

How Do Psychosocial Factors of Children with Special Needs Affect Work-Family Life Balance?

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Abstract: This study examines the impact of psychosocial factors on Work-Family Life Balance (WFB) among parents of children with special needs. The study focuses on three key factors: financial well-being, community support, and problem-solving skills. The data gathered from 100 parents by Purposive Sampling was analyzed quantitatively using Structural Equation Modeling (SEM). The results show that community support (T-statistic = 4.517, $p = 0.000$) and problem-solving skills (T-statistic = 2.533, $p = 0.012$) have a statistically significant positive effect on family life balance. In contrast, financial well-being (T-statistic = 1.566, $p = 0.118$) had no significant effect on WFB. These results demonstrate the importance of social support and problem-solving skills in helping parents juggle the responsibilities of parenting children with special needs. While financial stability remains important, community support was found to be the most influential factor in achieving a balanced family life. The study highlights the necessity of family support networks to better support parents and adds to the body of knowledge on inclusive education policy. To improve the generalizability of the findings, future studies should examine the long-term impacts of these variables and consider a wider range of groups.

Keywords: family life balance; parents; children with special needs.

INTRODUCTION

The ability to balance a person's responsibilities to their family and their work is known as "Work-Family Balance" (WFB) (Turan et al., 2023). One prominent method of measuring work-family balance (WFB) is the reduction in work-family conflict, which occurs when work and family responsibilities are misaligned. A person's physical and mental health, as well as their productivity at work, are greatly affected by the balance between their personal and professional life (Stankevičienė et al., 2021). However, the concept of WFB is not without challenges. While Family Life Balance (FLB) can be achieved in some families, it is more difficult for families with special circumstances, particularly those with kids with certain requirements. Parents of children with special needs face particular difficulties in juggling their responsibilities to their families and their careers due to the high demands of caregiving (Akanji et al., 2020; Yafie et al., 2022).

Families with children who have special needs can achieve WFB by greatly influenced by a number of important elements, including financial stability, community support, and problem-solving abilities (Stewart et al., 2023). Limited access to specialized care, lack of workplace accommodations, and the emotional burden of caregiving are major barriers for parents in these families (Brough et al., 2020; Carvalho et al., 2021). Kids with unique disabilities may need intense therapy, schooling, and medical care (Calderwood et al., 2022). Limited access to these services can increase the caregiving burden on parents, leading to increased stress and a diminished family's capacity to attain work-family balance (Godinic et al., 2020; Kim & Lee, 2024).

Additionally, when families have children with special needs, WFB imbalances impact not just the parents' well-being but also influence the overall family dynamics, including the relationship between spouses, interactions between family members, and the family's ability to do their daily tasks efficiently (Fanggidae et al., 2025; Rony et al., 2023). Thus, to improve the well-being of families with children who have special needs and to provide more efficient therapies, it is critical to understand the psychological factors that influence WFB.

Financial well-being is a crucial factor in achieving WFB. When family finances are stable and well-managed, parents can reduce financial stress, which is often a major obstacle to achieving balance (Iannello et al., 2021; Kim & Lee, 2024). Economic stability allows parents to focus on their personal relationships and improve the quality of interactions with their family without being burdened by excessive financial worries (Thorp et al., 2023). Specifically, for parents of children with special needs, financial stability allows them to access the care their children need without sacrificing their family's well-being or their jobs.

In addition, community support plays an important role in helping parents achieve WFB (Rizzi et al., 2023). Support provided by extended family, friends, and community organizations can provide much-needed practical and emotional assistance. Frequently, parents of special needs children feel isolated and struggle to manage their employment and child care responsibilities. Parents' mental health can be enhanced, and these emotions can be lessened with strong social support (Gardziuleviciene, 2021). With a strong social support network, parents can more easily manage stress and feelings of isolation, thereby improving their work-family balance.

Another important factor is problem-solving skills. Parents who can identify problems, analyze challenges, and find effective solutions are better able to manage stress and organize their time effectively (Acharya & Sigdel, 2024; Oktaviani et al., 2023). Problem-solving skills help parents address challenges in daily life and care for their children with special needs without feeling overwhelmed. Effective problem-solving skills enable parents to strike a balance between their own demands, childcare, and employment (Fan et al., 2021). Problem-solving skills also help them plan and allocate resources efficiently, ensuring that the needs of all family members, including parents' emotional and physical needs, are met.

Previous studies, such as those conducted by Pasamar (2020) and Parchomiuk (2022), tend to concentrate on motivating elements, including financial preferences and attitudes in the context of WFB among families with special needs children, without considering more specific psychosocial factors, such as financial well-being, community support, and problem-solving skills, which are more relevant to this condition. Furthermore, additional research, including that carried out by Koç et al. (2024) and Kim & Lee (2024), highlights the importance of financial well-being and social support, but does not explore their interaction in depth or in relation to households with children who have special needs. Most of these studies rely on literature reviews rather than empirical data linking these variables to more explicit WFB outcomes. This study offers novelty by highlighting three interrelated factors that directly influence WFB and using a correlational quantitative approach to explore their interaction within families whose children have special needs. Furthermore, this research will address a gap in the existing literature by assessing the influence of these factors across diverse social and cultural contexts, particularly in developing countries that often have family and workplace support policies.

This study is essential, given the major challenges families of children with special disabilities face in achieving WFB. These families face greater pressure than families in general due to their children's intensive care needs. Increased awareness of the variables affecting WFB is essential, particularly given the rise in the number of children with exceptional needs and the complexity of their needs. Therefore, this study's goal is to investigate how psychosocial factors, specifically financial security, social support, and problem-solving abilities, affect WFB in parents of special needs children. It is anticipated that the study's findings will provide social workers and legislators with useful information to develop inclusive, effective interventions to support families of children with special needs.

Conceptual Framework

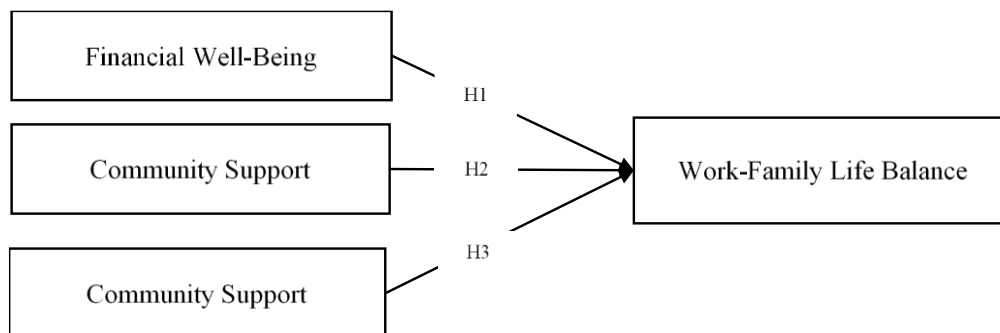


Figure 1. Conceptual Framework

METHOD

Research Design

This study assessed social support, financial stability, and problem-solving abilities on WFB among Malang parents of special-needs children using a cross-sectional, correlational quantitative design. Since the data were gathered all at once, they offer a comprehensive picture of the variables affecting WFB and guidance for creating plans that promote parents' well-being in this situation.

Population, Sample, and Sampling Techniques

The study's population consisted of parents of children with special needs residing in the Malang region. They were individuals who faced WFB challenges as part of families with special needs children. Purposive sampling was used to select 100 parents who met the research requirements to establish the sample. This technique was chosen to ensure that the participants in the study had relevant WFB-related experiences and could provide rich, representative information about the psychosocial factors that influence work-family balance in families with children with special needs.

Data Collection Techniques

A standardized questionnaire was used to gather data and was made available online through Google Forms, making it easier for parents of special-needs children to access it. This tool measured parents' attitudes, behaviors, and perceptions of WFB using a 5-Point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire adapts dimensions and indicators from previous studies to assess financial well-being, community support, and problem-solving skills. The adaptation process involved contextual

modifications and expert validation to ensure the content's relevance and clarity, with a focus on parents' experiences with the challenges of balancing work and family.

Table 1. Measurement Items, Dimensions, Indicators, and Psychosocial Variables Related to WFB among Parents of Children with Special Needs

No	Variable	Dimension	Indicators	Scale	Source	
1	Financial Well-Being	Financial Stability	Ability to meet basic family needs	Likert 1-5	(Friedline, Chen, & Morrow, 2021)	
			Level of debt and ability to manage debt			
			Ability to save and plan future finances			
		Work–Family Balance	Time spent with family			(Greenhaus & Beutell, 1985)
			Ability to manage time between work and family activities			
			Level of stress due to work demands and family responsibilities			
		Social and Community Support	Availability and quality of social support from family, friends, and community			(Vohra, Madhavan, Sambamoorthi, & St Peter, 2014)
			Support services available to kids with special needs			
			Participation in groups or organizations that assist parents of children with special needs			
2	Community Support	Emotional Support	Level of empathy from the community toward parents	Likert 1-5	(Gao & Drani, 2025)	
			Availability of someone to talk to who understands the situation			
			Moral support from other parents of children with exceptional needs			
		Social Support	Social gatherings for families whose children have special needs			(Zakrajsek, Hammel, & Scazzero, 2014)
			Formation of parent support groups			
			Social networks that strengthen relationships among families			
		Educational Support	Parent education programs for raising and teaching special needs children			(Taher et al., 2025)
			Skills training programs for parents			
			Access to literature and learning resources			
3	Coping Skills	Stress Management Skills	Effective stress management	Likert 1-5	(Alós, García, & Maldonado, 2022)	
			Relaxation skills			
			Constructive management of negative emotions			
		Time Management	Developing balanced daily or weekly schedules between work and family activities			(Amna Arif, Farzana Ashraf, & Aasia Nusrat, 2021)
			Prioritizing tasks and avoiding procrastination			
			Setting clear boundaries between work and family time			
		Communication Skills	Open communication with spouse/partner			(Kılıçarslan & Parmaksız, 2023)
			Negotiation skills within the family			
			Use of positive language in interactions			
4	Family Life Balance	Mental Health	Level of stress	Likert 1-5	(Rusu et al., 2025)	
			Problem-solving ability			
			Relationships with others			
		Work Productivity	Work efficiency			(Fanggidae et al., 2025)
			Concentration at work			

No	Variable	Dimension	Indicators	Scale	Source
			Work productivity		
		Social Support	Social support networks		(Blom, Jaspers, Knies, & van der Lippe, 2025)
			Access to support services		
			Participation in parent communities		

Data Analysis Technique

Descriptive analysis and SEM-PLS analysis were the two phases of the data analysis procedure.

1. Descriptive Analysis

Use of descriptive statistics provided an overview of the sample's attributes, including parents' demographics such as age, family size, and educational background. The distributions for each variable related to financial well-being, community support, and coping skills were examined and summarized as percentages.

2. SEM-PLS Analysis

The measurement model (outer model) evaluation and the structural model (inner model) evaluation were the two phases of the SEM-PLS investigation.

a. Outer Model Evaluation

- 1) Convergent validity: Determined by evaluating the indicators' outer loading values, with a cutoff point of >0.70 .
- 2) Discriminant Validity: Assessed to make sure that constructs are unique using the Fornell-Larcker criterion.
- 3) Reliability was evaluated using Cronbach's Alpha ($\alpha > 0.70$), Average Variance Extracted (AVE > 0.50), and Composite Reliability (CR > 0.70).

b. Inner Model Evaluation

- 1) Using t-values and path coefficients, evaluate the importance of the connections among work-family balance, problem-solving abilities, community support, and FWB.
- 2) The coefficient of determination, or R², demonstrates the extent to which the independent factors (psychosocial determinants) may explain the variation in family life balance.

For all analyses, a significance level of 5% was applied. SEM-PLS was selected because of its ability to handle non-normal data distributions, complex models, and smaller sample sizes.

FINDING AND DISCUSSION

Finding(s)

Description of Variables and Inter-variable Relationships

Using descriptive and correlation analyses, this study investigates the effects of coping mechanisms, community support, and financial well-being on WFB when it comes to parents of special needs children.

Table 2. Descriptive Statistics and Correlation Coefficients among Variables

	Mean	St. Deviation	Correlations		
			Financial Well-Being	Community Support	Coping-Skill
Financial Well-Being	0.164	0.103	1.000		0.864
Community Support	0.466	0.103	0.830	1.000	0.925
Coping-Skill	0.300	0.118	0.864	0.925	1.000

Considering the descriptive analysis in Table 2, the highest mean values were observed for the Community Support (Mean = 0.466) and Coping-Skill (Mean = 0.300) variables, suggesting that parents generally experience strong community support and demonstrate effective coping skills in handling the difficulties of parenting children with special needs. However, Financial Well-Being had the lowest mean (Mean = 0.164), indicating that financial security remains a significant challenge for these parents. The standard deviations, ranging from 0.103 to 0.118, indicate relatively little variation in respondents' perceptions across variables, suggesting a common understanding among participants. The correlation coefficients indicate strong positive relationships among the variables, with Community Support and Coping-Skills showing the highest correlation ($r = 0.925$), suggesting that as community support increases, coping skills also improve, highlighting the interdependence of these factors in managing work-family life balance.

Outer Model

Four measurement criteria were used in this work to evaluate the outer model: Convergent validity, discriminant validity, Cronbach's alpha, and composite reliability. A fuller representation of the theoretical underpinnings of the work is shown in the following image.

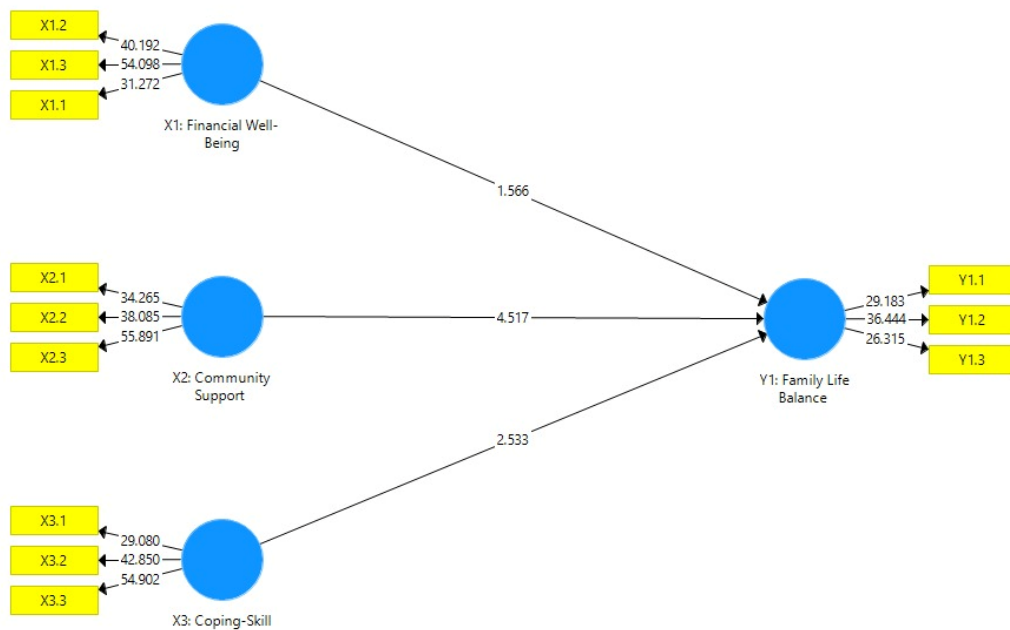


Figure 2. Outer Model

According to the following figure, the reflecting indicators' outer loading measurements indicate that the majority of the research indicators meet the criteria for use as measurement indicators, as their outer loadings exceed 0.7 (outer loading > 0.7). As a result, each indicator is deemed suitable or legitimate for additional examination in this research.

Discriminant Validity

The outer loadings of each indicator on its construct are examined in order to assess convergent validity. If an indicator's loading value exceeds 0.70, it is considered acceptable because it effectively represents its construct (Hair et al., 2021).

Table 3. Outer Loading Test Results

	Financial Well-Being	Community Support	Coping-Skill	Family Life Balance
X1.2	0.886			
X1.3	0.893			
X2.1		0.847		
X2.2		0.884		
X2.3		0.903		
X3.1			0.857	
X3.2			0.897	
X3.3			0.893	
Y1.1				0.833
Y1.2				0.880
Y1.3				0.846
X1.1	0.881			

The outer loading values for every indicator in the table exceed 0.70, indicating that all variables have good convergent validity.

Reliability

To assess the internal consistency and reliability of the constructs used in this study, three statistical measures were applied: Average Variance Extracted (AVE), Composite Reliability, and Cronbach's Alpha. AVE was used to measure convergent validity, while Composite Reliability and Cronbach's Alpha evaluated the consistency of each construct.

Table 4. Average Variance Extracted (AVE)

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Financial Well-Being	0,864	0,869	0,917	0,786
Community Support	0,852	0,853	0,910	0,772
Coping-Skill	0,857	0,858	0,913	0,778
Family Life Balance	0,813	0,813	0,889	0,728

All of the variables in the model exhibited outstanding internal consistency. Each construct's Average Variance Extracted (AVE) was more than the suggested threshold of 0.50 (Fornell & Larcker, 1981), suggesting adequate convergent validity. Specifically, Financial Well-Being (AVE = 0.786), Community Support (AVE = 0.772), Coping-Skill (AVE = 0.778), and Family Life Balance (AVE = 0.728) all demonstrated that their respective constructs account for a significant amount of the variance in observed indicators. Each design outperformed the 0.70 benchmark in composite dependability, with values ranging from 0.889 to 0.917, indicating consistent measurement of latent constructs. Likewise, every Cronbach's Alpha score was greater than 0.80. Financial Well-Being (0.864) showed the highest value, further confirming strong reliability. These findings support the validity of the constructs' appropriateness and dependability, and warrant an additional structural model study.

Inner Model

R-Square (R²)

R² indicates the degree to which the independent variables in the model account for variance in the dependent variable. Higher R² values indicate a more effective model for describing the data. R² values range from 0 to 1. Meanwhile, modified R² accounts for the number of predictors in the model, providing a more realistic picture of the model's fit when there are many independent variables.

Table 5. F-Square

	R Square	R Square Adjusted
Family Life Balance	0,803	0,797

The R2 and corrected R2 values for the Family Life Balance variable are displayed in Table 5. With an R2 value of 0.803, the model accounts for about 80.3% of the variance in family life balance. This indicates that the dependent variable may be predicted by this regression model with a reasonable degree of accuracy. After model adjustment, the adjusted R2 value of 0.797, which accounts for sample size and predictor count, indicates that the independent factors' contribution to variation in family life balance remains constant. The model does not significantly overfit, as evidenced by the comparatively minor difference between the R2 and corrected R2 values.

Path Coefficient Test

The relative significance of the connections between the constructions is shown by the route coefficient. The importance of the path coefficients can be assessed using the t-test (critical ratio), which is derived from the bootstrapping process (resampling method), provided that the sign is consistent with the hypothesized theory. The t-test used in this inquiry was based on a bootstrap sample. The t-table value and the t-test results shown in the preceding figure are then contrasted.

Table 6. Hypothesis Testing Results

	Original Sample (O)	Sample Mean (M)	STDE V	T Statistics ((O/STDEV))	P Values
Financial Well-Being → Family Life Balance	0.161	0.164	0.103	1.566	0.118
Community Support → Family Life Balance	0.467	0.466	0.103	4.517	0.000
Coping-Skill → Family Life Balance	0.300	0.300	0.118	2.533	0.012

The results of the hypothesis testing in this study can be explained as follows:

1. Hypothesis H1

The findings indicate that financial well-being does not significantly influence family life balance. This is shown by a T-statistic of 1.566 and a P-value of 0.118. Although the T-statistic exceeds the critical value, the P-value exceeds 0.05, indicating no statistical significance. Therefore, it can be concluded that financial well-being does not significantly affect family life balance, and Hypothesis H1 is rejected.

2. Hypothesis H2

The results show that community support has a significant effect on family life balance, as indicated by a P-value of 0.000 and a T-statistic of 4.517. Since the P-value is below the 0.05 threshold and the T-statistic exceeds the critical value, this relationship is statistically significant. Therefore, it can be concluded that community support significantly affects family life balance, and Hypothesis H2 is accepted.

3. Hypothesis H3

The results indicate that coping abilities significantly influence family life balance, as reflected by a P-value of 0.012 and a T-statistic of 2.533. Because the P-value falls below 0.05 and the T-statistic exceeds the critical value, the effect is considered statistically significant. Therefore, it can be concluded that coping skills significantly affect family life balance, and Hypothesis H3 is accepted.

Discussion

The Effect of Financial Well-being on Family Life Balance Among Parents of Children with Special Needs

The study reveals that financial well-being does not significantly affect the family life balance of parents of children with special needs. This conclusion is supported by the hypothesis testing results, which show a T-statistic of 1.566 and a P-value of 0.118, both exceeding the 0.05 significance threshold. This implies that the association between family life balance and financial well-being is not statistically significant. Thus, Hypothesis H1, which states that financial well-being affects the balance of family life among parents of children with special needs, must be rejected.

Although no significant effect was found, financial well-being remains important in family life, especially for parents of children with particular needs (Iannello et al., 2021; Mâsse et al., 2021). Previous research by Nomaguchi & Milkie (2020) shows that financial stability can help reduce childcare-related stress, which in turn can improve family emotional well-being. However, the overall balance of family life was not significantly impacted by financial health within the framework of this research.

Several other studies also point out that the capacity of parents to provide for their kids' needs, like medical care and education, which can be expensive, is influenced by their financial health (Coelho et al., 2022; Graaf et al., 2023). She et al. (2022) assert that while financial stability is crucial for supplying basic necessities, its impact is insufficient to demonstrate a meaningful correlation in this model. This might be the result of other, more significant factors, such as stress-reduction techniques or social support. Prime et al. (2020) also emphasize that although financial well-being plays an important role, other psychosocial factors are often more dominant in reducing parental stress and improving family life balance.

In addition, financial instability within the family, especially in families with children who have unique needs, can exacerbate parents' stress and ultimately affect family dynamics (Befkadu & Adamek, 2022; Thibodeau-Nielsen et al., 2021). Buehler (2020) states that the inability to meet basic needs or financial concerns can cause conflict in family relationships and reduce the quality of life of every member of the family, including kids with special needs. Another study by Mikhail et al. (2023) shows that financial instability reduces parenting functions, negatively affecting child development.

Financial well-being still affects the standard of family life, even though the study's findings did not demonstrate a substantial relationship. Therefore, financial well-being remains an important consideration, particularly when designing interventions to support parents of children with unique needs (Yesil et al., 2022; Yafie et al., 2024). Hajjaliani et al. (2021) demonstrate that adequate financial support for parents is crucial for improving the standard of living for households with children who have special needs. The study's findings suggest that parents of special-needs children's work-life balance is not significantly affected by their financial well-being. However, meeting children's fundamental needs still depends heavily on financial stability. Therefore, even though financial well-being does not have a significant effect, interventions that support it remain important, especially in designing policies and assistance for families with children with special needs.

The Effect of Community Support on Family Life Balance Among Parents of Children with Special Needs

According to this study, parents of children with special needs report that family life balance is significantly impacted by community support. The findings of the hypothesis test demonstrated that community support had a statistically significant impact on family life balance, with a T-statistic of 4.517 and a P-value of 0.000, which are both below the 0.05 level of significance. Thus, Hypothesis H2, which states that community support affects family life balance among parents of children with special needs, is accepted.

Previous research by Žnidaršič & Bernik (2021) demonstrates the critical role of social support in preserving parents' and children's well-being and maintaining family life balance, particularly for families whose children have special needs. This suggests that social support might provide parents and their children with a sense of stability, lower stress levels, and enhance their quality of life (Lakshmi & P, 2019; Schiller et al., 2021). Davidson & Zhou (2020) also support these findings, stating that adequate social support can reduce stress and improve parents' mental health, thereby contributing to overall family life balance. Stress levels are frequently higher among parents of children who require special education, and strong social support can help them balance household responsibilities and personal needs, creating a better balance (Arif et al., 2021).

These findings support those of Graaf et al. (2023), which showed that community, extended family, and friend support in helping parents care for their children has a favorable effect on both parents' and children's well-being. Additionally, these results are consistent with the inclusive education philosophy, which emphasizes the importance of community and family cooperation in assisting children with special needs (Campos & Arenas, 2022; Catama et al., 2024). In the Indonesian context, where close social ties between extended families and local communities are very supportive, community support significantly helps maintain a balance in family life. This support can take the form of practical and emotional assistance, enabling parents to care for their children better (Madriz & Konishi, 2021). Although financial well-being remains important, community support appears to be more dominant in maintaining family life balance.

Conversely, a lack of community support can exacerbate parents' mental health problems, which can potentially affect their children's well-being (Olsson, 2023; Yafie et al., 2024). Michals & Reeder (2023) it should be noted that parents of special needs children frequently struggle with serious mental health conditions like anxiety and depression. These findings indicate that while financial well-being continues to play a role in supporting families, community support has a greater influence on maintaining family life balance. Parents with good social support are better equipped to handle stress, focus more on their kids, and improve their overall quality of life (Asbury et al., 2021; Bavik et al., 2020).

Parents of children with special needs experience a strong influence of community support on their work–life balance. The findings suggest that adequate social support helps reduce parental stress, improves emotional well-being, and facilitates a better balance between work and family responsibilities. Therefore, community support plays a more critical role in supporting families with children with special needs than factors such as financial well-being.

The Effect of Problem-Solving Skills on Family Life Balance Among Parents of Children with Special Needs

This study found that parents of children with severe disabilities are able to solve problems, which has a big impact on how well their families function. The results of the hypothesis test demonstrate that problem-solving abilities significantly impact family life balance, given that the P-value of 0.012 and the T-statistic of 2.533 are both below the significance level of 0.05. Consequently, Hypothesis H3 asserts that problem-solving skills affect family life balance among parents of children with special needs and is accepted.

Problem-solving skills involve not only solving problems that arise but also understanding the problem, planning solutions, and preventing similar problems from recurring (Begum et al., 2020). These abilities are crucial, particularly for parents who look after children with special needs, who frequently deal with difficult situations on a daily basis. Krantz et al. (2022) emphasize that problem-solving skills significantly impact parents, especially when dealing with difficult situations related to family survival and their children's needs. Research by Jenaro et al. (2020) shows that parents who can manage the stress and challenges of caring for children with exceptional needs are more likely to balance their own needs, employment, and family obligations.

Effective problem-solving skills can also reduce psychological stress, improve relationships between family members, and create a more harmonious family environment (Espinoza et al., 2023; Gill et al., 2021). This contributes to the family's overall emotional well-being, especially in helping parents overcome the difficulties they encounter (Cusinato et al., 2020; Mirzanezhad, 2020). The needs of their children and their personal and professional lives can usually be balanced more easily by parents who are problem-solvers, which eventually improves everyone in the family's quality of life (Szcześniak & Tułeczka, 2020). However, a lack of problem-solving skills can exacerbate parents' stress, which in turn can damage family relationships and children's well-being. Research shows that parents who are unable to manage stress and pressure often experience increased anxiety and emotional exhaustion (Kurowska et al., 2021). This could exacerbate general family dynamics and lead to conflict in family interactions, as noted by Dollberg et al. (2021). Ineffective anxiety management might make it more difficult for parents to provide for their kids' emotional and physical needs.

In line with these findings, Bérard & Pigeon (2023) found that parents who manage challenges more calmly and adopt a structured approach to problem-solving can maintain harmony in their families. Additionally, they can better balance their time between job, childcare, and personal interests thanks to this capacity, which is essential for maintaining family harmony (Kish et al., 2020). The investigation's findings support the idea that problem-solving skills significantly influence family life balance, which is critical for preserving family members' mental and physical health, particularly for parents of children with special needs. Interventions aimed at helping parents with special needs develop their problem-solving abilities are, therefore, crucial to enhancing the balance of family life as a whole.

Research Limitations

There are several considerations to keep in mind when interpreting the findings of this study. First, the study's capacity to elucidate causal links between variables is limited by the cross-sectional methodology, which means the findings represent respondents' conditions only at a single point in time. Second, even though there were 100 respondents in the sample, the results of this study are hard to extrapolate to a larger group because of the use of purposive sampling, which reduced the data's representativeness. Third, respondents'

subjective assessments served as the basis for measuring financial well-being, which may have been impacted by variations in how people understand their current financial circumstances. Additionally, this study did not account for variations in children with exceptional needs, such as the type and intensity of their needs, which could moderate the link between factors. Therefore, to obtain a deeper understanding of family life balance, further study is advised that employs a longitudinal design, probability sampling approaches, and takes into account additional contextual elements.

CONCLUSION

The results of this study show three main findings: 1) Parents of children with special needs report that their work–life balance is not significantly influenced by their financial well-being. The hypothesis test's findings indicate that the connection between financial well-being and family life balance, which exceeds the significance level of 0.05 with a T-statistic of 1.566 and a P-value of 0.118, is not statistically significant; 2) Family life balance is significantly impacted by community support, as shown by a P-value of 0.000 and a T-statistic of 4.517, both of which fall below the significance level of 0.05. This research demonstrates how parenting stress can be reduced and how social assistance can improve the family's overall well-being; and 3) Family life balance is significantly impacted by problem-solving abilities; 0.012 for the P-value and a T-statistic of 2.533 indicate that parents who are adept at handling stress and difficulties can preserve family harmony. Although financial well-being continues to play an important role, these findings show that community support and problem-solving skills are more dominant in supporting family life balance, especially in families with children with special needs. Therefore, interventions that focus on increasing parents' social support and problem-solving skills are very important. This study, which also offers insights for the creation of support programs and policy formation for families of children with special needs, makes further research with longitudinal designs and higher sample sizes possible.

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