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Self-Esteem, Quality of Life and Financial Well-Being: A Review on Psychological Health Factors of Single Mothers

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ABSTRACT

The growth in single-parent households is a significant issue, especially because these mothers are in charge of raising and socialising future generations of a country. Recently, it is stated that they have inadequate income and have been reported to have a high level of psychological distress due to a lack of additional support in dealing with household issues. This situation has been getting worst since the pandemic Covid-19 from 2020 to 2021. Many single mothers, have lost their income, health, and economic stability as a result of the virus. This group is facing everyday inconveniences, social isolation, and financial hardship. As a consequence, they are more sensitive to emotional discomfort and disruptions in parenting. On that account, this research been organized by identifying psychological health factors that affect single mothers namely self-esteem, quality of life and financial well-being by conducting a systematic literature review which will be used to propose directions for future research.

Contribution/Originality: This study will contribute a new of knowledge by introducing a new mediator variable; self-esteem towards the relationship between financial wellbeing and quality of life.

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1. Introduction

A single-parent family is defined as a family comprising a single mother or father with dependent children as a result of several factors, including the loss of one parent, divorce, separation and neglect (Kotwal & Prabhakar, 2009). According to the UN Women Report 2019 (Way, 2018), female-headed households and single mothers account for a large proportion with an estimation of 101.3 million single mothers living alone with their children (Abdul Talib, Abdul Mutalib, Shahabudin & Mahmud, 2020). In addition, the number of divorces increased 34 per cent from 56,975 (2019) to 76 786 (August 2021) as reported by the Department of Statistics Malaysia (Current Population Estimates, Malaysia, 2021). Given the current trend of rising divorce rates among Malaysian couples, the number of single mothers is likely to increase as well. Being a single mother comes with a lot of responsibilities and hardships. As compared to households with two parents, single mothers with young children are the most impoverished in Malaysia (Mulia, 2017). Mothering can be very challenging for primary caretakers and wage earners. A stressful life event has also been shown to influence these women's psychological health and have them trapped in a cycle of financial difficulties after a divorce. Likewise, they are subject to a greater number of stressful events such as demotions, layoffs, accidents, critical illnesses and issues with their parents compared to married women (Kotwal & Prabhakar, 2009).

Single mothers have inadequate income and have been reported to have a high level of psychological distress due to a lack of additional support in dealing with household issues (Hamid & Salleh, 2013). This situation has been getting worst since the pandemic from 2020 to 2021. Millions of people's lives have been upended by the coronavirus (Covid-19) pandemic. Many Malaysians, especially single mothers, have lost their lives, income, health and economic stability as a result of the virus. Moreover, single mothers now became more sensitive to emotional discomfort and disruptions in parenting as a consequence of everyday inconveniences, social isolation and financial hardship. Indirectly, the increased number of single mothers has contributed to the rise in poor households. Numerous studies, both domestic and international, tend to confirm the positive relationship between the number of single mothers and the pervasiveness of poor households (Mulia, 2017). The growth in single-parent households is a significant issue, especially when these mothers are in charge of raising and socialising future generations of a country. Better quality of life for single mothers will contribute to a good family environment for their families. Owing to this, many suggestions and recommendations are required to help single mothers enhance their quality of life (Mulia, 2017).

Single mothers with higher levels of optimism, self-efficacy and self-esteem have lower levels of internalising symptoms like sadness and anxiety, as well as high levels of positive parenting behaviours (Taylor & Conger, 2017). Maternal self-esteem has also been found to predict particular parenting behaviours such as regular family routines, engagement and warm mother-child interactions. Consequently, understanding mechanisms that assist in functioning effectively despite the challenges they experienced may be the most effective way to improve the quality of life in single-mother families. The result from a previous study indicated that significant attention should be paid to self-esteem as one of the most influential factors influencing the promotion of quality of life (Zeinab & Davood, 2013). Better quality of life for single mothers will contribute to a good family environment for their families. Due to this, many suggestions and recommendations are required to help single mothers enhance their quality of life (Mulia, 2017).

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2. Methodology

General recommendations and commonly used systematic search techniques in review papers of theme-related literature by Paul and Criado (2020), Goyal and Kumar (2021) and Kumar et al. (2019) were adopted. A series of stages adopted to search for articles from the Scopus and Google Scholar databases. The choice of keywords used in finding researches such as financial well-being, economic well-being, quality of lives, quality of living, living standard, self-esteem, self-regard, self-confidence, self-respect, single mothers, single parenting and single mum. The search was limited to the presence of these words in the title, abstract, and keywords in the Scopus database. Google Scholar's articles were found by using "cited by" tool, which enable more recent publications referenced key items from the first search, in searching for articles using specific phrase combinations. The entire body of research's findings was restricted to works that were published in scholarly publications between 1991 and 2021 and were authored in the English language.

3. Literature Review

According to Joo and Grable (2004), financial well-being is a perception of an individual's financial state that is deemed as financially free from extreme sadness, anxiety and depression. Through the Model of Financial Wellness, they postulated that financial well-being consists of financial satisfaction, behaviours, attitude, as well as knowledge such as financial ratio and income. Various studies (Joo & Garman, 1998; Mokhtar & Husniyah, 2017; Poh & Sabri, 2017; Rutherford & Fox, 2010) claimed that the number of stressful events experienced by individuals will also affect their financial well-being. Katschnig (2006), on the other hand, conceptualised the quality of life as the individuals' overall life satisfaction. The study performed by Stephens, Allen, Keating, Szabo and Alpass (2020) has demonstrated that vulnerable groups of people with higher rates of disability, health issues and life difficulties are positively related to their quality of life. The findings can also be linked to Stephens, Szabo, Allen and Alpass's (2019) study as they confirmed that vulnerable populations with inadequate resources and facilities as well as several limitations will positively affect their quality of life. In the context of this study, single mothers with financial awareness, financial knowledge and financial satisfaction are more prone to achieve their social worth and life satisfaction, which ultimately improve their quality of life. Prattley, Buffel, Marshall and Nazroo (2020) stated that lower living standard conditions are strongly linked with the quality of life; thus, the relationship between financial well-being and quality of life is worth exploring.

According to Stets and Burke (2014), self-esteem generally focuses on the degree to which individuals value themselves positively. As postulated by Swann and Bosson (2010) in their past research, social worth can be achieved if one had fulfilled his or her communion, feel valued and has a good interpersonal connectedness with others. A model was developed by Krause, Jay, and Liang (1991) to make a clear cut of the relationship between financial distress and feelings of psychological well-being. Their findings showed that the perception of chronic financial stress erodes individuals' feelings of personal control over their economic life as well as their feelings of self-esteem. This fact is becoming more relevant during the pandemic time, especially how the outbreak has changed the lives of vulnerable groups of single mothers, particularly when it comes to financial constraints. Since the global pandemic has left the world with unpredictable situations, this research aims to understand the importance of self-esteem among single mothers for them to cope with the situation during the ongoing financial crisis.

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Understandably, self-esteem relates to one's belief in personal value, success expectations, determination and performance resulting from their mental disposition. Carmen-Mihaela and Alina (2013) believed that individuals with high self-esteem can think properly, have a better insight and are prone to value themselves. By the same token, Cast and Burke (2002) with their famous claims identified that self-esteem could influence how individuals feel about life events, social relationships and quality of life. Considering this fact, self-esteem will provide a buffer against the negative emotions associated with the disruption in feelings, behaviours or thoughts. Self-esteem keeps single mothers away from being emotionally drained as they work to re-establish and maintain a match between standards and perceptions. Indeed, self-esteem can hold them from experiencing negative effects and emotionally depleted both directly and indirectly. For instance, the perception of mattering among the single mothers might be associated with their well-being. If they imply a good level of self-esteem, they are more likely to feel valued by others and more confident in their interpersonal relationship, which eventually will contribute to their quality of life. Prattley et al. (2020) stated that lower self-esteem has also been significantly correlated to poor quality of life in terms of deprived neighbourhoods and social exclusion.

Considering the relationship between the financial well-being, self-esteem and quality of life, a study by Yan, Yang, Wang, You and Kong (2020) speculated that individuals who experienced fewer internal resources and financial difficulties will also possess lower self-esteem, which may lead to negative consequences of having a lower level of quality of life. Financial distress can affect the psychological well-being of individuals who regarded themselves with low levels of self-esteem. Presumably, single mothers who have difficulties in providing for their basic needs and suffer from a degree of prolonged anxiety about their financial situation will also experience lower self-esteem related to daily financial stress and chronic financial strain, which ultimately lead to lower quality of life. Although numerous studies have examined the link between financial well-being and quality of life (Joo & Garman, 1998; Mokhtar & Husniyah, 2017; Poh & Sabri, 2017; Rutherford & Fox, 2010), to the best of our knowledge, there have been few attempts to explore the potential mechanism of the relationship between single mothers' self-esteem, financial well-being and quality of life simultaneously. This study is the pioneer attempt to analyse these relationships and clarify how these constructs might be linked to one another. Thus, self-esteem has been theoretically hypothesised to mediate the link between subjective financial well-being and quality of life. Supported by Cast and Burke (2002), self-esteem should not only be linked with a higher level of financial well-being, but the notion should also mediate the effect of poor quality of life.

4. Conclusion and direction for future research

Policymakers, researchers, and academics have given the attention to economic difficulties faced by Malaysian single mother's households. The interesting results in psychology, health and medicine studies showed that self-esteem can fully mediate the relationship between social functioning and living satisfaction for the quality of life improvement. Due to that, there is a suggestion to investigate other factors involved in how self-esteem mediates the relationship that can influence the quality of life (Cox et al., 2012). To conclude, the gap had been identified in the practice-based literature that could be filled for further research is to test the mediating effect of self-esteem on the relationship between financial well-being and the quality of life of single mothers. As for policymakers, a more nuanced understanding of the factors that contribute to single

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mothers' financial well-being as a component of total wellbeing can significantly influence budget allocation decisions. As a result, governmental policies will be strengthened, which could aid in creating a better income generation for the needs. Furthermore, higher family income has been found to be associated with higher self-esteem, regardless of marital status. Inadequate income had been reported to contribute to high level of psychological distress due to lack of additional support in dealing with household issues (Hamid & Salleh, 2013). Ministry of Women, Family and Community Development, should construct a conclusive policy that can improve the quality of life of Malaysian specifically single mothers by focusing on the third goal of the Sustainable Development Goals (SDG) to create good health and well-being which can be implemented in all industries. In addition, Single Mother Association and NGO can tailor to help in improving the quality of life for single mothers tremendously. Because by ensuring a good quality of life for them, it can help improve the quality of life of dependents under their care as well.

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Conflict of Interests

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