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Cost of Living Pressure and Work Anxiety: A Qualitative Study on Employees of PT. LSP Fasilitator Instruktur and Coaching Staff

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Abstract: The rising cost of living in recent years has become a phenomenon that affects not only economic conditions but also the psychological well-being of workers. The imbalance between income and increasing life needs gives rise to financial strain—defined as an individual's perception of insufficient financial resources (Butterworth et al., 2020)—which has the potential to trigger work anxiety. This study aims to understand the subjective experiences of employees in facing cost of living pressures and their implications for work anxiety. This study employed a qualitative approach using a phenomenological method. Data was collected through in-depth interviews with five employees selected by purposive sampling. Data analysis was conducted using thematic analysis. The findings indicate that cost of living pressure is perceived as financial insecurity that triggers work anxiety and alters the perception of employment as the primary source of economic stability. Furthermore, economic pressure does not solely produce distress; it may also function as eustress that enhances work motivation. The novelty of this study lies in the integration of financial strain, job insecurity, and coping strategies to explain the dynamics of employees' psychological adaptation.

Keywords: Cost of Living Pressure, Work Anxiety, Financial Strain, Coping, Job Insecurity.

INTRODUCTION

Changes in economic conditions in recent years have led to a significant increase in the cost of living, particularly with regard to basic necessities, transportation, education, and healthcare. This situation has generated economic pressure that affects not only financial conditions but also the psychological well-being of individuals.

Cost of living pressure refers to the condition in which there is an imbalance between income and continuously rising life needs. In the field of psychology, this condition is referred to as financial strain—namely, an individual's perception of insufficient financial resources (Butterworth et al., 2020). Such pressure may trigger stress, anxiety, and mental health disturbances.

In an organizational context, economic pressure transforms the way individuals assign meaning to their work. Employment is no longer merely a means of personal development but

becomes the primary source of economic stability. This condition has the potential to heighten job insecurity and work anxiety (Kim & Garman, 2018). External pressures such as economic conditions can trigger psychological stress responses that affect individual anxiety. Furthermore, Sovitriana (2021) emphasizes that persistent pressure without adaptive coping may evolve into more complex psychological disorders.

This phenomenon is also evident in the research context, where employees have begun to experience increasing cost of living pressure that affects their psychological state.

Research Novelty

The novelty of this study lies in the following contributions:

- a. The integration of financial strain, job insecurity, and coping strategies within a single explanatory model.
- b. A phenomenological approach grounded in the lived experiences of employees.
- c. The identification of pressure as both distresses and eustress.

Work Anxiety

Work anxiety is an emotional condition characterized by worry concerning one's employment situation (McCarthy et al., 2016).

Economic Pressure and Mental Well-Being

Conservation of Resources Theory explains that the loss of resources triggers stress. Diener et al. (2006) posit that subjective well-being is strongly influenced by economic conditions. Sovitriana (2021) further notes that economic pressure, if not managed effectively, can increase the risk of anxiety disorders.

Coping

According to Lazarus and Folkman (1984), coping strategies are divided into two primary categories: problem-focused coping and emotion-focused coping.

METHODS

This study employed a qualitative approach with a phenomenological method. The participants consisted of five employees who were selected through purposive sampling. Data was collected through in-depth interviews lasting between 30 and 60 minutes. Data analysis was conducted using thematic analysis through a process of coding, categorization, and theme construction. Data validity was established through triangulation and member checking.

RESULTS AND DISCUSSION

Research Findings

1. Theme 1: Perceptions of Rising Cost of Living

The majority of respondents reported a significant increase in the cost of living, as reflected in the following statements:

"The cost of living keeps rising, especially for food and transportation."

"The price of basic goods has gone up, so money feels less sufficient than before." These statements indicate the presence of real economic pressure in respondents' daily lives.

2. Theme 2: The Meaning of Economic Pressure

Cost of living pressure is experienced as a form of financial insecurity. Employees expressed concern about their ability to meet the financial needs of their families and voiced fears about their economic future. Some respondents stated:

"I worry about whether I can meet my family's needs."

"I'm afraid that future needs won't be adequately covered."

However, some respondents also perceived the pressure as motivation to perform better in their work.

3. Theme 3: Impact on the Perception of Employment

Economic pressure has altered respondents' perception of their employment:

Employment has become critically important as the primary source of income, and concerns about job loss have emerged.

Respondents stated:

"My job has become very important now."

"There is a fear of losing my job."

4. Theme 4: Psychological Impact

Cost of living pressure triggered work anxiety. Employees experienced the following:

- a. Difficulty concentrating
- b. Sleep disturbances
- c. Emotional stress

Respondents stated:

"It's hard to focus on work because I have a lot on my mind."

"Sometimes I struggle to sleep because I'm thinking about my financial situation."

5. Theme 5: Coping Strategies

Employees adopted various coping strategies, including:

- a. Financial management
- b. Reducing expenditure
- c. Family support
- d. Spiritual approaches

Respondents stated:

"I manage my finances more carefully."

"Support from my family has been very helpful."

Discussion

The findings of this study indicate that cost of living pressure triggers financial strain, which in turn affects work anxiety. However, this relationship is not direct; rather, it is mediated by changes in the perception of employment and increasing job insecurity.

From the perspective of Conservation of Resources Theory, economic pressure represents a threat to individual resources that triggers stress. This study found that economic pressure has a dual character: it functions both as a source of anxiety and as a source of motivation. This finding demonstrates the dynamic interplay between distress and eustress.

Bajaj and Pande (2022) demonstrate that the impact of economic pressure is influenced by an individual's coping capacity. External pressure will intensify anxiety when individuals lack effective coping strategies. Additionally, Sovitriana (2021) underscores the importance of social support in maintaining psychological stability. Accordingly, the relationship between cost-of-living pressure and work anxiety is dynamic and is influenced by both internal and external factors.

Conceptual Model

Cost of Living Pressure → Financial Insecurity (Financial Strain) → Work Anxiety → Impact on Performance & Emotions → Coping Strategies → Individual Adaptation

This model illustrates that cost-of-living pressure represents the initial triggering factor that influences an individual's psychological condition through the mechanism of financial insecurity.

The findings of this study also demonstrate that cost of living pressure has been established as the primary trigger of work anxiety among employees, with impacts that are not solely psychological in nature but also affect the way individuals perceive their work and perform their professional roles. These findings reinforce the notion that employee well-being is determined not only by internal organizational factors, but also by external factors, most notably, economic conditions.

Nevertheless, the presence of coping strategies and social support has been shown to serve as important protective factors. Consistent with the coping theory of Lazarus and Folkman (1984), individuals employ two primary approaches in addressing pressure: problem-focused coping (addressing the source of the problem) and emotion-focused coping (managing emotional responses). In the context of this study, strategies such as financial planning, increased productivity, and family support constitute the primary mechanisms for mitigating the impact of economic pressure.

Social support, particularly from the family, has been demonstrated to play a significant role in reducing stress levels and enhancing individuals' adaptive capacity (Prawitasari, 2018). This finding indicates that social factors make a meaningful contribution to maintaining individuals' psychological balance amid economic pressure.

Thus, the findings of this study affirm that while cost of living pressure has the potential to trigger work anxiety, individuals nonetheless retain strong adaptive capacities through coping strategies and social support, thereby enabling them to sustain their psychological well-being and work performance.

Overall, this study confirms that cost of living pressure constitutes an important determinant of work anxiety, operating through the mechanism of financial insecurity. However, this relationship is contextual in nature and is moderated by individuals' coping capacity as well as social support, thereby generating a dynamic interplay between distress and eustress in employees' work experiences.

CONCLUSIONS

Cost of living pressure is a significant factor in triggering work anxiety through the mechanisms of financial strain and job insecurity. Its impact is dynamic and shaped by individual coping capacity.

Based on the findings of a qualitative study employing a phenomenological approach with five employees of PT. LSP Fasilitator Instruktur & Tenaga Kepelatihan, it can be concluded that cost of living pressure is a tangible phenomenon that affects employees' psychological well-being, particularly in the form of work anxiety.

Key Findings

The main findings of this study are as follows:

1. The increase in the cost of living was perceived significantly by the majority of employees, particularly with respect to basic necessities, education, transportation, and healthcare. This situation has led to an imbalance between income and expenditure.
2. Cost of living pressure is experienced as financial insecurity, which engenders concern about the ability to meet family needs and to maintain long-term economic stability.
3. Economic pressure has transformed the perception of employment: work is no longer merely a vehicle for career development but has become the primary source of livelihood security. This heightens the perceived importance of employment while simultaneously giving rise to concerns about job insecurity.
4. Cost of living pressure has triggered work anxiety, characterized by: feelings of worry and stress; impaired concentration at work; sleep disturbances; and emotional pressure. The anxiety that emerged is situational in nature (state anxiety), triggered by external conditions, namely, economic pressure.
5. Employees have developed coping strategies to address the pressure, both in the form of problem-focused coping (financial planning, increased productivity) and emotion-focused coping (family support, spiritual approaches, emotional regulation).
6. Economic pressure does not invariably produce negative outcomes; in some cases, it also functions as a source of motivation to perform better and to enhance work performance.

In conclusion, cost of living pressure is an important factor influencing work anxiety and employee well-being; however, its impact is shaped by individuals' capacity for adaptation and the application of coping strategies.

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