang digunakan untuk mengukur seberapa puas anak-anak dalam evaluasi mereka terhadap kehidupannya secara menyeluruh. *Overall Life Satisfaction (OLS)* telah diadaptasikan ke dalam Bahasa Indonesia (Borualogo et al., 2019), dengan menggunakan skala 11 poin dengan rentang nilai 0 sampai 10, yang mana "0" menyatakan "sangat tidak puas" dan "10" menyatakan "sangat puas". Untuk *scoring*, skala satu butir tersebut ditransformasikan ke dalam rentang 0-100 untuk memudahkan perbandingan dengan *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*.

### ***Status Ekonomi Keluarga***

Status ekonomi keluarga diukur dengan menanyakan anak-anak mengenai ketersediaan sambungan

running water for bathing and washing, clean drinking water, a toilet that flushes, a computer, a television, a freezer or refrigerator, a radio, a telephone, and a car, following indicators suggested by Bradshaw and Finch (2003) and Pople et al. (2014). Categorization of family economic status was determined by the number of “Yes” answers that children gave. Children who answered “Yes” to 10 questions were considered high economic status, children who answered “Yes” to 5-9 questions were considered middle economic status, and children who answered “Yes” to 0-4 questions were considered low economic status.

### **Material Deprivation**

A set of questions asked children about their access to clothes in good condition, enough money for school trips and activities, access to the Internet at home, any equipment or things they need for sports and hobbies, pocket money that they can spend freely, two pairs of shoes in good condition, a mobile phone, and any equipment they need for school. Material deprivation is usually considered as an indicator of poverty (Nolan & Whelan, 1996). Children who answered “Yes” to all eight of these questions were considered as not experiencing material deprivation, while children who answered “No” to at least one of these questions were considered as experiencing material deprivation.

### **Subjective Material Well-Being**

Subjective material well-being was measured with two different things: (1) children were asked how often they worry about how much money their family has; and (2) whether they have enough food to eat each day. These questions used a 4 point-scale of “1 (*Never*)”, “2 (*Sometimes*)”, “3 (*Often*)”, and “4 (*Always*)”.

### **Data Analysis**

Mean scores, cross-tabulations, and frequencies were calculated with International Business Machines Corporation (IBM) Statistical Products and Service

listrik, air mengalir untuk mandi dan mencuci, air minum yang bersih, toilet dengan pembilas, komputer, televisi, lemari pendingin atau pembeku, radio, telepon, dan mobil di rumah mereka, sesuai dengan indikator yang direkomendasikan oleh Bradshaw dan Finch (2003) serta Pople et al. (2014). Pengkategorian status ekonomi keluarga ditentukan dengan jumlah jawaban “Ya” terhadap butir-butir pertanyaan yang diajukan kepada anak-anak. Anak-anak yang menjawab “Ya” terhadap 10 butir pertanyaan dikategorikan ke dalam status ekonomi tinggi, sementara anak-anak yang menjawab “Ya” terhadap 5-9 butir pertanyaan dikategorikan ke dalam status ekonomi menengah, dan anak-anak yang menjawab “Ya” terhadap 0-4 butir pertanyaan dikategorikan ke dalam status ekonomi rendah.

### **Kekurangan Materi**

Satu set pertanyaan diajukan kepada anak-anak mengenai akses mereka terhadap pakaian dalam kondisi baik, cukup uang untuk kegiatan sekolah dan widyauwasa, akses Internet di rumah, peralatan atau hal-hal yang diperlukan untuk kegiatan olahraga dan hobi, uang saku yang dapat mereka belanjakan dengan bebas, dua pasang sepatu dalam kondisi baik, telepon seluler, dan perlengkapan yang mereka butuhkan untuk sekolah. Kekurangan materi seringkali dipandang sebagai indikator kemiskinan (Nolan & Whelan, 1996). Anak-anak yang menjawab “Ya” terhadap delapan butir pertanyaan dikategorikan tidak mengalami kekurangan materi, sedangkan anak-anak yang menjawab “Tidak” terhadap sedikitnya satu pertanyaan dikategorikan mengalami kekurangan materi.

### **Kesejahteraan Materi Subjektif**

Kesejahteraan materi subjektif diukur dengan menggunakan dua hal yang berbeda: (1) anak-anak ditanyakan seberapa sering mereka khawatir mengenai banyaknya uang yang dimiliki keluarganya; dan (2) apakah mereka punya cukup makanan untuk dikonsumsi setiap hari. Butir-butir pertanyaan ini menggunakan skala 4 poin yaitu “1 (*Tidak Pernah*)”, “2 (*Kadang-Kadang*)”, “3 (*Seringkali*)”, dan “4 (*Selalu*)”.

### **Analisis Data**

Skor *mean*, tabulasi silang, dan frekuensi dikalkulasi dengan menggunakan *Statistical Products and Service Solutions (SPSS)* Versi 23 dari *International*

Solutions (SPSS) Version 23, in order to provide an overview of children's subjective well-being (SWB) by age and gender, using the Children's Worlds Subjective Well-Being Scale (CW-SWBS) and the Overall Life Satisfaction (OLS) as subjective well-being (SWB) indicators. Description of the variables are displayed in Table 2. In addition, mean differences were tested using analysis of variance (ANOVA) as presented in Table 3.

## Results

Table 2 shows that more than two-thirds of children are from families with a middle economic status. Only about 10% of children are from families with low economic status, and about 20% of children are from families with high economic status. Additionally, 9.7% of children from high economic status families and 9.6% of children from low economic status families also reported that they experience material deprivation, which means they do not have full

*Business Machines Corporation (IBM)* untuk mendapatkan gambaran mengenai kesejahteraan subjektif anak berdasarkan usia dan gender, menggunakan *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* dan *Overall Life Satisfaction (OLS)* sebagai indikator kesejahteraan subjektif. Deskripsi variabel dapat dilihat pada Tabel 2. Di samping itu, perbedaan mean diuji menggunakan analisis varian (ANOVA) seperti terlihat pada Tabel 3.

## Hasil

Tabel 2 menunjukkan bahwa lebih dari dua pertiga anak-anak berasal dari keluarga dengan status sosial ekonomi menengah. Hanya sekitar 10% berasal dari keluarga dengan status ekonomi rendah, dan sekitar 20% berasal dari keluarga dengan status ekonomi tinggi. Di samping itu, 9,7% anak-anak dari keluarga dengan status ekonomi tinggi dan 9,6% anak-anak dari keluarga dengan status ekonomi rendah juga melaporkan bahwa mereka mengalami

Table 2

*Number of Cases and Chi-Square Results Ranked by Family Economic Status*

			Family economic status			TOTAL	Chi Square Value
			High	Middle	Low		
Material Deprivation	No	Count	1302	1848	84	3234	
		%	10.1	14.3	0.6	25	
		Count	1251	7213	1247	9711	1271.360*
	Yes	%	9.7	55.7	9.6	75	
		Count	2553	9061	1331	12945	
		%	19.7	70.0	10.3	100	
Worry about Family's Money Situation	Never	Count	542	1518	192	2252	
		%	5.0	14.1	1.8	21.0	
		Count	1136	3804	510	5450	
		%	10.6	35.4	4.7	50.7	
		Count	280	1320	223	1823	63.028*
	Sometimes	%	2.6	12.3	2.1	17.0	
		Count	250	825	146	1221	
		%	2.3	7.7	1.4	11.4	
		Count	2208	7467	1071	10746	
		%	20.5	69.5	10.0	100	
Have enough food to eat each day	Never	Count	24	131	41	196	
		%	0.2	1.1	0.3	1.6	
		Count	148	853	234	1235	
		%	1.2	6.9	1.9	10.0	
		Count	449	2102	339	2890	283.914*
	Often	%	3.6	17.0	2.7	23.4	
		Count	1854	5538	630	8022	
		%	15.0	44.9	5.1	65.0	
		Count	2475	8624	1244	12343	
		%	20.1	69.9	10.1	100	

Note. \* $p < .001$ .

**Tabel 2**  
*Jumlah Kasus dan Hasil Chi-Square Berdasarkan Status Ekonomi Keluarga*

			Status Ekonomi Keluarga			TOTAL	Chi Square Value
			Tinggi	Menengah	Rendah		
Kekurangan Materi	Tidak	Count	1302	1848	84	3234	
		%	10.1	14.3	0.6	25	
	Ya	Count	1251	7213	1247	9711	1271.360*
		%	9.7	55.7	9.6	75	
	Total	Count	2553	9061	1331	12945	
		%	19.7	70.0	10.3	100	
Kekhawatiran atas Kondisi Finansial Keluarga	Tidak	Count	542	1518	192	2252	
		%	5.0	14.1	1.8	21.0	
	Pernah	Count	1136	3804	510	5450	
		%	10.6	35.4	4.7	50.7	
	Terkadang	Count	280	1320	223	1823	63.028*
		%	2.6	12.3	2.1	17.0	
	Sering	Count	250	825	146	1221	
		%	2.3	7.7	1.4	11.4	
	Selalu	Count	2208	7467	1071	10746	
		%	20.5	69.5	10.0	100	
Kecukupan Makan Keseharian	Tidak	Count	24	131	41	196	
		%	0.2	1.1	0.3	1.6	
	Pernah	Count	148	853	234	1235	
		%	1.2	6.9	1.9	10.0	
	Terkadang	Count	449	2102	339	2890	283.914*
		%	3.6	17.0	2.7	23.4	
	Sering	Count	1854	5538	630	8022	
		%	15.0	44.9	5.1	65.0	
	Selalu	Count	2475	8624	1244	12343	
		%	20.1	69.9	10.1	100	

Keterangan. \* $p < .001$ .

access to the material resources they need in life. More than one-half of children (55.7%) from middle economic status families reported that they experience material deprivation.

In total, 50.7% of children from all family economic status levels were sometimes worried about their family's money situation, but they always have enough food to eat each day. Some children from high economic status families (0.2%) reported that they never have enough food to eat each day, which is similar to that for children from low economic status families (0.3%). These results are quite interesting, but there is not enough information to explain what makes children from high economic status families report that they do not have enough food to eat each day.

kekurangan materi, yang berarti bahwa mereka tidak memiliki akses penuh terhadap sumber daya material yang dibutuhkan dalam hidupnya. Lebih dari setengah anak-anak dari status ekonomi menengah (55,7%) menyatakan bahwa mereka mengalami kekurangan materi.

Secara keseluruhan, 50,7% anak-anak dari semua tingkatan status ekonomi kadang-kadang mengkhawatirkan keadaan keuangan keluarga, namun mereka selalu mempunyai cukup makanan untuk dikonsumsi setiap hari. Sebagian kecil anak-anak dari keluarga dengan status ekonomi tinggi (0,2%) menyatakan bahwa mereka tidak pernah mempunyai cukup makanan untuk dikonsumsi setiap hari; proporsi ini serupa dengan anak-anak dari keluarga dengan status ekonomi rendah (0,3%). Hasil ini sangat menarik, namun tidak tersedia cukup informasi yang menjelaskan mengapa anak-anak dari keluarga dengan status ekonomi tinggi menyatakan bahwa mereka tidak mempunyai cukup makanan untuk dikonsumsi setiap hari.

**Table 3**  
**Table ANOVA of CW-SWBS and OLS for Each Group**

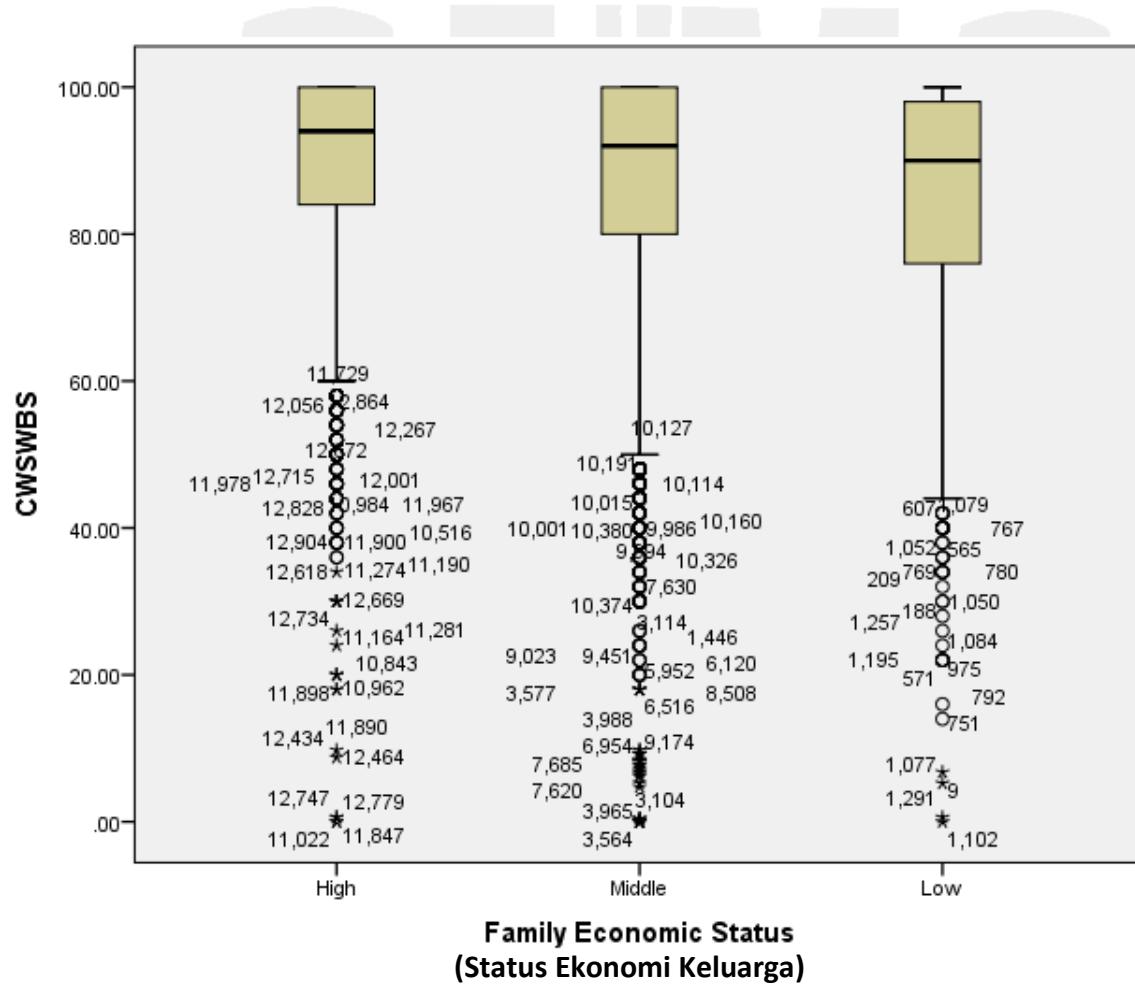
Dependent Variable	Groups	df	F	Sig
CW-SWBS	Level of family economic status	2	50.118	.000
	Material deprivation	1	134.847	.000
	Frequency of worrying about money	3	49.087	.000
	Frequency of having enough food to eat each day	3	117.385	.000
	Gender x family economic status	1	20.007	.000
	Gender x material deprivation	1	29.967	.000
	Gender x frequency of worrying about money	1	34.728	.000
	Gender x frequency of having enough food to eat each day	1	38.359	.000
	Age x family economic status	1	4.109	.043
	Age x material deprivation	1	2.338	.126
	Age x frequency of worrying about money	1	1.701	.192
	Age x frequency of having enough food to eat each day	1	1.918	.166
OLS	Level of family economic status	2	77.896	.000
	Material deprivation	1	179.086	.000
	Frequency of worrying about money	3	46.360	.000
	Frequency of having enough food to eat each day	3	114.581	.000
	Gender x family economic status	1	14.696	.000
	Gender x material deprivation	1	27.496	.000
	Gender x frequency of worrying about money	1	20.070	.000
	Gender x frequency of having enough food to eat each day	1	25.778	.000
	Age x of family economic status	1	6.906	.009
	Age x material deprivation	1	2.638	.104
	Age x frequency of worrying about money	1	2.701	.100
	Age x frequency of having enough food to eat each day	1	2.118	.146
Difference between CW-SWBS and OLS scores		10	980.387	.000

**Tabel 3**  
**Tabel ANOVA CW-SWBS dan OLS Tiap Kelompok**

Variabel Tergantung	Kelompok	df	F	Sig
CW-SWBS	Status Ekonomi Keluarga	2	50.118	.000
	Kekurangan Materi	1	134.847	.000
	Frekuensi Kekhawatiran Atas Finansial	3	49.087	.000
	Frekuensi Cukup Makan Keseharian	3	117.385	.000
	Gender x Status Ekonomi Keluarga	1	20.007	.000
	Gender x Kekurangan Materi	1	29.967	.000
	Gender x Frekuensi Kekhawatiran Atas Finansial	1	34.728	.000
	Gender x Frekuensi Cukup Makan Keseharian	1	38.359	.000
	Umur x Status Ekonomi Keluarga	1	4.109	.043
	Umur x Kekurangan Materi	1	2.338	.126
	Umur x Frekuensi Kekhawatiran Atas Finansial	1	1.701	.192
	Umur x Frekuensi Cukup Makan Keseharian	1	1.918	.166
OLS	Status Ekonomi Keluarga	2	77.896	.000
	Kekurangan Materi	1	179.086	.000
	Frekuensi Kekhawatiran Atas Finansial	3	46.360	.000
	Frekuensi Cukup Makan Keseharian	3	114.581	.000
	Gender x Status Ekonomi Keluarga	1	14.696	.000
	Gender x Kekurangan Materi	1	27.496	.000
	Gender x Frekuensi Kekhawatiran Atas Finansial	1	20.070	.000
	Gender x Frekuensi Cukup Makan Keseharian	1	25.778	.000
	Umur x Status Ekonomi Keluarga	1	6.906	.009
	Umur x Kekurangan Materi	1	2.638	.104
	Umur x Frekuensi Kekhawatiran Atas Finansial	1	2.701	.100
	Umur x Frekuensi Cukup Makan Keseharian	1	2.118	.146
Perbedaan Skor CW-SWBS dan OLS		10	980.387	.000

All the Chi-square values are significant at  $p < .001$ . There were associations between family economic status and material deprivation, family economic status and worrying about family's money situation, and family economic status and have enough food to eat each day.

In Figure 1 the distribution of the Children's Worlds Subjective Well-Being Scale (CW-SWBS) scores by family socioeconomic status is displayed, showing a non-normal distribution of the Children's Worlds Subjective Well-Being Scale (CW-SWBS) scores, in accordance with the expected optimistic bias (Casas, 2016). Non-normal data distributions are very common in social sciences studies (Bono et al., 2017; Lai et al., 2013) and analysis of variance (ANOVA) is still a valid option to analyze non-normal data (Blanca et al., 2017).



*Figure 1.* Data distribution of CW-SWBS and family economic status.

Semua nilai *Chi-square* signifikan pada nilai  $p < 0,001$ . Terdapat asosiasi antara status ekonomi keluarga dan kekurangan materi, antara status ekonomi keluarga dan kekhawatiran tentang kondisi keuangan keluarga, dan antara status ekonomi keluarga dan ketersediaan cukup makanan untuk dikonsumsi setiap hari.

Gambar 1 menunjukkan distribusi skor *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* berdasarkan status sosial ekonomi keluarga, yang menunjukkan distribusi tidak normal pada skor *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*, sesuai dengan dugaan bias optimisme (Casas, 2016). Distribusi data tidak normal umum ditemukan pada penelitian sosial (Bono et al., 2017; Lai et al., 2013) dan analisis varian (ANOVA) masih merupakan opsi yang valid untuk menganalisis data dengan distribusi tidak normal (Blanca et al., 2017).

*Gambar 1.* Distribusi data CW-SWBS dan status ekonomi keluarga.

Table 4 (see Appendix) displays significant gender differences in subjective well-being (SWB) - both in Children's Worlds Subjective Well-Being Scale (CW-SWBS) and Overall Life Satisfaction (OLS) - for each level of family economic status ( $F_1 = 20.007, p = .000$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $F_1 = 14.696, p = .000$  for Overall Life Satisfaction [OLS]); for material deprivation ( $F_1 = 29.967, p = .000$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $F_1 = 27.496, p = .000$  for Overall Life Satisfaction [OLS]), for frequency of worrying about family's money situation ( $F_1 = 34.728, p = .000$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $F_1 = 20.070, p = .000$  for Overall Life Satisfaction [OLS]), and for having enough food to eat each day ( $F_1 = 38.359, p = .000$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $F_1 = 25.778, p = .000$  for Overall Life Satisfaction [OLS]). Girls show higher mean scores for both Children's Worlds Subjective Well-Being Scale (CW-SWBS) and Overall Life Satisfaction (OLS), except for Overall Life Satisfaction (OLS) scores of children with low economic status and never having enough food to eat each day.

Table 4 (see Appendix) also indicates significant age differences in subjective well-being (SWB) - both in Children's Worlds Subjective Well-Being Scale (CW-SWBS) and Overall Life Satisfaction (OLS) - for each level of family economic status ( $F_1 = 4.109, p = .043$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $F_1 = 6.906, p = .009$  for Overall Life Satisfaction [OLS]). Mean scores of 10-year-olds for Children's Worlds Subjective Well-Being Scale (CW-SWBS) and Overall Life Satisfaction (OLS) are higher than mean scores of 12-year-olds in each level of family economic status.

Children from low economic status families show the lowest subjective well-being (SWB;  $M = 83.88, F_2 = 50.118, p = .000$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $M = 81.23, F_2 = 77.896, p = .000$  for Overall Life Satisfaction [OLS]) compared to children from the other two groups of family economic status. As expected, children from high economic status families display the highest subjective well-being (SWB;  $M = 89.05, F_2 = 50.118, p = .000$  for Children's Worlds Subjective

Tabel 4 (lihat *Appendix*) menunjukkan perbedaan antar gender yang signifikan dalam hal kesejahteraan subjektif – baik untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* maupun *Overall Life Satisfaction (OLS)* – pada setiap tingkatan status ekonomi keluarga ( $F_1 = 20,007, p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*;  $F_1 = 14,696, p = 0,000$  untuk *Overall Life Satisfaction (OLS)*), pada domain kekurangan materi ( $F_1 = 29,967, p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*;  $F_1 = 27,496, p = 0,000$  untuk *Overall Life Satisfaction (OLS)*), pada domain frekuensi kekhawatiran tentang kondisi keuangan keluarga ( $F_1 = 34,728, p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*;  $F_1 = 20,070, p = 0,000$  untuk *Overall Life Satisfaction (OLS)*), dan pada domain ketersediaan cukup makanan untuk dikonsumsi setiap hari ( $F_1 = 38,359, p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*;  $F_1 = 25,778, p = 0,000$  untuk *Overall Life Satisfaction (OLS)*). Skor *mean* pada anak-anak perempuan lebih tinggi untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* dan *Overall Life Satisfaction (OLS)*, kecuali skor *Overall Life Satisfaction (OLS)* pada anak-anak dengan status ekonomi rendah dan yang tidak pernah mempunyai kecukupan makanan untuk dikonsumsi setiap hari.

Tabel 4 (lihat *Appendix*) juga menunjukkan perbedaan antar usia yang signifikan dalam hal kesejahteraan subjektif – baik untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* maupun *Overall Life Satisfaction (OLS)* – pada setiap tingkatan status ekonomi ( $F_1 = 4,109, p = 0,043$  untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*;  $F_1 = 6,906, p = 0,009$  untuk *Overall Life Satisfaction (OLS)*). Skor *mean* *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* dan *Overall Life Satisfaction (OLS)* anak-anak usia 10 tahun lebih tinggi dari pada skor *mean* anak-anak usia 12 tahun pada setiap tingkatan status ekonomi.

Anak-anak dari keluarga dengan status ekonomi rendah menunjukkan tingkat kesejahteraan subjektif terendah ( $M = 83,88, F_2 = 50,118, p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*;  $M = 81,23, F_2 = 77,896, p = 0,000$  untuk *Overall Life Satisfaction (OLS)*) dibandingkan anak-anak dari dua klasifikasi status ekonomi keluarga lainnya. Seperti dugaan sebelumnya, anak-anak dari keluarga dengan status ekonomi tinggi menunjukkan kesejah-

Well-Being Scale [CW-SWBS];  $M = 88,73$ ,  $F2 = 77,896$ ,  $p = .000$  for Overall Life Satisfaction [OLS]).

The Children's Worlds Subjective Well-Being Scale (CW-SWBS) scores are significantly higher ( $F10 = 980,387$ ,  $p = .000$ ) than Overall Life Satisfaction (OLS) scores for each level of family economic status. However, Overall Life Satisfaction (OLS) score is higher than Children's Worlds Subjective Well-Being Scale (CW-SWBS) score for the item asking about frequency of worrying about family's money situation.

Children who reported that they experienced material deprivation show lower subjective well-being (SWB;  $M = 86,18$ ,  $F1 = 134,847$ ,  $p = .000$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $M = 84,51$ ,  $F1 = 179,086$ ,  $p = .000$  for Overall Life Satisfaction [OLS]) than children who reported that they did not experience material deprivation ( $M = 87,78$ ,  $F1 = 134,847$ ,  $p = .000$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $M = 87,73$ ,  $F1 = 179,086$ ,  $p = .000$  for Overall Life Satisfaction [OLS]).

Children who reported that they are never worried about their family's money situation display higher mean subjective well-being (SWB) scores ( $M = 86,48$ ,  $F3 = 49,087$ ,  $p = .000$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $M = 87,85$ ,  $F3 = 46,360$ ,  $p = .000$  for Overall Life Satisfaction [OLS]) than children who reported that they worry about their family's money situation. Children who reported that they are often worried about money show the lowest scores ( $M = 80,84$  for Children's Worlds Subjective Well-Being Scale [CW-SWBS];  $M = 83,03$  for Overall Life Satisfaction [OLS]).

Children who reported that they never have enough food to eat each day show the lowest subjective well-being (SWB) in Children's Worlds Subjective Well-Being Scale (CW-SWBS;  $M = 78,14$ ), and children who reported they always have enough food to eat each day show the highest subjective well-being (SWB) for both ( $M = 85,56$  for Children's Worlds

teraan subjektif tertinggi ( $M = 89,05$ ,  $F2 = 50,118$ ,  $p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale [CW-SWBS]*;  $M = 88,73$ ,  $F2 = 77,896$ ,  $p = 0,000$  untuk *Overall Life Satisfaction [OLS]*).

Skor *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* lebih tinggi secara signifikan ( $F10 = 980,387$ ,  $p = 0,000$ ) jika dibandingkan dengan skor *Overall Life Satisfaction (OLS)* pada setiap tingkatan status ekonomi keluarga. Namun, skor *Overall Life Satisfaction (OLS)* lebih tinggi daripada skor *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* pada butir-butir yang menanyakan tentang frekuensi kekhawatiran tentang kondisi keuangan keluarga.

Anak-anak yang melaporkan bahwa mereka mengalami kekurangan materi menunjukkan tingkat kesejahteraan subjektif yang lebih rendah ( $M = 86,18$ ,  $F1 = 134,847$ ,  $p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale [CW-SWBS]*;  $M = 84,51$ ,  $F1 = 179,086$ ,  $p = 0,000$  untuk *Overall Life Satisfaction [OLS]*) dibandingkan dengan anak-anak yang melaporkan bahwa mereka tidak mengalami kekurangan materi ( $M = 87,78$ ,  $F1 = 134,847$ ,  $p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale [CW-SWBS]*;  $M = 87,73$ ,  $F1 = 179,086$ ,  $p = 0,000$  untuk *Overall Life Satisfaction [OLS]*).

Anak-anak yang melaporkan bahwa mereka tidak pernah khawatir tentang kondisi keuangan keluarganya menunjukkan skor *mean* kesejahteraan subjektif yang lebih tinggi ( $M = 86,48$ ,  $F3 = 49,087$ ,  $p = 0,000$  untuk *Children's Worlds Subjective Well-Being Scale [CW-SWBS]*;  $M = 87,85$ ,  $F3 = 46,360$ ,  $p = 0,000$  *Overall Life Satisfaction [OLS]*) dibandingkan dengan anak-anak yang melaporkan bahwa mereka khawatir tentang kondisi keuangan keluarganya. Skor terendah ditunjukkan oleh anak-anak yang melaporkan bahwa mereka seringkali khawatir tentang kondisi keuangan keluarganya ( $M = 80,84$  untuk *Children's Worlds Subjective Well-Being Scale [CW-SWBS]*;  $M = 83,03$  untuk *Overall Life Satisfaction [OLS]*).

Anak-anak yang melaporkan bahwa mereka tidak pernah mempunyai cukup makanan untuk dikonsumsi setiap hari menunjukkan skor kesejahteraan subjektif terendah pada *Children's Worlds Subjective Well-Being Scale (CW-SWBS; M = 78,14)*, dan anak-anak yang melaporkan bahwa mereka selalu punya cukup makanan untuk dikonsumsi setiap hari menunjukkan

Subjective Well-Being Scale [CW-SWBS];  $M = 87.31$  for Overall Life Satisfaction [OLS]). Children who reported sometimes having enough food to eat each day show the lowest subjective well-being (SWB) in Overall Life Satisfaction (OLS;  $M = 80.80$ ), but this still higher than the Children's Worlds Subjective Well-Being Scale (CW-SWBS) scores for never and sometimes having enough food to eat each day. This result suggests that Overall Life Satisfaction (OLS) has a different sensitivity than a multi-item scale like the Children's Worlds Subjective Well-Being Scale (CW-SWBS).

skor kesejahteraan subjektif tertinggi untuk kedua skala ( $M = 85.56$  untuk *Children's Worlds Subjective Well-Being Scale [CW-SWBS]*;  $M = 87.31$  untuk *Overall Life Satisfaction [OLS]*). Anak-anak yang melaporkan bahwa kadang-kadang mereka mempunyai cukup makanan untuk dikonsumsi setiap hari menunjukkan skor kesejahteraan subjektif terendah pada skala *Overall Life Satisfaction (OLS; M = 80,80)*, namun skor ini masih lebih tinggi daripada skor *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* untuk anak-anak yang tidak pernah dan kadang-kadang mempunyai cukup makanan untuk dikonsumsi setiap hari. Hasil ini menunjukkan bahwa *Overall Life Satisfaction (OLS)* memiliki sensitivitas yang berbeda dibandingkan dengan skala multi butir seperti *Children's Worlds Subjective Well-Being Scale (CW-SWBS)*.

## Discussion

This study shows that children from low economic status families who reported material deprivation, are often worried about money, and never have enough food to eat each day display the lowest subjective well-being (SWB). These results are in line with a previous study by Zambon et al. (2006), which found that children with high economic status show the highest subjective well-being (SWB) in a significant comparison. Other studies concur with these findings that high economic status is associated with life satisfaction in children (Levin et al., 2011). Main and Bradshaw (2012) also revealed that material deprivation is associated with low subjective well-being (SWB) in children. These results are in line with findings from the current study, where children experiencing material deprivation show lower subjective well-being (SWB) than children who do not experience material deprivation. More than one-half of children (55.7%) from middle economic status families reported that they experience material deprivation. This result indicates that three-quarters of parents (75%) from all levels of economic status do not provide or are not able to provide all the material resources that their children need.

The data presented in Table 4 (see Appendix) shows that children from middle and low economic

## Diskusi

Penelitian ini menunjukkan bahwa anak-anak dari keluarga dengan status ekonomi rendah yang melaporkan kekurangan materi, seringkali khawatir tentang keuangan keluarganya, dan tidak pernah mempunyai cukup makanan untuk dikonsumsi sehari-hari menunjukkan tingkat kesejahteraan subjektif terendah. Hasil ini sejalan dengan penelitian sebelumnya oleh Zambon et al. (2006), yang menemukan bahwa anak-anak dengan status ekonomi tinggi menunjukkan kesejahteraan subjektif tertinggi dalam sebuah perbandingan yang signifikan. Penelitian lainnya juga mendukung temuan yang menyatakan bahwa status ekonomi yang tinggi diasosiasikan dengan kepuasan hidup pada anak (Levin et al., 2011). Main dan Bradshaw (2012) juga menyatakan bahwa kekurangan materi diasosiasikan dengan kesejahteraan subjektif yang rendah pada anak. Temuan-temuan tersebut sejalan dengan hasil temuan dalam penelitian ini, yakni anak-anak yang mengalami kekurangan materi menunjukkan kesejahteraan subjektif yang lebih rendah dibandingkan anak-anak yang tidak mengalami kekurangan materi. Lebih dari setengah anak-anak dari keluarga dengan status ekonomi menengah (55,7%) melaporkan bahwa mereka mengalami kekurangan materi. Hasil ini mengindikasikan bahwa tiga perempat (75%) orang tua dari semua tingkatan status ekonomi tidak memenuhi atau tidak mampu menyediakan semua kebutuhan materi yang dimiliki oleh anak-anaknya.

Data pada Tabel 4 (lihat Appendix) menunjukkan bahwa anak-anak dari keluarga dengan status ekono-

status families and children who reported material deprivation displayed rather high mean scores of subjective well-being (SWB) according to the criteria pointed out by Cummins (2014). Their mean scores are ranging from 81.23 to 86.88. These results suggest a life optimism bias that explains socially-acceptable perceptions of happiness (Cummins, 2014). It also indicates that children maintain stable subjective well-being (SWB) scores around set-points that vary across individuals (Stones & Kozma, 1991). subjective well-being (SWB) scores from both Children's Worlds Subjective Well-Being Scale (CW-SWBS) and Overall Life Satisfaction (OLS) are higher than the mean 75 of set-point of subjective well-being (SWB; Cummins, 2014), suggesting that children perceive their limitation of material resources yet maintain rather high subjective well-being (SWB) scores. During data collection, researchers observed that children who live in remote areas came to school wearing clothes and shoes that were not in good condition. Researchers observed that although these children did not have the right clothes and shoes for going to school, they still reported being happy.

Girls show higher mean scores for both Children's Worlds Subjective Well-Being Scale (CW-SWBS) and Overall Life Satisfaction (OLS), except for Overall Life Satisfaction (OLS) scores of children with low economic status and never having enough food to eat each day. As one of the sociodemographic variables, gender has been investigated in many studies on children's subjective well-being (SWB; Casas et al., 2013; Cummins, 2014; Lau & Bradshaw, 2018). In line with results in this current study on material well-being, Main (2013) revealed that material deprivation had the strongest association to subjective well-being (SWB) that includes sociodemographic variables, one of them is gender. Casas et al. (2013) stated that girls score significantly higher than boys in indices of satisfaction with material possessions.

Mean scores of 10-year-olds for Children's Worlds Subjective Well-Being Scale (CW-SWBS) and Overall Life Satisfaction (OLS) are higher than mean scores of 12-year-olds in each level of family economic status. Studies on the association between age and children's subjective well-being (SWB) revealed

mi menengah dan rendah, serta anak-anak yang melaporkan kekurangan materi, mempunyai skor *mean* kesejahteraan subjektif yang cukup tinggi berdasarkan kriteria yang ditetapkan Cummins (2014). Skor *mean* tersebut berkisar antara 81,23 sampai 86,88. Hasil ini menyatakan adanya bias optimisme hidup yang dapat menjelaskan persepsi kebahagiaan yang berterima secara sosial (Cummins, 2014). Hal tersebut juga mengindikasikan bahwa anak-anak cenderung memiliki skor kesejahteraan subjektif yang stabil di sekitar set nilai tertentu, yang berbeda antar individu (Stones & Kozma, 1991). Skor kesejahteraan subjektif untuk *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* dan *Overall Life Satisfaction (OLS)* lebih tinggi dari *mean* set nilai kesejahteraan subjektif yaitu 75 (Cummins, 2014), yang menunjukkan bahwa anak-anak mengenali keterbatasan materinya namun tetap menjaga skor kesejahteraan subjektif yang tinggi. Dalam proses pengumpulan data, peneliti mengamati bahwa anak-anak yang hidup di daerah pedalaman datang ke sekolah mengenakan pakaian dan alas kaki dalam kondisi yang kurang baik. Walau pun anak-anak tersebut tidak memiliki pakaian atau sepatu yang layak untuk dikenakan ke sekolah, mereka masih melaporkan bahwa mereka bahagia.

Anak-anak perempuan menunjukkan skor *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* dan *Overall Life Satisfaction (OLS)* yang lebih tinggi, kecuali untuk skor *Overall Life Satisfaction (OLS)* pada anak-anak dengan status ekonomi rendah dan tidak pernah mempunyai cukup makanan untuk dikonsumsi setiap hari. Sebagai salah satu variabel sosiodemografis, perbedaan antar gender telah ditelah dalam berbagai studi terkait kesejahteraan subjektif anak (Casas et al., 2013; Cummins, 2014; Lau & Bradshaw, 2018). Sejalan dengan hasil penelitian ini terkait kesejahteraan materi, Main (2013) mengungkapkan bahwa kekurangan materi memiliki asosiasi terkuat dengan kesejahteraan subjektif yang meliputi variabel-variabel sosiodemografis, termasuk gender. Casas et al. (2013) menyatakan bahwa skor anak-anak perempuan secara signifikan lebih tinggi dari pada anak laki-laku dalam indeks kepuasan dengan kepemilikan materi.

Skor *mean* *Children's Worlds Subjective Well-Being Scale (CW-SWBS)* dan *Overall Life Satisfaction (OLS)* untuk anak-anak usia 10 tahun lebih tinggi daripada anak-anak usia 12 tahun dalam setiap tingkatan status ekonomi keluarga. Penelitian mengenai asosiasi antara usia dengan kesejahteraan subjektif

that subjective well-being (SWB) declined with age (Casas et al., 2013; Klocke et al., 2014). A study in 15 countries revealed that subjective well-being (SWB) declined between age 10 and 12 years old (Main et al., 2019). These results are in line with this current study on subjective well-being (SWB) of 10-year-olds.

## Limitations of the Study and Suggestions for Future Research

This study has some limitations. First, it only focused on children aged 10 years old and 12 years old who go to school. Thus, this study could not analyze the subjective well-being (SWB) of children who were unable to go to school. Additionally, this study focused on self-reported information from children, and no information about parents' income was collected to measure the family's socio-economic status objectively. These limitations inform further studies of children over 12 years old and children unable to go to school. It would also be interesting for future research to examine parents' socioeconomic status - including level of income, level of education, and level of employment - and analyze the correlations with children's subjective well-being (SWB).

This study also found that the subjective well-being (SWB) scores of children from middle and low economic status families who reported material deprivation were higher than the mean of 75 set-points of subjective well-being (SWB) expected for adults. These findings are challenging for further investigation of children's adjustment to material deprivation and feelings of gratitude. Even though the material conditions of living of some children are not excellent, they often still report high scores of self-attributed well-being - that may give the impression children live very well, and the poor material conditions do not affect them at all. However, it is crucial to take into account that well-being evaluation includes comparisons with other people's well-being, and that children in families with low socio-economic status display lower subjective well-being (SWB) scores than these in families with high socio-economic status. A similar phenomenon is observed in the case of bullied children – many bullied children still display high

anak menyatakan bahwa kesejahteraan subjektif menurun seiring bertambahnya usia anak (Casas et al., 2013; Klocke et al., 2014). Sebuah studi di 15 negara mengungkapkan bahwa kesejahteraan subjektif menurun antara usia 10 dan 12 tahun (Main et al., 2019). Temuan-temuan penelitian terdahulu sejalan dengan penelitian ini dalam hal kesejahteraan subjektif anak-anak usia 10 tahun.

## Keterbatasan Penelitian dan Saran untuk Penelitian Selanjutnya

Penelitian ini memiliki beberapa keterbatasan. Pertama, penelitian hanya memfokuskan pada anak-anak usia 10 dan 12 tahun yang bersekolah. Karena itu, penelitian ini tidak bisa menganalisis kesejahteraan subjektif pada anak-anak yang tidak dapat bersekolah. Di samping itu, penelitian ini memfokuskan pada informasi dari laporan diri anak-anak, dan tidak mengumpulkan informasi mengenai penghasilan orang tua untuk mengukur status sosial ekonomi keluarga secara objektif. Keterbatasan ini dapat menjadi landasan bagi penelitian selanjutnya terutama untuk anak-anak yang berusia lebih dari 12 tahun dan anak-anak yang tidak bersekolah. Akan menarik pula jika penelitian selanjutnya dapat menelusuri status sosial ekonomi orang tua – termasuk tingkat pendidikan, pekerjaan, dan pendapatan – dan menganalisis korelasi antara karakteristik tersebut dengan kesejahteraan subjektif anak.

Penelitian ini juga menemukan bahwa skor kesejahteraan subjektif anak dari keluarga dengan status ekonomi menengah dan rendah yang melaporkan kekurangan materi lebih tinggi daripada *mean* set nilai kesejahteraan subjektif yang diharapkan pada orang dewasa, yakni 75. Temuan tersebut memberikan tantangan untuk penelitian lebih lanjut terkait penyesuaian diri anak-anak terhadap kekurangan materi dan perasaan bersyukur. Walaupun kondisi materi dalam kehidupan mereka kurang dari ideal, anak-anak seringkali melaporkan skor yang cenderung tinggi terkait kesejahteraan diri – yang dapat memberikan kesan bahwa anak-anak hidup berkecukupan, dan bahwa kondisi kekurangan materi tidak berdampak terhadap mereka. Namun, sangat penting untuk dipertimbangkan bahwa evaluasi kesejahteraan meliputi perbandingan dengan kesejahteraan orang lain, dan anak-anak dari keluarga dengan status sosial ekonomi yang rendah menunjukkan kesejahteraan subjektif yang lebih rendah dari anak-anak dari keluarga dengan sosial ekonomi yang tinggi. Fenomena

subjective well-being (SWB) scores, but significantly lower than non-bullied children (Borualogo & Casas, 2021a; 2021b), due to human capacity to adapt to adverse conditions of living, at least in certain buffering circumstances. However, these situations still mean children are at serious risk that the buffers fail, according to the homeostatic theory (Cummins, 2014) and prevention measures should be adopted.

## Conclusion

Indonesian children from families with low economic status display lower subjective well-being (SWB) scores and life satisfaction than Indonesian children from families with high economic status. These results indicate that children with lower subjective well-being (SWB) scores also display lower material well-being scores and children with higher subjective well-being (SWB) scores also have higher material well-being scores. These findings suggest that it is important to help children maintain a high subjective well-being (SWB) by listening to what they say they need daily and preventing what they consider to be relevant material deprivation. The fact that children report rather high subjective well-being (SWB) scores despite lower material well-being indicates optimism bias, adaptive capacity to adverse living conditions, and an ability to maintain their subjective well-being (SWB); still, parents need to provide for children's needs.

## Acknowledgments

Data collection was supported by *Universitas Islam Bandung (UNISBA)*, United Nations Children Education Fund (UNICEF) Indonesia, and Statistics Indonesia (*Badan Pusat Statistik [BPS] Indonesia*). This survey was funded by United Nations Children Education Fund (UNICEF) Indonesia and supported by Ministry of National Development Planning of the Republic of Indonesia (*Badan Perencanaan Pembangunan Nasional [BAPPENAS]*). Grant number PCA Ref: 2016/40/SP/UNISBA. Thank you to all those who helped with

mena serupa juga diobservasi pada kasus anak-anak korban perundungan – banyak di antara mereka masih menunjukkan skor kesejahteraan subjektif yang tinggi, namun secara signifikan lebih rendah daripada anak-anak yang tidak mengalami perundungan (Borualogo & Casas, 2021a; 2021b), disebabkan oleh kapasitas manusia untuk mengadaptasi diri terhadap kondisi hidup yang kurang ideal, setidaknya dalam batasan tertentu. Namun situasi ini masih menunjukkan bahwa anak-anak berada pada risiko tinggi terhadap kegagalan penyangga kehidupan mereka, sesuai dengan teori homeostasis (Cummins, 2014) dan tindakan-tindakan pencegahan harus diterapkan.

## Simpulan

Anak-anak Indonesia dari keluarga dengan status ekonomi rendah menunjukkan skor kesejahteraan subjektif dan kepuasan hidup yang lebih rendah daripada anak-anak Indonesia dari keluarga dengan status ekonomi tinggi. Hasil ini mengindikasikan bahwa anak-anak dengan skor kesejahteraan subjektif yang rendah juga memiliki skor kesejahteraan materi yang rendah, dan anak-anak dengan skor kesejahteraan subjektif yang tinggi juga memiliki skor kesejahteraan materi yang tinggi. Temuan-temuan tersebut menyarankan pentingnya membantu anak-anak dalam menjaga kesejahteraan subjektif yang tinggi dengan cara mendengar dan menyimak apa yang mereka butuhkan sehari-hari, dan mencegah apa yang mereka anggap relevan terkait kekurangan materi. Temuan bahwa anak-anak melaporkan skor kesejahteraan subjektif yang relatif tinggi, walaupun dengan skor kesejahteraan materi yang relatif rendah, mengindikasikan bias optimisme, kapasitas untuk beradaptasi dengan kondisi kehidupan yang kurang ideal, dan kemampuan menjaga kesejahteraan subjektif. Namun, para orang tua tetap harus menyediakan kebutuhan anak-anaknya.

## Ucapan Terima Kasih

Pengumpulan data pada penelitian ini didukung oleh Universitas Islam Bandung (UNISBA), *United Nations Children Education Fund (UNICEF)* Indonesia, dan Badan Pusat Statistik (BPS) Indonesia. Survei penelitian didanai oleh *United Nations Children Education Fund (UNICEF)* Indonesia dan didukung oleh Badan Perencanaan Pembangunan Nasional (BAPPENAS). Nomor hibah PCA Ref: 2016/40/SP/UNISBA. Penulis mengucapkan terima kasih kepada semua pihak yang membantu dengan pe-

data collection and to all participating schools and children.

## Conflict of Interest

The authors declare that they have no conflicts of interest.

ngumpulan data dan kepada semua sekolah dan anak-anak yang terlibat dalam penelitian ini.

## Konflik Kepentingan

Para penulis menyatakan bahwa tidak ada konflik kepentingan dalam penelitian dan dalam penulisan artikel ini.

## References

- Andrews, F. M., & Withey, S. B. (1976). *Social indicators of well-being: Americans' perceptions of life quality*. Plenum Press.  
<https://www.springer.com/gp/book/9781468422559>
- Beach, S. R. H., & Tesser, A. (2000). Self-evaluation maintenance and evolution: Some speculative notes. In J. Suls & L. Wheeler (Eds.), *Handbook of social comparison: Theory and research* (pp. 123-141). Kluwer Academic Publishers.  
[https://doi.org/10.1007/978-1-4615-4237-7\\_7](https://doi.org/10.1007/978-1-4615-4237-7_7)
- Berg, M. C., & Veenhoven, R. (2010). Income inequality and happiness in 119 nations. In B. Greve (Ed.), *Happiness and social policy in Europe* (pp. 174-194). Edward Elgar Publishing.  
<https://doi.org/10.4337/9781781000731.00017> | <https://repub.eur.nl/pub/22219>
- Biswas-Diener, R. (2008). Material wealth and subjective well-being. In M. Eid & R. Larsen (Eds.), *The science of subjective well-being* (pp. 307-322). Guilford Press.  
<https://hdl.handle.net/10037/2332>
- Blanca, M. J., Alarcón, R., Arnau, J., Bono, R., & Bendayan, R. (2017). Non-normal data: Is ANOVA still a valid option? *Psicothema*, 29(4), 552-557.  
<https://doi.org/10.7334/psicothema2016.383>
- Bono, R., Blanca, M. J., Arnau, J., & Gómez-Benito, J. (2017). Non-normal distribution commonly used in health, education, and social sciences: A systematic review. *Frontiers in Psychology*, 8:1602.  
<https://doi.org/10.3389/fpsyg.2017.01602>
- Borualogo, I. S., & Casas, F. (2019). Adaptation and validation of the Children's World Subjective Well-Being Scale (CW-SWBS) in Indonesia. *Jurnal Psikologi*, 46(2), 102-116.  
<https://doi.org/10.22146/jpsi.38995>
- Borualogo, I. S., & Casas, F. (2021a). Subjective well-being of bullied children in Indonesia. *Applied Research in Quality of Life*, November, 16, 753-773.  
<https://doi.org/10.1007/s11482-019-09778-1>
- Borualogo, I. S., & Casas, F. (2021b). The relationship between frequent bullying and subjective well-being in Indonesian children. *Population Review*, 60(1), 26-50.  
<https://doi.org/10.1353/prv.2021.0002>
- Borualogo, I. S., & Gumilang, E. (2019). Kasus perundungan anak di Jawa Barat: Temuan awal Children's Worlds Survey di Indonesia [Child bullying cases in West Java: Initial findings of Children's Worlds Survey in Indonesia]. *Psypathic: Jurnal Ilmiah Psikologi*, 6(1), 15-30.  
<https://doi.org/10.15575/psy.v6i1.4439>
- Borualogo, I. S., Gumilang, E., Mubarak, A., Khasanah, A. N., Wardati, M. A., Diantina, F. P., Permataputri, I., & Casas, F. (2019). Process of translation of the Children's Worlds Subjective Well-Being Scale in Indonesia. *Proceedings of the Social and Humaniora Research Symposium (SoRes 2018) - Advances in Social Science, Education and Humanities Research*, 307, 180-183.  
<https://doi.org/10.2991/sores-18.2019.42>
- Bradshaw, J., & Finch, N. (2003). Overlaps in dimensions of poverty. *Journal of Social Policy*, 32(4), 513-525.  
<https://doi.org/10.1017/S004727940300713X>

- Campbell, A., Converse, P. E., & Rodgers, W. L. (1976). *The quality of American life: Perceptions, evaluations, and satisfactions*. Russell Sage Foundation.  
<https://muse.jhu.edu/book/38935>
- Casas, F. (2011). Subjective social indicators and child and adolescent well-being. *Child Indicators Research*, 4(4), 555-575.  
<https://doi.org/10.1007/s12187-010-9093-z>
- Casas, F. (2016). Children, adolescents and quality of life: The social sciences perspective over two decades. In F. Maggino (Ed.), *A life devoted to quality of life: Festschrift in honor of Alex C. Michalos* (pp. 3-21). Springer Publisher.  
[https://doi.org/10.1007/978-3-319-20568-7\\_1](https://doi.org/10.1007/978-3-319-20568-7_1)
- Casas, F., Bello, A., González, M., & Aligué, M. (2013). Children's subjective well-being measured using a composite index: What impacts Spanish first-year secondary education students' subjective well-being? *Child Indicators Research*, 6(3), 433-460.  
<https://doi.org/10.1007/s12187-013-9182-x>
- Casas, F., Oriol, X., & González-Carrasco, M. (2020). Positive affect and its relationship with general life satisfaction among 10- and 12-year-old children in 18 countries. *Child Indicators Research*, 13(6), 2261-2290.  
<https://doi.org/10.1007/s12187-020-09733-9>
- Children's Worlds. (n.d.). *Children's Worlds: International survey of children's well-being (ISCWeB)*. Children's Worlds.  
<https://www.isciweb.org>
- Cummins, R. A. (2014). Understanding the well-being of children and adolescents through homeostatic theory. In A. Ben-Arieh, F. Casas, I. Frønes, & J. E. Korbin (Eds.), *Handbook of child well-being: Theories, methods and policies in global perspective* (pp. 635-661). Springer.  
<https://doi.org/10.1007/978-90-481-9063-8>
- Deaton, A. (2008). Income, health, and well-being around the world: Evidence from the Gallup World Poll. *Journal of Economic Perspectives*, 22(2), 53-72.  
<https://doi.org/10.1257/jep.22.2.53>
- Diener, E. (2006). Guidelines for national indicators of subjective well-being and ill-being. *Journal of Happiness Studies*, 7(4), 397-404.  
<https://doi.org/10.1007/s10902-006-9000-y>
- Diener, E., & Biswas-Diener, R. (2002). Will money increase subjective well-being? *Social Indicators Research*, 57(2), 119-169.  
<https://doi.org/10.1023/A:1014411319119>
- Diener, E., & Oishi, S. (2000). Money and happiness: Income and subjective well-being across nations. In E. Diener & E. M. Suh (Eds.), *Culture and subjective well-being* (pp. 185-218). MIT Press.  
<https://mitpress.mit.edu/books/culture-and-subjective-well-being>
- Diener, E., Oishi, S., & Lucas, R. E. (2015). National accounts of subjective well-being. *American Psychologist*, 70(3), 234-242.  
<https://doi.org/10.1037/a0038899>
- Diener, E., Suh, E. M., Lucas, R. E., & Smith, H. L. (1999). Subjective well-being: Three decades on progress. *Psychological Bulletin*, 125(2), 276-302.  
<https://doi.org/10.1037/0033-2909.125.2.276>
- Dinisman, T., & Ben-Arieh, A. (2016). The characteristics of children's subjective well-being. *Social Indicators Research*, 126(2), 555-569.  
<https://doi.org/10.1007/s11205-015-0921-x>
- Direktor Statistik Ketahanan Nasional, Badan Pusat Statistik [National Defense Statistics Director, Central Bureau of Statistics] (2018). *Indonesia - Survei pengukuran tingkat kebahagiaan 2017* [Indonesia - Happiness level measurement survey 2017]. Badan Pusat Statistik.  
<https://mikrodata.bps.go.id/mikrodata/index.php/catalog/809>
- Goswami, H. (2014). Children's subjective well-being: Socio-demographic characteristics and personality. *Child Indicators Research*, 7(1), 119-140.  
<https://doi.org/10.1007/s12187-013-9205-7>

- Gross-Manos, D. (2017). Material well-being and social exclusion association with children's subjective well-being: Cross-national analysis of 14 countries. *Children and Youth Service Review*, 80, 116-128.  
<https://doi.org/10.1016/j.childyouth.2017.06.048>
- Gross-Manos, D., & Ben-Arieh, A. (2017). How subjective well-being is associated with material deprivation and social exclusion in Israeli 12-year-olds. *American Journal of Orthopsychiatry*, 87(3), 274-290.  
<https://doi.org/10.1037/ort0000160>
- Headey, B., & Wearing, A. (1989). Personality, life events, and subjective well-being: Toward a dynamic equilibrium model. *Journal of Personality and Social Psychology*, 57(4), 731-739.  
<https://doi.org/10.1037/0022-3514.57.4.731>
- Helliwell, J. F., Layard, R., & Sachs, J. (Eds.). (2015). *World happiness report 2015*. Sustainable Development Solutions Network.  
<https://worldhappiness.report/ed/2015/>
- IDN Financials. (2020). *USTR considers Indonesia as a developed country*. IDN Financials.  
<https://www.idnfinancials.com/news/32191/ustr-consider-indonesia-developed-country>
- Klocke, A., Clair, A., & Bradshaw, J. (2014). International variation in child subjective well-being. *Child Indicators Research*, 7(1), 1-20.  
<https://doi.org/10.1007/s12187-013-9213-7>
- Lai, L. C. H., Cummins, R. A., & Lau, A. L. D. (2013). Cross-cultural difference in subjective well-being: Cultural response bias as an explanation. *Social Indicators Research*, 114(2), 607-619.  
<https://doi.org/10.1007/s11205-012-0164-z>
- Land, K. C., Lamb, V. L., Meadows, S. O., & Taylor, A. (2007). Measuring trends in well-being: An evidence-based approach. *Social Indicators Research*, 80(1), 105-132.  
<https://doi.org/10.1007/s11205-006-9023-0>
- Lau, M., & Bradshaw, J. (2018). Material well-being, social relationship and children's overall life satisfaction in Hong Kong. *Child Indicators Research*, 11(1), 185-205.  
<https://doi.org/10.1007/s12187-016-9426-7>
- Levin, K. A., Torsheim, T., Vollebergh, W., Richter, M., Davies, C. A., Schnohr, C. W., Due, P., & Currie, C. (2011). National income and income inequality, family affluence and life satisfaction among 13-year-old boys and girls: A multilevel study in 35 countries. *Social Indicators Research*, 104(2), 179-194.  
<https://doi.org/10.1007/s11205-010-9747-8>
- Main, G. (2013). *A child derived material deprivation index* (Doctoral dissertation, University of York). White Rose eTheses Online.  
<https://etheses.whiterose.ac.uk/5516/>
- Main, G., & Bradshaw, J. (2012). A child material deprivation index. *Child Indicators Research*, 5(3), 503-521.  
<https://doi.org/10.1007/s12187-012-9145-7>
- Main, G., Montserrat, C., Andresen, S., Bradshaw, J., & Lee, B. J. (2019). Inequality, material well-being, and subjective well-being: Exploring associations for children across 15 diverse countries. *Children and Youth Services Review*, 97, 3-13.  
<https://doi.org/10.1016/j.childyouth.2017.06.033>
- News Desk (2020). *Indonesia still deserves special treatment in global trade: Economists*. The Jakarta Post.  
<https://thejakartapost.com/news/2020/03/02/indonesia-still-deserves-special-treatment-in-global-trade-economists.html>
- Nolan, V., & Whelan, C. (1996). Measuring poverty using income and deprivation indicators: Alternative approaches. *Journal of European Social Policy*, 6(3), 225-240.  
<https://doi.org/10.1177/095892879600600304>
- Oishi, S., Kesebir, S., & Diener, E. (2011). Income inequality and happiness. *Psychological Science*, 22(9), 1095-1100.  
<https://doi.org/10.1177/0956797611417262>
- Pollard, E. L., & Lee, P. D. (2003). Child well-being: A systematic review of the literature. *Social Indicators Research*, 61(1), 59-78.  
<https://doi.org/10.1023/A:1021284215801>

- Pople, L., Raws, P., Mueller, D., Mahony, S., Rees, G., Bradshaw, J., Main, G., & Keung, A. (2014). *The good childhood report 2014*. The Children's Society.  
<http://eprints.whiterose.ac.uk/80852/>
- Savahl, S., Montserrat, C., Casas, F., Adams, S., Tiliouine, H., Benninger, E., & Jackson, K. (2019). Children's experiences of bullying victimization and the influence on subjective well-being: A multinational comparison. *Child Development*, 90(2), 414-431.  
<https://doi.org/10.1111/cdev.13135>
- Stevenson, B., & Wolfers, J. (2013). Subjective well-being and income: Is there any evidence of satiation? *American Economic Review*, 103(3), 598-604.  
<https://doi.org/10.1257/aer.103.3.598>
- Stones, M. J., & Kozma, A. (1991). A magical model of happiness. *Social Indicators Research*, 25(1), 31-50.  
<https://doi.org/10.1007/BF00727650>
- Tesser, A. (1988). Toward a self-evaluation maintenance model of social behavior. In L. Berkowitz (Ed.), *Advances in experimental social psychology*, vol. 21 (pp. 181-227). Academic Press.  
[https://doi.org/10.1016/S0065-2601\(08\)60227-0](https://doi.org/10.1016/S0065-2601(08)60227-0)
- Wahyuni, S., Reswita, R., & Fitri, H. (2018). Subjective well-being anak yang berasal dari keluarga berstatus ekonomi sosial rendah [Subjective well-being of children from families with low socio-economic status]. *Lectura: Jurnal Pendidikan*, 9(2), 149-160.  
<https://doi.org/10.31849/lectura.v9i2.1605>
- World Bank Group (n.d.). *GDP per capita (current US\$) - Indonesia*. The World Bank Group.  
<https://data.worldbank.org/indicator/NY.GDP.PCAP.CD?locations=ID>
- World Bank Group (2019). *Annual report 2019: Ending poverty, investing in opportunity*. The World Bank Group.  
<https://www.worldbank.org/en/about/annual-report#anchor-annual>
- World Bank Group (2020). *The World Bank in Indonesia: Having maintained political stability, Indonesia is one of the East Asia Pacific's most vibrant democracies emerging as a confident middle-income country*. The World Bank Group.  
<https://worldbank.org/en/country/indonesia/overview>
- World Happiness Report (2020). *World happiness report 2020*. The World Happiness Report.  
<https://worldhappiness.report/ed/2020/>
- Zambon, A., Boyce, W., Cois, E., Currie, C., Lemma, P., Dalmasso, P., Borraccino, A., & Cavallo, F. (2006). Do welfare regimes mediate the effect of socioeconomic position on health in adolescence? A cross-national comparison in Europe, North America, and Israel. *International Journal of Health Services*, 36(2), 309-329.  
<https://doi.org/10.2190/AAWX-184J-88HR-L0QL>

*Appendix follows*

## Appendix

**Table 4**  
*Mean Scores of the CW-SWBS and OLS*

				CW-SWBS				OLS	
				10-year-old	12-year-old	TOTAL	10-year-old	12-year-old	TOTAL
				Mean	SD	Mean	SD	Mean	SD
Family economic status	High	Girls	Mean	91.06	87.78	89.21**	91.41	87.16	89.01**
			SD	12.97	14.82	14.13	13.46	16.00	15.09
		Boys	Mean	89.32	88.51	88.88**	89.19	87.78	88.42**
			SD	15.14	13.44	14.23	17.96	15.48	16.65
		Total	Mean	90.20*	88.13*	89.05*	90.32*	87.46*	88.73*
			SD	14.10	14.18	14.18	15.87	15.75	15.86
	Middle	Girls	Mean	87.95	87.18	87.53**	86.61	86.43	86.51**
			SD	15.25	14.24	14.72	18.60	15.53	17.00
		Boys	Mean	85.98	86.39	86.20**	85.13	84.74	84.92**
			SD	16.38	14.50	15.39	19.80	17.84	18.77
		Total	Mean	86.99*	86.80*	86.88*	85.89*	85.61*	85.74*
			SD	15.84	14.37	15.06	19.21	16.72	17.90
	Low	Girls	Mean	84.76	84.73	84.75**	80.42	81.56	81.04**
			SD	17.76	16.76	17.21	23.07	20.18	21.55
		Boys	Mean	83.58	82.42	83.00**	83.42	79.46	81.44**
			SD	17.41	16.68	17.04	20.26	20.66	20.54
		Total	Mean	84.15*	83.63*	83.88*	81.97*	80.56*	81.23*
			SD	17.58	16.75	15.06	21.71	20.42	21.05
Material deprivation	No	Girls	Mean	89.26	88.51	88.87**	89.04	88.40	88.39**
			SD	15.91	13.74	14.83	18.145	14.21	16.04
		Boys	Mean	86.08	87.31	86.71**	86.23	86.83	87.07**
			SD	18.85	15.03	16.99	20.83	16.65	18.17
		Total	Mean	87.65	87.90	87.78**	87.62	87.61	87.73**
			SD	17.52	14.41	15.99	19.59	15.50	17.15
	Yes	Girls	Mean	87.44	86.18	86.76**	85.57	85.04	85.17**
			SD	15.47	15.54	15.52	19.275	17.13	17.79
		Boys	Mean	85.57	85.58	85.58**	84.77	84.00	83.83**
			SD	16.62	15.17	15.87	19.90	18.41	19.17
		Total	Mean	86.51	85.89	86.18**	85.17	84.54	84.51**
			SD	16.07	15.36	15.70	19.59	17.77	18.49
Frequency of worry about family's money situation	Never	Girls	Mean	90.58	90.85	87.26**	88.97	88.69	88.24**
			SD	14.31	12.09	14.43	17.93	15.99	16.24
		Boys	Mean	88.89	88.86	85.62**	88.77	87.76	87.41**
			SD	15.60	14.09	16.08	18.77	17.49	17.88
		Total	Mean	89.79	89.79	86.48**	88.88	88.19	87.85**
			SD	14.95	13.23	15.26	18.32	16.80	17.04
	Sometimes	Girls	Mean	87.85	86.72	85.78**	87.16	85.98	86.28**
			SD	14.89	14.32	14.98	16.90	15.67	16.22
		Boys	Mean	86.31	86.10	84.46**	85.07	85.43	85.02**
			SD	15.42	14.18	15.49	19.08	16.33	17.53
		Total	Mean	87.09	86.44	85.16**	86.14	85.73	85.69**
			SD	15.17	14.26	15.23	18.03	15.98	16.87
	Often	Girls	Mean	85.66	84.66	81.69**	84.19	83.74	84.01**
			SD	18.37	16.79	17.93	22.41	18.30	19.49
		Boys	Mean	83.80	83.29	80.02**	82.57	81.28	82.09**
			SD	18.84	16.99	18.26	23.07	19.97	20.80
		Total	Mean	84.74	83.97	80.84**	83.39	82.50	83.03**

*(Appendix continues)*

			SD	18.61	16.89	18.11	22.74	19.19	20.19
Always	Girls	Mean	85.90	85.74	82.17**	84.83	84.84	84.86**	
		SD	17.32	17.32	17.16	20.97	19.83	19.12	
	Boys	Mean	84.50	86.41	82.09**	84.71	83.67	84.67**	
		SD	18.57	15.31	17.43	20.88	20.62	19.88	
	Total	Mean	85.14	86.08	82.13**	84.77	84.24	84.76**	
		SD	18.01	16.31	17.30	20.91	20.23	19.53	
Frequency of having enough food to eat each day	Never	Girls	Mean	82.00	86.79	78.63**	80.40	80.30	80.74**
			SD	18.94	14.24	17.77	25.39	22.15	21.19
		Boys	Mean	82.59	81.96	77.61**	82.54	83.54	81.64**
			SD	19.44	18.74	19.28	22.91	23.30	22.89
		Total	Mean	82.29	83.93	78.14**	81.44	82.22	81.17**
			SD	19.12	17.11	20.27	24.15	22.69	22.00
	Sometimes	Girls	Mean	82.20	80.65	79.44**	80.28	79.06	81.02**
			SD	18.98	18.72	18.10	22.26	21.23	20.74
		Boys	Mean	82.44	79.90	78.73**	81.46	79.00	80.22**
			SD	18.30	17.62	17.95	22.06	20.74	21.26
		Total	Mean	82.33	80.28	79.07**	80.95	79.03	80.60**
			SD	18.59	18.18	18.85	22.14	20.98	21.01
Often	Often	Girls	Mean	87.21	85.07	83.35**	85.65	83.39	84.84**
			SD	16.10	15.69	16.21	19.35	17.43	17.73
		Boys	Mean	84.27	84.90	81.86**	83.39	82.71	83.64**
			SD	17.20	15.23	16.79	20.83	18.56	19.20
		Total	Mean	85.65	84.98	82.58**	84.45	83.03	84.22**
			SD	16.75	15.45	16.36	20.18	18.04	18.51
	Always	Girls	Mean	89.21	88.71	87.12**	88.21	88.07	87.89**
			SD	14.62	13.31	14.00	17.52	14.62	15.86
		Boys	Mean	88.05	88.08	85.94**	87.15	86.92	86.66**
			SD	15.36	13.58	15.36	18.84	16.53	17.50
		Total	Mean	88.67	88.41	86.56**	87.71	87.53	87.31**
			SD	14.98	13.44	15.00	18.16	15.56	16.67

Note. \*mean difference across age is significant at  $p < .01$ ; \*\*mean differences across gender is significant at  $p < .01$ .

INDONESIAN PSYCHOLOGICAL JOURNAL

(Appendix continues)

**Tabel 4**  
*Skor Mean CW-SWBS dan OLS*

				CW-SWBS			OLS		
				10 tahun	12 tahun	TOTAL	10 tahun	12 tahun	TOTAL
				Mean	SD	Mean	SD	Mean	SD
Status Ekonomi Keluarga	Tinggi	Perempuan	Mean	91.06	87.78	89.21**	91.41	87.16	89.01**
			SD	12.97	14.82	14.13	13.46	16.00	15.09
		Laki-Laki	Mean	89.32	88.51	88.88**	89.19	87.78	88.42**
			SD	15.14	13.44	14.23	17.96	15.48	16.65
			Total	90.20*	88.13*	89.05*	90.32*	87.46*	88.73*
	Menengah	Perempuan	Mean	87.95	87.18	87.53**	86.61	86.43	86.51**
			SD	15.25	14.24	14.72	18.60	15.53	17.00
		Laki-Laki	Mean	85.98	86.39	86.20**	85.13	84.74	84.92**
			SD	16.38	14.50	15.39	19.80	17.84	18.77
			Total	86.99*	86.80*	86.88*	85.89*	85.61*	85.74*
Rendah	Perempuan	Mean	84.76	84.73	84.75**	80.42	81.56	81.04**	
		SD	17.76	16.76	17.21	23.07	20.18	21.55	
		Laki-Laki	Mean	83.58	82.42	83.00**	83.42	79.46	81.44**
			SD	17.41	16.68	17.04	20.26	20.66	20.54
			Total	84.15*	83.63*	83.88*	81.97*	80.56*	81.23*
	Ya	Mean	84.15*	83.63*	83.88*	81.97*	80.56*	81.23*	
		SD	17.58	16.75	15.06	21.71	20.42	21.05	
		Perempuan	Mean	89.26	88.51	88.87**	89.04	88.40	88.39**
			SD	15.91	13.74	14.83	18.145	14.21	16.04
Kekurangan Materi	Tidak	Laki-Laki	Mean	86.08	87.31	86.71**	86.23	86.83	87.07**
			SD	18.85	15.03	16.99	20.83	16.65	18.17
		Total	Mean	87.65	87.90	87.78**	87.62	87.61	87.73**
			SD	17.52	14.41	15.99	19.59	15.50	17.15
			Mean	87.44	86.18	86.76**	85.57	85.04	85.17**
	Ya	Perempuan	SD	15.47	15.54	15.52	19.275	17.13	17.79
			Laki-Laki	Mean	85.57	85.58	85.58**	84.77	84.00
		Total	SD	16.62	15.17	15.87	19.90	18.41	19.17
			Mean	86.51	85.89	86.18**	85.17	84.54	84.51**
			SD	16.07	15.36	15.70	19.59	17.77	18.49
Frekuensi Kekhawatiran Atas Finansial	Tidak Pernah	Perempuan	Mean	90.58	90.85	87.26**	88.97	88.69	88.24**
			SD	14.31	12.09	14.43	17.93	15.99	16.24
		Laki-Laki	Mean	88.89	88.86	85.62**	88.77	87.76	87.41**
			SD	15.60	14.09	16.08	18.77	17.49	17.88
			Total	89.79	89.79	86.48**	88.88	88.19	87.85**
	Terkadang	Perempuan	Mean	87.85	86.72	85.78**	87.16	85.98	86.28**
			SD	14.89	14.32	14.98	16.90	15.67	16.22
		Laki-Laki	Mean	86.31	86.10	84.46**	85.07	85.43	85.02**
			SD	15.42	14.18	15.49	19.08	16.33	17.53
			Total	87.09	86.44	85.16**	86.14	85.73	85.69**
Selalu	Sering	Perempuan	Mean	85.66	84.66	81.69**	84.19	83.74	84.01**
			SD	18.37	16.79	17.93	22.41	18.30	19.49
		Laki-Laki	Mean	83.80	83.29	80.02**	82.57	81.28	82.09**
			SD	18.84	16.99	18.26	23.07	19.97	20.80
			Total	84.74	83.97	80.84**	83.39	82.50	83.03**
	Selalu	Perempuan	Mean	85.90	85.74	82.17**	84.83	84.84	84.86**
			SD	17.32	17.32	17.16	20.97	19.83	19.12
		Laki-Laki	Mean	84.50	86.41	82.09**	84.71	83.67	84.67**
			SD	18.57	15.31	17.43	20.88	20.62	19.88

(Appendix continues)

			Total	Mean	85.14	86.08	82.13**	84.77	84.24	84.76**
			SD	18.01	16.31	17.30	20.91	20.23	19.53	
Frekuensi Cukup Makan Keseharian	Tidak Pernah	Perempuan	Mean	82.00	86.79	78.63**	80.40	80.30	80.74**	
			SD	18.94	14.24	17.77	25.39	22.15	21.19	
		Laki-Laki	Mean	82.59	81.96	77.61**	82.54	83.54	81.64**	
			SD	19.44	18.74	19.28	22.91	23.30	22.89	
			Total	82.29	83.93	78.14**	81.44	82.22	81.17**	
	Terkadang	Perempuan	Mean	82.20	80.65	79.44**	80.28	79.06	81.02**	
			SD	18.98	18.72	18.10	22.26	21.23	20.74	
		Laki-Laki	Mean	82.44	79.90	78.73**	81.46	79.00	80.22**	
			SD	18.30	17.62	17.95	22.06	20.74	21.26	
			Total	82.33	80.28	79.07**	80.95	79.03	80.60**	
Sering	Perempuan	Perempuan	Mean	87.21	85.07	83.35**	85.65	83.39	84.84**	
			SD	16.10	15.69	16.21	19.35	17.43	17.73	
		Laki-Laki	Mean	84.27	84.90	81.86**	83.39	82.71	83.64**	
			SD	17.20	15.23	16.79	20.83	18.56	19.20	
			Total	85.65	84.98	82.58**	84.45	83.03	84.22**	
	Selalu	Perempuan	Mean	89.21	88.71	87.12**	88.21	88.07	87.89**	
			SD	14.62	13.31	14.00	17.52	14.62	15.86	
		Laki-Laki	Mean	88.05	88.08	85.94**	87.15	86.92	86.66**	
			SD	15.36	13.58	15.36	18.84	16.53	17.50	
			Total	88.67	88.41	86.56**	87.71	87.53	87.31**	
			SD	14.98	13.44	15.00	18.16	15.56	16.67	

Keterangan. \*perbedaan mean antar tahun signifikan pada  $p < .01$ ; \*\*perbedaan mean antar gender signifikan pada  $p < .01$ .