

The role of family counseling in handling economic problems and family harmony

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Received: 12 Maret 2024; Revised: 17 Juli 2025; Accepted: 19 Agustus 2025

Abstract

Family economic problems represent a critical factor that can disrupt household harmony and overall well-being. Financial stressors such as income instability, debt, lack of financial management skills, and differing financial values may undermine communication, intensify conflict, and diminish emotional support among family members. This study aims to explore the role of counselors in addressing economic challenges within families and fostering harmony through family counseling. Employing a qualitative approach, data were gathered to capture in-depth perspectives on the impact of economic issues and the interventions provided. Family counseling is viewed as a process that engages all members to identify problems, enhance communication, and develop mutually beneficial solutions. Counselors utilize various approaches—including systemic family therapy, narrative methods, and cognitive-behavioral techniques—while integrating financial planning and collaboration with financial experts where necessary. Findings indicate that effective counseling interventions contribute to increased family resilience, improved emotional stability, and strengthened interpersonal relationships, even in the context of severe economic strain. This study underscores the importance of combining psychosocial support with financial guidance to restore harmony, maintain stability, and promote a cohesive, supportive family environment.

Keywords: *family counseling, economic problems, family harmony, effective communication, family resilience.*



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Introduction

A family is basically an association that tries to create intimacy in the form of behavior so that a feeling of belonging (sense of identity) emerges, in the form of emotional ties, basic experiences, or shared ideals. Family is the first space for someone to get education and learning.



In other terms, the family is the first school for the formation of a person's character and psychological development (Ennis & Bunting, 2013). The family is considered the main and earliest educational environment that will determine a person's future. A child who receives a good early education in their family environment will be able to develop their social, emotional and physical skills well (Rashid et al., 2020). The strength and resilience of the family, in this case, is likened to a foundation for a person where the function of the family can protect its members from various negative influences so that the social life of each member can be better maintained (Marie & McClanahan, 2012).

The family is the smallest system of society, therefore in a society there are actually kinship traits, although they are looser than kinship in a family, in fact in society and even nationalities there are also family values (Syam et al., 2025). Families are built from individuals, each of whom has unique psychology. Therefore, it is different from building a house using a technical approach (although there is also building psychology), building a family must use a psychological approach (Mubarak, 2009). Family counseling is one way to find solutions to every family problem.

Family counseling is a method designed and focused on family problems in an effort to help solve the client's personal problems. This problem is basically personal because it is experienced by the client himself. However, the counselor considers that the problems experienced by the client are not solely caused by the client himself but are influenced by the system within the client's family so that the family is expected to participate in exploring and resolving the client's problems. The study by Windarwati et al. (2020) revealed that family harmony significantly affects adolescent stress, highlighting the need for family education and counseling to prevent conflict and reduce stress in youth. Family counseling views the family as a single group that cannot be separated so it is needed as a unit (Yanti, 2020). What this means is that if one of the family members has a problem then this is considered a symptom of family illness, because the emotional condition of one family member will affect all the other members.

The importance of family counseling is to help families get through crisis situations in the family, find the right solution, bring out the best potential of the family that is still hidden, develop the ability to work together as a family, or share roles and responsibilities more fairly (Ulfiah, 2021; Putri et al., 2022). Therefore, in various techniques, methods, models or approaches to family counseling, therapists generally focus more on efforts to encourage the presence of families in solving problems together. This means that a family requires a good division of family roles and functions, ensuring that all needs are met, or establishing positive communication to handle problems more effectively. This division of roles and functions in the family also does not automatically make one party superior to the other.

In a family counseling session, the counselor or therapist will work together with family members to identify existing problems, understand the feelings and perspectives of each family member, and find a good solution for the family. The methods used in family counseling can vary depending on the family's needs. Some commonly used methods include systemic family therapy, narrative therapy, play therapy, and cognitive behavioral therapy. Family counseling can help in various situations, such as conflicts between partners, communication problems, changes in the family such as divorce or new marriage, problems in educating children, or dealing with family trauma and crises.

It was also found that family resilience and family counseling have a utility relationship that can help families face various problems to increase their resilience. However, it is necessary to pay attention to the appropriate form of family counseling, including the techniques, models and approaches used in the counseling. Several counseling models and techniques show that the appropriateness of counseling selection and the family's clinical context will determine the impact of the counseling on the family's resilience.

Method

To obtain the necessary data, in this research the author conducted qualitative research. Qualitative research methods are research approaches used to understand and explain phenomena in depth. This method focuses on collecting non-numerical data, such as interviews, observations, or content analysis, to gain a rich and in-depth understanding of the subject under study. In qualitative research methods, researchers seek to understand the social, cultural, and psychological context surrounding the phenomenon under study. The aim is to explore the meaning, perceptions and experiences of individuals or groups involved in the phenomenon.

Qualitative research methods are often used in the fields of social sciences, anthropology, psychology, and education. This method allows researchers to explore complex aspects of phenomena, such as attitudes, values, motivation, and social interactions. The qualitative research process involves steps such as research planning, data collection, data analysis, and interpretation of findings. Data is collected through in-depth interviews, participant observation, or document analysis. Data analysis is carried out by identifying patterns, themes, or categories that emerge from the data collected. The advantage of qualitative research methods is their ability to provide a deep and contextual understanding of the phenomena being studied. This method also accommodates the complexity and variation in human experience. However, this method also has limitations, such as researcher subjectivity in data interpretation and limited generalization of findings.

Findings

Family Economic Issues

Family economic problems are one of the problems that can affect family harmony and welfare. Economic problems have been shown to induce psychological distress, which subsequently disrupts the quality of marital relationships and impairs effective parenting practices (Masarik & Conger, 2017). This can affect family harmony. When families face economic problems, stress and financial pressure can affect relationships between family members and household harmony. The following are several references that can provide further information about the relationship between family economic problems and harmony. Some economic problems that families often face include:

1. *Income instability*
Income instability can be a significant problem for families. This can be caused by job loss, salary reduction, or changes in economic conditions. Income instability can cause financial stress and difficulty in meeting daily needs.
2. *Debt and financial obligations*
Excessive debt or other financial obligations, such as a house or car payment, can put financial stress on a family. Uncontrolled debt can disrupt financial stability and cause prolonged stress.
3. *Lack of effective financial management*
Lack of knowledge or skills in managing finances can cause economic problems. Families may have difficulty budgeting, saving money, or making wise financial decisions.
4. *Differences in financial values and priorities*
Differences in financial values and priorities between family members can lead to conflict. For example, one family member may want to spend money on entertainment or a higher-end lifestyle, while another family member is more focused on saving or investing money.
5. *Lack of communication and financial planning*
Lack of good communication and financial planning between family members can cause economic problems. If there is no effective communication about financial goals, expenses, or future plans, families may have difficulty achieving financial stability.

Some of the family economic problems above have to be overcome in various ways by the family concerned, whether in halal or non-halal ways. From the results of observations that have been made on a family that is experiencing problems in the family economy, a wife is forced to choose a job that is not popular with many people, namely the job of a prostitute (commercial sex worker). Commercial sex workers are people whose job is to provide sexual activities with the aim of getting wages or compensation from those who use their services. This housewife was forced to choose this job because she needed money to meet her family's daily needs, including food requirements, children's school needs and other needs. The work of prostitutes carried out by housewives is carried out with the approval of her husband. Sadly, her husband doesn't have a job and lets his wife do the work. Even though her husband had agreed, harmony in this family was not very good.

As is known, commercial sex workers certainly have a big impact on these workers. Commercial sex workers (PSK) often face complex and varied impacts. These impacts may vary depending on the social, economic and legal context of a particular country or region. The following are some of the impacts that prostitute workers may experience: (1) Stigma and discrimination: PSK workers often face stigma and discrimination from the wider community. This stigma can affect their emotional and psychological well-being, as well as hinder their access to health and social services, (2) Physical and mental health: CSW workers can face higher physical and mental health risks. They may be exposed to the risk of sexually transmitted infections (STIs), HIV/AIDS, physical violence, and mental health problems such as depression and anxiety, (3) Safety and violence: CSW workers are often at risk of experiencing physical, sexual, and psychological violence. They may be targets of violence by clients, partners or irresponsible parties, (4) Limited access to health and social services: Because their work is considered illegal or not officially recognized in some countries or regions, prostitutes may face limited access to necessary health and social services, such as health checks, STI testing, and psychological support and (5) Economic instability: CSW workers often face economic instability and income uncertainty. This condition can affect their financial security and make future planning difficult.

Family Harmony

Family harmony is a condition where family members have healthy relationships, support each other, and have good communication (Amrullah & Alfikri, 2022). Family harmony is important to create a positive and stable environment for all family members (Demirci, 2022). Family harmony is fundamentally rooted in a cohesive framework of deeply internalized values and cultural ideals, which not only regulate patterns of interaction and communication but also foster empathy, mutual respect, and emotional closeness, thereby reinforcing the relational bonds that sustain the family unit over time (Prabhakar & Jayant, 2022). The following are several factors that can contribute to family harmony: (1) Effective communication: Open, honest communication and listening to each other is very important in creating family harmony. Family members must be able to talk about their feelings, needs and hopes openly and with understanding, (2) Appreciation and respect: Appreciating and respecting the differences between family members is the key to creating harmony. Recognizing and appreciating the contribution and uniqueness of each family member can strengthen family bonds, (3) Cooperation and support: Family members must work together and support each other in achieving common goals. In family harmony, each family member feels supported and has an important role in the family, (4) Firmness in rules and boundaries: Having clear rules and boundaries in the family can help create harmony. These rules must be mutually agreed upon and applied consistently, (5) Quality time together: Taking time to gather and do activities together as a family is very important in strengthening relationships and creating harmony. This could include having dinner together, playing games, or doing activities you enjoy together, (6) Managing conflict well: Conflict is a natural part of family life, but it is important to learn to manage conflict well. Using

effective communication, listening with empathy, and seeking mutually beneficial solutions can help maintain family harmony and (7) Attention to emotional well-being: Paying attention to the emotional well-being of family members is important in creating harmony. Providing emotional support, paying attention to the needs and feelings of each family member, and seeking professional help when necessary can help maintain emotional balance in the family. However, family harmony can be disrupted due to family economic problems. Early and repeated exposure to economic hardship and related environmental stressors can disrupt key developmental processes, increasing the risk of long-term mental health issues and even premature mortality, regardless of later economic status (Assing-Murray & Lebrun-Harris, 2020; Zhan & Wang, 2021). A study by Barnhart, Gracia, and Karcher (2022) concludes that family economic hardship and adverse childhood experiences significantly impact youth mental health, with family conflict further worsening outcomes, emphasizing the need for interventions that address both economic and family-level factors. Therefore, there needs to be a counselor who can solve this problem.

Discussion

The family environment, often regarded as a primary informal educational setting, plays a pivotal role in shaping multiple dimensions of a child's development, including cognitive growth, emotional well-being, social behavior, and moral values, through continuous interaction, observation, and role modeling within the household (Gultom, 2022; Repond, Darwiche, & Antoniotti, 2024). Family economic problems are often unavoidable due to factors such as job loss, unstable income, debt, or rising living costs. The study by Habib (2020) highlights that economic problems are a major contributor to divorce, reflecting a broader pattern seen in many societies where financial stress can undermine marital stability. Financial challenges can place immense strain on a household, leading to emotional tension, increased conflict, and a breakdown in communication between family members. Recent research by Kaiser and Laireiter (2021) also highlighted how limited income, scarce assets, or heavy debt can lead families into financial hardship, causing stress as they struggle to manage daily and ongoing expenses. Over time, this can erode the sense of trust and support that is essential for maintaining family harmony. When parents experience anxiety, depression, or irritability due to financial stress, they may be less emotionally available or responsive to their children, increasing the risk of emotional distress in the child (Zhang, Krishnakumar, & Narine, 2020). While financially stable families help reduce depression and stress in adolescents by providing a secure environment and consistent emotional support (Bae, 2020).

Please note, when facing family economic problems, it is important to seek help and get advice from a financial expert or family counselor. They can help in developing effective financial management strategies, building good communication between family members, and finding mutually beneficial solutions for all family members. A counselor can provide assistance and support to families in facing economic and harmony problems. They can use a variety of approaches to help families overcome the problems they face. Here are some solutions that a counselor might do:

1. *Family counseling*

Counselors can work with the entire family to help them communicate effectively, improve relationships, and resolve conflicts related to economic issues. Family counseling can help family members understand their respective roles in financial matters and work together to find mutually beneficial solutions.

2. *Individual counseling*

Counselors can provide individual counseling to family members who experience stress and emotional difficulties related to economic problems. They can help individuals manage stress, improve financial management skills, and develop strategies for dealing with financial problems.

3. *Budgeting and financial planning*

Counselors can assist families in creating effective budgets and financial planning. They can provide guidance on managing expenses, reducing debt, and developing strategies to achieve

long-term financial goals.

4. *Financial education*

Counselors can provide education and training to families about healthy financial management. They can help families understand concepts such as saving, investing, and planning for the future, as well as provide information about the resources available to help them overcome financial problems.

5. *Collaboration with financial experts*

Counselors can collaborate with financial experts to provide comprehensive solutions for families. This collaboration can help families better manage their finances and optimize available resources.

Family counseling—focused on identifying problems, improving communication, and developing joint solutions—can be an effective strategy to strengthen relationships and restore family harmony in broader contexts (Hadi, Putri, & Rosyada, 2020; Yudiysiwi & Anganthi, 2024). This approach is widely applicable and can serve as a valuable intervention in promoting healthier, more harmonious family dynamics. The study by Gupta and Ganguly (2020) showed that using a variety of counseling methods helped families talk better and get along more positively with each other. By performing various approaches, counselors can better meet the unique emotional and relational needs of each family. Improved communication fosters mutual understanding, reduces conflict, and promotes emotional support within the family unit—key elements in building and maintaining family harmony. A stable and nurturing family plays a vital role in fostering an environment that supports the growth of capable and well-rounded individuals, who are key contributors to a nation's strength and sustainability (Prismadianto, Endrawati, & Putra, 2025). Family counseling serves as an effective intervention strategy to rebuild communication, emotional regulation, and mutual understanding among family members (Saputra, Sinthia, Pangat, & Chalidaziah, 2023). Addressing emotional and relational issues, family counseling helps families navigate economic challenges that may disrupt household harmony.

Conclusion

This research aims to find out about the role of counselors in dealing with economic problems and family harmony. On this side the counselor will carry out family counseling. Family counseling or in English called Family Counseling is an effort of assistance and guidance provided by counselors to individual (counselees) family members through the family system (in order to improve family communication) so that their potential develops as optimally as possible and their problems can be resolved (problem solving) on the basis of willingness to help from all family members based on willingness and love for the family. Apart from that, family counseling is also an effort to change the family to achieve harmony. Family counseling is also a process of helping two or more family members as a group simultaneously which can involve one or more counselors in dealing with family problems.

In the end, as creatures who often face problems, humans have been given instructions to be able to solve the problems and life problems they face. Solving this problem can sometimes be done using the heart and soul. However, not all problems can be solved by humans independently, because of the heavy burden of problems they face. Sometimes he needs other people who are competent according to the type of problem he is facing. With this counseling session, a family will regain a harmonious life as it should be.

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