

## DYNAMICS OF FAMILY RESILIENCE TO ECONOMIC CRISIS

Nida Rivdah Aulia<sup>1</sup>, Farida Agus Setiawati<sup>2</sup>, Siti Rohmah Nurhayati<sup>3</sup>

<sup>1,2,3</sup>Universitas Negeri Yogyakarta

Corresponding Email: [aulianida0711@gmail.com](mailto:aulianida0711@gmail.com)

### Article Information

Received : November 19, 2025

Revised : November 30, 2025

Accepted : December 2, 2025

### Abstract

Economic crises can affect various aspects of family life, including finances, interpersonal relationships, and mental health. This research aims to explore family resilience in the face of the economic crisis with a focus on internal family dynamics and the adaptation strategies applied. The research method employed is qualitative, utilizing a case study approach. The study included 3 participants who had experienced an economic crisis, and they were interviewed using semi-structured interviews. This research analysis uses descriptive analysis. Data collection techniques using interviews and observations. The results showed that the family belief system was the main driver in facing difficulties. Adaptive strategies, such as strict budget management and open discussions on financial matters, proved effective in maintaining the financial stability and well-being of family members. Communication patterns used during the crisis also played an important role, with families that used open communication tending to be better able to cope with conflict and stress. This study concludes that family resilience in the face of economic crisis is the result of a combination of strong belief systems, effective adaptation strategies, and open communication patterns that support cooperation and solidarity between family members. The findings provide important insights for development programs and policies that can help families cope with the economic crisis.

**Keywords:** *family resilience, family dynamics, economic crisis*

### Introduction

An economic crisis is a situation in which a country's economy declines dramatically and faces a decline in GDP (gross domestic product), a decline in property and stock prices, and rising prices due to inflation. Because economic crises occur simultaneously and have widespread effects, every country will inevitably experience them. The economies of each country develop in different ways. Therefore, officials responsible for the country's economy must monitor the economy, but not only that, officials also hold control when the economy is bad (MBN, 2018). According to Lemhannas (2024), countries around the world are beginning to worry about the prediction of a global economic crisis in 2024. The COVID-19 pandemic has caused an economic downturn for four years. As a result, the instability of the relationship between geography and political policies around the world has become a threat to global economic growth in the medium term. Indonesia is one of the countries most affected by the pandemic, war, and the *higher for longer* phenomenon of the United States Central Bank. According to the Public Relations Office of the Cabinet Secretariat (2024), Indonesia's economic growth reached 5.05% in 2023. This figure is slightly lower than the previous year's growth of 5.31%. This is in line with estimates due to the global economic slowdown and domestic activities affected by high inflation, resulting in increased

unemployment and a decline in people's purchasing power, especially among low-income families.

Economic crises can take many forms, ranging from global recessions to local financial disasters, all of which impact family income, spending, and overall financial conditions. The effects of these crises are not limited to economic aspects alone, but also extend to social, emotional, and psychological aspects. For example, a decline in income can affect quality of life, cause stress, and change the dynamics of relationships between family members. Therefore, it is important for us to truly understand how families can remain strong when facing difficult problems. Many families experience changes in the way they function and interact. Unprepared families can experience confusion, pressure, and even chaos as a result of these changes (Suradi, 2013). In fact, families are the main source of support that provides protection and affection for their members. Amid ongoing and inevitable social changes, the role of families needs to be strengthened. Research shows that building families' ability to adapt has a positive impact on their well-being (Douglas et al., 2023).

Family resilience can be defined as the ability of a family to survive and bounce back from disruptive life challenges, becoming stronger and more experienced (Walsh, 2020). According to Walsh (2021), there are three aspects to family resilience, namely *family belief systems*, *organization patterns*, and *communication processes*. According to Pandanwati and Suprpti (2012), the factors that influence family resilience are risk factors and protective factors. The first risk factor is poor communication between husband and wife and unsuccessful efforts, which hurt family resilience. Family risk factors, where economic conditions are also a risk factor for families who do not yet have biological children. Environmental risk factors, where the environment is also a risk factor for families if they do not yet have children. Second, protective factors are things that strengthen individuals or families in facing risk factors. Protective factors consist of internal protective factors, which are factors that originate from the individual and feelings of belonging and togetherness that encourage couples to bear the burdens of life together. External protective factors are factors from outside the individual that show that closeness between family members, communication within the family, and social support can increase family resilience.

Research on family resilience in Indonesia shows that the perspective on family is now broader, especially after the COVID-19 pandemic. Family resilience does not depend on just one thing, but involves various aspects such as law, culture, economics, psychology, and social factors. For example, cultural values and local traditions play an important role in keeping families strong. One example is the Batak Toba family, whose resilience is supported by cultural identity and traditional values (Pudjiati et al., 2021). Research also shows that even when facing financial problems, families can remain strong if they support each other and maintain positive relationships (Amilia, 2023). This indicates that an approach that takes local culture into account is very important for strengthening families. The COVID-19 pandemic has further emphasized the importance of family resilience. One study even shows that strategies to prevent divorce during times of crisis have received more attention (Muslih et al., 2023). Overall, the understanding of family resilience is now developing in a more flexible direction and adapting to conditions that change suddenly.

Family resilience is essential for families to successfully overcome the challenges they face, cope with difficult situations, and bounce back from adversity. Bouncing back from adversity does not happen quickly because it is a process that families must practice in order to become resilient. Family resilience in this context includes the ability to maintain financial stability, maintain healthy interpersonal relationships, and manage stress arising from economic pressures. In facing economic challenges, families

demonstrate resilience through strong belief systems, effective adaptation strategies, and open communication patterns. This is in line with the findings of Chen and Yeung (2024), which highlights the importance of families that adopt empathetic and collaborative communication (such as family discussions) having higher levels of resilience. Additionally, it emphasizes the crucial role of family resilience in addressing problems (Barton et al., 2023).

Family resilience in facing economic crises in Indonesia shows the need to identify ways to strengthen the understanding and implementation of effective resilience strategies. The first issue is the diversity of family experiences, and the second issue is the relationship between economic conditions and internal family dynamics. Research by Hidayat et al. (2023) shows that economic turmoil has a major impact on the physical, psychological, and social aspects of families, but the study has not elaborated in depth on the long-term adaptation mechanisms that occur within families. This condition opens up further research opportunities to examine the relationship and interaction between various dimensions of family resilience during prolonged economic crises. Second, there is a gap in studies that differentiate the dynamics of family resilience based on diverse socioeconomic and cultural backgrounds. This study aims to explore how families cope with and overcome economic crises. By focusing on the internal dynamics of families, this research will identify the adaptation strategies implemented to overcome challenges and the factors that influence family resilience in crises. Through case studies, it is hoped that in-depth insights can be gained into how families function in the face of economic challenges and how they can be strengthened to deal with similar situations in the future.

## Method

This study uses a qualitative research method with a case study approach. Data analysis techniques use descriptive analysis. The sampling technique used is purposive sampling. There were three participants from different families. The main criterion for participants in this study was families who had experienced an economic crisis. This study was conducted from October 19 to 26, 2024, in Palu. The research procedure began with building *rappport* with the research participants. Then, the researcher conducted *in-depth interviews* by asking questions about facing an economic crisis in the family. Data collection in this study used interviews and observation. This study had the participants' approval using *informed consent* as proof of agreement with the participants and research ethics. Data analysis in this study involved several stages: first, the interview results were transcribed or verbatim repeatedly to find meaning in the interview results. Second, the researcher coded the data by marking or noting text that was considered important. Third, the researcher coded data with similar meanings or characteristics and grouped them into one category. Fourth, several categories were arranged into research themes, which were then explained in the presentation of the research findings.

**Table 1** Description of Research Informants' Demographic Data

	<b>Informant 1</b>	<b>Informant 2</b>	<b>Informant 3</b>
Name	A	BA	W
Gender	Female	Female	Female
Age	48 years	54	35 years
Occupation	Housewife & Businesswoman	Civil servant	Lecturer & Small Business Owner
Marriage age	30 years	30 years	10 years
Number of children	1	1	2

## Result and Discussion

Based on the results of data analysis from subject interviews conducted by researchers, the following results were obtained:

### Theme 1: The Influence of Belief Systems on Family Resilience

The belief system embraced by a family can serve as a major driving force in facing difficulties, especially during economic crises. Belief in hard work and the ability to change one's financial fate often becomes a strong motivation for family members to continue fighting even in difficult situations. Many families believe that their efforts and hard work will bear fruit, which can increase optimism and hope for a better future. As evidenced by the following transcribed statement.

*"In my opinion, I don't believe that hard work will always produce the results I want. Many factors influence success in achieving one's desired results. However, I believe that the process of working hard consistently will produce big or small results, even if they are not what we want."* (Subject 1)

*"I believe it will change one's physical and mental attitude to do more for a goal."* (Subject 2)

*"Yes, I believe so, because by working hard, there will always be opportunities for good results."* (Subject 3)

Furthermore, some families believe that the economic crisis is a temporary phenomenon that will soon pass. This belief helps them to remain optimistic and not get caught up in the uncertainty caused by the difficult economic situation. This is evidenced by the following transcribed statement.

*"Usually, because a pattern has been established in my family in managing finances, which is influenced by several factors such as needs, educational background, financial experience, and parental income. This has made me accustomed to following this pattern and influences my decision-making."* (Subject 1)

*"Hmm... We work together to finance our family's needs, whether material, emotional, or spiritual, so that we don't blame each other."* (Subject 2)

*"Hmm... In our family, all decisions are communicated together based on mutual agreement, including financial matters."* (Subject 3)

Families who believe they can change their financial destiny tend to be more open in communicating about the challenges they face, creating an atmosphere that supports better discussion and decision-making.

### Theme 2: Adaptation Strategies

In the face of economic crisis, families often have to implement various adaptation strategies to maintain financial stability and the well-being of their members. One commonly used strategy is tighter budget management. This includes reviewing and adjusting expenses to ensure that basic needs, such as food, housing, and education, are still met. This is evidenced by the following transcribed statement.

*"We back each other up, assigning tasks to those who are more competent in their respective fields. For example, my mother takes care of the kitchen, my father takes care of the vehicle, and I take care of current affairs."* (Subject 1)

*"We divide the financial burden, such as monthly and daily expenses, between my wife and I, while education costs, vehicle maintenance, savings, investments, etc. are managed by my husband"* (Subject 2)

*"Family members follow my instructions as the wife when it comes to spending. This is because our family has agreed that I will take charge of and manage our finances."* (Subject 3)

In addition, open discussions about financial issues are also a key element in family adaptation. When family members can talk openly about the financial challenges they face, they can work together to find more effective solutions and strategies. By involving all members in decision-making, families can increase their sense of ownership and responsibility for the situation at hand, which in turn strengthens the bonds and cooperation between family members. As evidenced by the following transcribed statement.

*"Hmmmm. In our family, we give feedback by reprimanding and advising directly. They are always there to provide emotional support, information needed to get through crises, and direct assistance in the form of financial or material support."* (Subject 1)

*"Hmmmm.... They remind each other to use money wisely, because being wasteful will increase stress. They usually provide psychological support and help by giving loans with low interest rates."* (Subject 2)

*"Hmmmm.... Reminding each other and educating each other about wise financial management. So far, support has been provided in the form of information and solutions related to financial problems."* (Subject 3)

In a broader context, research shows that families with open and transparent communication patterns tend to be more successful in dealing with crises. Therefore, creating an atmosphere where each member feels comfortable expressing their opinions and concerns is very important in the family adaptation process.

### **Theme 3: Communication Patterns Applied**

Internal communication within families plays a very important role, especially during periods of economic crisis. Research shows that when facing financial challenges, families that practice open and honest communication tend to be better able to overcome the conflicts and stress that arise from such situations. In many cases, increasing the frequency of discussions about financial issues can create greater transparency among family members. This allows each member to contribute to decisions related to financial management. This is evidenced by the following transcribed statement.

*"We communicate casually but seriously and tend to discuss financial matters in detail."* (Subject 1)

*"We communicate with each other to identify problems and ask the whole family to work together to find solutions before making a joint decision."* (Subject 2)

*"We are open and understanding with each other; everything requires good communication."* (Subject 3)

There has also been a shift in the roles of family members during these difficult times. Families that previously may have had one person as the main decision maker now tend to involve all members in this process. This is evidenced by the following transcribed statements.

*"We deal with it by discussing, listening to each individual's opinion, and if something is irrelevant, we always evaluate it to adjust to the current situation. We look for the right time to talk, usually after finishing a meal, when we are relaxed and not tired."* (Subject 1)

*"We resolve differences of opinion among us by discussing them together, as well as providing explanations and concrete examples of how to manage finances, which is usually done by mothers or fathers who are experienced in managing household finances. Usually, to avoid arguments, we have to provide concrete evidence of financial problems, rather than just engaging in lengthy debates."* (Subject 2)

*"Finding the best solution. The key is to communicate well and understand and respect each other, which is most important. We are usually open with each other about our financial situations." (Subject 3)*

When all family members actively participate in discussing financial issues, they can work together to find solutions, share important information, and create a more solid financial plan.

Family resilience is the ability of a family to survive and recover from economic crises. In stressful situations, such as recessions or high inflation, families with good resilience tend to be able to manage stress and adapt to changes in their economic environment. Research shows that adaptive family structures and functions, including effective communication, emotional support, and solid collaboration among members, can help reduce the negative impact of economic crises. Walsh (2020) argues that family resilience includes the ability to overcome various life challenges in constructive and productive ways, thereby supporting the overall well-being of family members. Douglas et al. (2023) found that a family's capacity to adapt to difficult situations is greatly influenced by internal factors such as self-confidence and mutual support among family members. Families with strong bonds and mutual understanding are more likely to share burdens and face challenges together, which in turn increases their resilience.

Therefore, families need to develop resilience as a strategy for coping with economic crises. By building strong relationships, creating effective communication patterns, and supporting each other, families can improve their ability to survive in challenging situations. Family resilience is not only about survival, but also about the ability to grow and develop even in unfavorable conditions. This gives hope and optimism to every family member that they can get through difficult times and achieve greater well-being in the future.

### **Belief System**

Family beliefs about their ability to overcome challenges and hopes for a better future can provide significant motivation in facing difficult situations. Research shows that families with positive beliefs tend to be more proactive in seeking solutions and adjusting their financial strategies. Walsh (2020) asserts that the belief system within a family includes (1) the process of creating meaning, (2) a positive, hopeful outlook and active agency, and (3) transcendent values and spiritual anchors for inspiration, transformation, and positive growth. According to Sriyono et al. (2024), families need spirituality within them, and activities such as tahlilan, yasinan, worship, etc., will become a source of spiritual and social strength that supports family coping and resilience.

According to Prime H et al (2020), belief systems are important in families because they enable positive thinking in the face of difficulties, and all difficulties provide lessons for the future. Douglas et al. (2023) found that positive expectations and beliefs in families not only boost family members' morale, but also encourage them to collaborate in overcoming financial problems. Families who believe they can change their financial fate tend to be more open in communicating about the challenges they face, thereby creating an atmosphere that supports better discussion and decision-making. For example, in this study, positive beliefs within the family were shown to improve their ability to adapt and find solutions when faced with an economic crisis.

### **Organizational Structure**

The family's ability to adapt to changes within the family (flexibility) and the existence of good relationships within the family, as well as the ability to manage the family's socioeconomic resources to becoming more resilient. In facing economic crises,

the families interviewed in this study demonstrated various adaptive strategies to maintain their stability and resilience. One of the main strategies was strict budget management and a clear division of financial responsibilities among family members. For example, there were families who divided responsibilities based on the needs of the mother, taking care of the kitchen, the father handling the vehicle, and the children meeting their current needs. In other families, the wife managed daily shopping while the husband was responsible for education costs and investments. Some even entrusted all financial management to their wife based on mutual agreement. Such strategies are in line with the findings of Walsh (2020, 2021) and Amilia (2023), which emphasize the importance of family organization patterns and role flexibility in increasing resilience when economic pressures strike.

In addition, open communication is an important foundation for facing difficult times. Families who are accustomed to honest discussions and involve all members in financial decision-making can create a sense of belonging, shared responsibility, and strengthen emotional bonds. These findings are reinforced by Chen and Yeung (2024) and Barton et al. (2023), who emphasize that empathetic and open communication can reduce stress and conflict within families. Role flexibility is also key, where family members adjust tasks according to their respective abilities. If a member is more skilled in a particular area, they are given greater responsibility in that area. This approach supports the findings of Douglas et al. (2023), who state that cooperation and capacity building within families are essential amid social and economic change.

Furthermore, social support from the community and social networks plays a very significant role in strengthening family resilience, especially during times of economic crisis. According to research by Saefullah et al. (2018), social support contributes significantly to the resilience of migrant worker families, including: instrumental support from outside (from the perspective of children), instrumental support from the community (from the perspective of wives), and recognition support from the community (from the perspective of husbands and parents). Research by Gayatri and Irawaty (2022) shows that social support can improve mental and physical health, which in turn contributes to the family's ability to survive in difficult situations. As in the research by Setiawan et al. (2023), family members can help and support each other, even though each person in the family may have certain shortcomings or limitations; they can still work together to overcome these problems. In other words, they complement each other and become each other's strength. The involvement of all members in decision-making, especially regarding expenses and priority needs, has been proven to strengthen solidarity and a sense of justice within the family. As stated by (Pudjiati et al., 2021), collective involvement and local cultural values also strengthen family resilience in the face of pressure. These findings collectively indicate that adaptation strategies such as structured financial management, open communication, role flexibility, and active family member involvement are key factors in maintaining family economic balance and psychosocial well-being during times of crisis.

### **Communication Process**

Effective communication plays an important role in maintaining relationships between family members, especially in challenging situations such as economic crises. Open discussions about financial challenges help build mutual trust and cooperation among family members. According to Prime H et al. (2020), the importance of positive family relationships can help overcome unfavorable situations within the family. This is evident in studies showing that good communication can improve a family's ability to resolve conflicts arising from economic pressures (Douglas et al., 2023). According to Gayatri and Irawaty (2022), families with good communication can overcome problems such as anxiety, stress, and depression, as well as overcome difficulties together. Good

communication within the family can reduce stress and improve the emotional well-being of parents, which can strengthen the overall resilience of the family (Aivalioti & Pezirkianidis, 2020). In the case studies in this research, it was observed that families with good communication patterns were better able to overcome conflicts arising from economic pressures. Families that communicate effectively have the ability to discuss financial issues openly and support each other, thereby creating a supportive climate for adapting and surviving in difficult situations.

According to Walsh (2021), effective communication within families encompasses three important aspects: family belief systems, organizational patterns, and the communication process itself. When families have strong belief systems and good communication processes, they can collaborate more effectively in facing challenges. Poor communication, on the other hand, can be a risk factor for family resilience. Protective factors such as open communication and social support can increase family resilience, while risk factors such as poor communication can weaken resilience (Pandanwati and Suprapti, 2012). Therefore, it is important for families to strengthen their communication so that they are better prepared to face economic crises. By improving the quality of communication, families can enhance their ability to adapt and survive in difficult situations, thereby creating a more stable and supportive environment for mutual well-being.

### **Factors Affecting Family Resilience**

Family resilience is influenced by various factors that can be categorized into protective factors and risk factors. Protective factors, such as social support from the surrounding environment, play an important role in strengthening family resilience during difficult times. This support can come in the form of emotional, financial, or practical assistance from friends, relatives, and the wider community. Ho et al. (2022) also argue that protective factors in family resilience are social support, positive mindset, good communication, and self-efficacy. Research by Walsh (2016) shows that adequate social support can help families cope with stress and improve their ability to adapt to change. Research by Douglas et al. (2023) shows that strong social support can improve families' ability to cope with stress and challenges, thereby creating a more stable and supportive environment. Strong relationships between family members also contribute positively to resilience, as good communication and mutual understanding help family members to support each other and collaborate in solving problems.

On the other hand, there are risk factors that can undermine family resilience. One of the main factors is poor communication among family members, which can lead to misinterpretation, conflict, and tension. This is often exacerbated by high stress due to difficult economic conditions, such as unemployment or a decline in income. According to Ho et al. (2022), risk factors in family resilience are stress, anxiety, and finances. According to Pandanwati and Suprapti (2012), poor communication is often one of the main factors in weakening family resilience, as family members are unable to effectively share information and solve problems together. Research conducted by Latifa et al. (2024) found that two factors can increase family resilience, namely religiosity and family communication. Thus, ineffective communication often causes misunderstandings and conflicts within the family, which can worsen the situation and family dynamics.

Therefore, it is important for families to strengthen protective factors and reduce risk factors in facing challenges. By building strong social support networks and improving the quality of communication within the family, they can increase their resilience and ability to survive economic crises. Family resilience depends not only on economic circumstances but also on how well they can collaborate and support each other in facing common challenges.



## Conclusion

This study concludes that the belief system embraced by families is a major factor driving their resilience in the face of economic crisis. Belief in hard work, optimism, and the view that crises are temporary conditions help families stay motivated and able to survive. Families implement strict budget management and clear division of tasks to maintain financial stability. Open discussions about financial issues are also an important strategy that strengthens communication and cooperation among family members. Honest and open communication during times of crisis enables families to effectively overcome conflicts and stress, thereby strengthening family bonds and solidarity. Thus, this study confirms that family resilience in the face of economic crisis is the result of a combination of a strong belief system, effective adaptation strategies, and open communication patterns that support cooperation and solidarity among family members. These findings provide important insights for development programs and policies that can strengthen family resilience in times of economic crisis.

The limitations of this study include the limited number of samples used and the limited focus of the research location, which may not represent other contexts, such as different urban or rural areas. Therefore, further research is recommended to use a broader and more diverse sample of locations to provide a better understanding of how families cope with economic crises, use mixed methods to obtain a more comprehensive and valid picture of family resilience, and quantitatively measure the factors that influence that resilience. It should also analyze the dynamics of gender and children's roles.

## Acknowledgments

The researchers would like to thank all those who contributed to this study. First and foremost, the researchers would like to thank the family respondents who have experienced economic crises and were willing to share their insights and experiences in dealing with financial problems. It is hoped that the results of this study will make a positive contribution to the field of psychology, particularly in family studies.

## Author Contributions Statement

This research is the result of collaboration between lecturers and students who each played a role in contributing to the research. NRA, as the first author, developed the theme from the beginning to the end of the research process and collected data. FA, as the second author, provided input and suggestions regarding the theme to be used as research and assisted in compiling the research results. SR, as the third author, analyzed the interview data based on the research findings and collected relevant supporting references.

## References

- Aivalioti, I., & Pezirkianidis, C. (2020). The Role of family resilience on parental well-being and resilience levels. *Psychology*, 11(11), 1705–1728. <https://doi.org/10.4236/psych.2020.1111108>
- Amilia, F. (2023). Financial distress and Indonesian family resilience during the covid-19 pandemic: a case study of a muslim family in Yogyakarta. *Global Review of Islamic Economics and Business*, 11(1), 095–103. <https://doi.org/10.14421/grieb.2023.111-06>
- Barton, A. W., Larsen, N. B., Gong, Q., & Stanley, S. M. (2023). Family resiliency in the aftermath of COVID-19 pandemic: A latent profile analysis. *Journal of Marriage and Family*, 85(5), 1125–1137. <https://doi.org/10.1111/jomf.12929>

- Chen, X., & Yeung, W. J. J. (2024). COVID-19 experiences and family resilience: A latent class analysis. *Journal of Marriage and Family*, 87(1), 280–299. <https://doi.org/10.1111/jomf.13031>
- Douglas, S. N., Meadan, H., Biggs, E. E., Bagawan, A., & Terol, A. K. (2023). Building Family Capacity: supporting multiple family members to implement aided Language modeling. *Journal of Autism and Developmental Disorders*, 53(7), 2587–2599. <https://doi.org/10.1007/s10803-022-05492-4>
- Gayatri, M., & Irawaty, D. K. (2022). Family resilience during covid-19 pandemic: a literature review. *Family Journal*, 30(2), 132–138. <https://doi.org/10.1177/10664807211023875>
- Hidayat, N., Suryanto, S., & Hidayat, R. (2023). Ketahanan keluarga dalam menghadapi keguncangan ekonomi selama pandemi. *Jurnal Ilmu Keluarga Dan Konsumen*, 16(2), 120–132. <https://doi.org/10.24156/jikk.2023.16.2.120>
- Ho, Y. C. L., Chew, M. S. L., Mahirah, D., & Thumboo, J. (2022). Family resilience and psychological responses to covid-19: a study of concordance and dyadic effects in singapore households. *Frontiers in Psychology*, 13, 1–11. <https://doi.org/10.3389/fpsyg.2022.770927>
- Humas. (2024). *Dinamika pertumbuhan ekonomi Indonesia 2023 dan proyeksi tantangan 2024*. Setkab. <https://setkab.go.id/dinamika-pertumbuhan-ekonomi-indonesia-2023-dan-proyeksi-tantangan-2024/#:~:text=Secara kumulatif sepanjang 2023%2C realisasi,domestik yang terdampak inflasi tinggi.>
- Latifa, R., Nihayah, Z., Rokhim, M., Nurhasan, Murniasih, F., & Rismawati. (2024). Contributing factors of family resilience in moslem population. *Jurnal Indo-Islamika*, 14(2), 432–443. <https://doi.org/https://doi.org/10.15408/jii.v14i2.42507>
- Lemhannas. (2024). *Deputi bidang pengkajian ekonomi dan ska lemhannas ri laksanakan fgd risiko krisis ekonomi global 2024*. Lemhannas. <https://www.lemhannas.go.id/index.php/berita/berita-utama/2254-deputi-bidang-pengkajian-ekonomi-dan-ska-lemhannas-ri-laksanakan-fgd-risiko-krisis-ekonomi-global-2024%5C>
- MBN. (2018). *What is an economic crisis? Definition and examples*. Market Business News. <https://marketbusinessnews.com/financial-glossary/economic-crisis/>
- Muslih, M., Mahmudah, U., Maghfiroh, A., & Salim, M. S. (2023). Multidimensional muslim family resilience during the covid-19 pandemic: a case study on divorce rate. *Hikmatuna: Journal for Integrative Islamic Studies*, 9(1), 91–104. <https://doi.org/10.28918/hikmatuna.v9i1.972>
- Pandanwati dan Suprapti. (2012). *Resiliensi keluarga pada pasangan dewasa madya yang tidak memiliki anak*. *Jurnal Psikologi Pendidikan Dan Perkembangan*, 1(3), 1–8. 1(03).
- Prime H, Wade M, & Browne D. (2020). Risk and resilience in family well-being during the COVID-19 pandemic. *American Psychologist*, 75(5), 631–643. <https://doi.org/http://dx.doi.org/10.1037/amp0000660>
- Pudjiati, S. R. R., Reksodiputro, S. H. D., & Purwono, R. U. (2021). Family resilience model: the influence of cultural identity, coping, family strain, socioeconomic status, and community support on family resilience among the batik toba ethnic group. *Makara Human Behavior Studies in Asia*, 25(2), 153–169. <https://doi.org/10.7454/hubs.asia.1131121>
- Saefullah, L., Giyarsih, S. R., Setiyawati, D., Pertahanan, K., Indonesia, R., Geografi, F., Gadjah, U., Universitas, P., & Mada, G. (2018). Pengaruh dukungan sosial terhadap ketahanan keluarga tenaga kerja indonesia the effect of social support on the family resilience of tki ( indonesian migrant workers ). *Jurnal Sosiologi*

- Pendidikan Humanis*, 2(6), 119–132.  
<http://journal2.um.ac.id/index.php/jsph/article/view/5192>
- Setiawan, T., Wardani, R., & Theresia, E. (2023). The conditional effect of family resilience on family quality of life during the Covid-19 pandemic. *F1000Research*, 11, 1–29. <https://doi.org/10.12688/f1000research.125852.3>
- Sriyono, S., Zulkarnain, H., Proboningsih, J., & Kurnia, K. A. (2024). COVID-19 slightly reduced family resilience, coping, and disaster preparedness in ISTIFAR's Lombok study. *Jamba: Journal of Disaster Risk Studies*, 16(1), 1–7. <https://doi.org/10.4102/JAMBA.V16I1.1696>
- Suradi, S. (2013). Perubahan sosial dan ketahanan keluarga: meretas kebijakan berbasis kekuatan lokal. *Sosio Informa*, 18(2), 83–94. <https://doi.org/10.33007/inf.v18i2.74>
- Walsh, F. (2016). Applying a Family resilience framework in training, practice, and research: mastering the art of the possible. *Family Process*, 55(4), 616–632. <https://doi.org/10.1111/famp.12260>
- Walsh, F. (2020). Loss and resilience in the time of covid-19: meaning making, hope, and transcendence. *Family Process*, 59(3), 898–911. <https://doi.org/10.1111/famp.12588>
- Walsh, F. (2021). Family resilience: A dynamic systemic framework. In *In Multisystemic resilience*. Oxford University Press. [https://doi.org/10.4324/9780203428436\\_chapter\\_15](https://doi.org/10.4324/9780203428436_chapter_15)

## Copyright Holder

© Aulia, N. R., Setiawati, F. A., Nurhayati, S. R.

## First Publication Right

COUNSENEsia: Indonesia Journal of Guidance and Counseling

## This Article is Licensed Under

