







Perceived Individual, Partner, and Community Stressors Related to Covid-19 Quarantine in Indonesia: A Qualitative Study

Pingkan C. B. Rumondor¹^a, Eilien Rosalie¹^b, Syifa Fauziah¹^c, Adriana S. Ginanjar²^d,
Claudia Chiarolanza³^e and Ashley K. Randall⁴^f

¹Department of Psychology, Bina Nusantara University, Jl. Kemanggisan Ilir III No. 45 Kemanggisan, Jakarta, Indonesia

²Faculty of Psychology, University of Indonesia, Kampus Baru UI Depok, Jawa Barat 16424, Indonesia

³Department of Dynamic and Clinical Psychology, and Health Studies, Sapienza - University of Rome, via dei Marsi, 7800185, Rome, Italy

⁴Counseling and Counseling Psychology, Arizona State University, Tempe, Arizona, 85287-0811, U.S.A.


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Abstract: COVID-19 was declared as a public health emergency of international concern on January 30, 2020. Currently, this virus has spread to more than 193 countries in the world, including Indonesia. The spread of the COVID-19 virus continues to negatively impact individuals' health, economy, psychological well-being, and social and family relationships. Although COVID-19 is considered an international concern, individual perception, and reaction toward a stressor vary across countries. As such, this study aimed to highlight how individuals living in Indonesia perceived stress related to the early phases of COVID-19. We examine this across three contexts: perceived individual, interpersonal (i.e., their romantic partner's stress), and community stressors. Using inductive thematic analysis, qualitative data collected via an online survey from 422 individuals in a romantic relationship from March to June 2020 showed that participants' answers could be clustered to ten overarching themes. Interestingly, one theme describing an absence of stress or positive stress emerged in the analysis. Results suggested that participants were experiencing vulnerability related to social restriction due to the COVID-19 situation, offering an insight into future culture-appropriate practices related to stress and coping responses for individuals in romantic relationships.


1 INTRODUCTION


The World Health Organization (WHO) declared the 2019 coronavirus (COVID-19) a public health emergency of international concern; indeed, the virus has spread to more than 190 countries worldwide. Until August 13, 2021, COVID-19 cases have reached 205,338,159 cases globally, and the death cases have reached 4,333,094 deaths (WHO, 2020). These data show that the COVID-19 virus can spread easily, has taken many lives, and is a problem worldwide.


Indonesia is currently dealing with the COVID-19 pandemic. As of August 11, 2021, COVID-19 cases in Indonesia have reached 3,749,446 cases, and the death cases have reached 112,198 deaths (WHO Indonesia, 2021). COVID-19 cases in Indonesia have spread in 34 provinces and 514 districts/cities in Indonesia (WHO Indonesia, 2021). The spread of the COVID-19 virus in Indonesia is happening rapidly in various parts, which were classified as regional categories related to the spread of COVID-19, the high-risk areas marked with a red zone, medium risk areas marked with an orange zone. Regions marked


^a <https://orcid.org/0000-0002-0778-929X>

^b <https://orcid.org/0000-0002-1407-8592>

^c <https://orcid.org/0000-0002-7864-2885>

^d <https://orcid.org/0000-0001-6806-8456>

^e <https://orcid.org/0000-0002-8726-4724>

^f <https://orcid.org/0000-0003-3794-4163>

as an orange zone reflect several cases of COVID-19 with some local transmission. Regions marked as a red zone reflect COVID-19 cases in one or more clusters with a high increase in cases. In red zones, strict health protocols are needed, such as closing schools, places of worship, and businesses. In fact, several provinces in Indonesia were in a red zone in March 2020, such as Sumatra, Sulawesi, East Nusa Tenggara, Maluku, Lampung, Kalimantan, West Java, DKI Jakarta, DI Yogyakarta, Banten and Bali (Satuan Tugas Penanganan COVID-19, 2020).

Apart from the health-related concerns associated with COVID-19, its impact can be found in community-level restrictions. The increase in COVID-19 cases in Indonesia has prompted the Government to implement a new policy, *Pembatasan Sosial Berskala Besar* (PSBB) or Large-Scale Social Restrictions April 10, 2020. This new policy was implemented to reduce the spread of COVID-19. In this new policy, the Government limits office activities to 25% and closes recreational areas, city parks, sports facilities, and wedding reception venues (Tempo, 2020). The Government also suggested that teaching and learning activities be carried out online. Some companies have decided to employ their employees remotely for mutual safety. However, some activities cannot be carried out online. In that case, the Government asks the public to adhere to health protocols such as wearing masks, social distancing when in public places and on public transportation, and washing one's hands properly. This policy was implemented to prevent COVID-19 from spreading.

The social restrictions imposed regarding the COVID-19 have strains individuals, their interpersonal relationships, and their communities. Prior research on social isolation has shown its effects on loneliness and increased depressive symptoms (Cacioppo, Hawkley, & Thisted, 2010). Moreover, neuroscience studies of the long-term effects of social restriction have shown that individuals may experience several degenerative symptoms, including neurocognitive and immune changes, fatigue, sleep disturbances (Jacubowski et al., 2015; Pagel & Choukèr, 2016). Indeed, being in quarantine and lacking social interaction can disrupt a person's mood, cognitive performance, stress hormones, and neurological activity (Cacioppo, Grippo, London, Goossens, & Cacioppo, 2015; Friedler, Craser, & McCullough, 2015). Additionally, given the uncertainty individuals face with COVID-19, it is not surprising that this uncertainty, ambiguity, and loss of control, are known to trigger stress and emotional distress, including symptoms of internalization, such

as anxiety and depression (Ensel & Lin, 1991; Pearlin, Lieberman, Menaghan, & Mullan, 1981).

Lazarus and Folkman (1984) defined stress or psychological stress as the result of a person's demands and existing resources to cope with such demands. According to the transactional model of stress and coping (Lazarus & Folkman, 1984), it is essential to consider how individuals perceive and appraise stressors and how their responses lead to effective or maladaptive coping strategies. Thus, understanding the perception of stressors can be a valuable insight to inform stress management strategies.

Social restrictions also strain one's social relationships, especially when quarantine with romantic partners or family members. According to Pietrabissa & Simpson (2020), the social restriction can increase the risk of conflict and domestic violence, increasing separation and divorce cases during the COVID-19 pandemic in China (Pietrabissa & Simpson, 2020). The divorce rate during the COVID-19 pandemic has also increased in several countries, such as China, Sweden, the UK, and the US (Savage, 2020). Meanwhile, in August 2020, divorce cases in Indonesia had reached 306,688 cases (Prihatin, 2020), comparable to the divorce rate in 2019 (480,618 cases). Despite the increasing divorce rate from 2015, it is interesting that some divorce cases in 2020 occurred in the COVID-19 red zone (Permana, 2020). For example, in Brebes regency, Central Java, Indonesia, a red zone, had reached 5.709 cases of divorce, of which 3.513 cases were caused by economic factors (Kompas TV, 2021; Wikanto, 2020). Financial factors can cause financial stress and lower relationship satisfaction (Karademas & Roussi, 2017). The data above implies that social restrictions also have an impact on relationships.

In addition to the individual and relational effects of COVID-19, associated restrictions can also impact one's community, broadly defined. One of the COVID-19 pandemic impacts can be seen in the economic sector, especially world financial markets. The number of patients and deaths from COVID-19 increases daily, and the economy is becoming very uncertain. Moreover, COVID-19 has affected 10% of the stock index value in one day (Daube, 2021). The market value of Europe, America, China, and Hong Kong from January 1, 2020, to March 18, 2020, experienced a significant decline and experienced a drastic decline when COVID-19 approached its peak in Western countries (Daube, 2021). The economic crisis from COVID-19 impacts all countries exposed to the COVID-19 virus, including Indonesia. Companies that ultimately cannot operate so decide

to lay off their employees. Data from the Central Statistics Bureau (*Biro Pusat Statistik/BPS*) shows an increase in the Unemployment Rate (*Tingkat Pengangguran Terbuka/TPT*) by 7,07% in August 2020 (Badan Pusat Statistik, 2020).

Notably, stress is subjective, irrespective of whom it affects (Lazarus & Folkman, 1984). Moreover, perceptions and responses to stress occur in a broader context, such as tradition, norms, and cultural beliefs (Bodenmann, 1995). Thus, to suggest a culturally appropriate couple's stress management, it is essential to understand the couple's perception of stress. Recent studies have approached the psychological implication of COVID-19 with quantitative approaches, specifically examining protective factors (e.g., demographic and psychological traits) that can predict levels of perceived stress (Flesia et al., 2020). However, given the complexity of the COVID-19 pandemic, qualitative data can capture individuals' unique perspectives on the impact of the pandemic (Wambaleka & Costa, 2020), which can be utilized as a basis for contextual stress management.

Taken together, this study aims to describe the perception of stress in one's self, romantic partner, and community. These data will advance understanding of stress related to COVID-19 social restriction in Indonesia's context. Further, the results have the potential to inform culturally appropriate responses to help combat the adverse effects of stress during pandemics in Indonesia.

2 METHODS

This study used inductive thematic analysis to examine individuals' perceptions of their own (individual), their romantic partner, and their community stressors during the early phases of the COVID-19 pandemic.

2.1 Materials

In this study, participants were asked to respond to demographic questions and three open-ended questions and collected data using Qualtrics online survey. The questions were derived from Lazarus and Folkman's stress theory (Lazarus & Folkman, 1984) that explains stress as a subjective matter. Questions used were:

- 1) *What stressors are you experiencing due to COVID-19?*
- 2) *What stressors do you think your romantic partner is experiencing due to COVID-19?*

- 3) *What stressors do you think others in the community (e.g., friends, neighbors) are experiencing due to COVID-19?*

Participants were asked to elaborate on their responses as much as possible.

Participants had to be 18 years and older, currently living in Indonesia, in a romantic relationship for more than a year, and living together. Exclusion criteria were having a partner who filled in the survey, completed the survey more than 15 minutes and less than 24 hours (to rule out participants who were not taking the survey seriously).

2.2 Participants

A total of 2,021 participants accessed the survey from April 22 to June 29, 2020. However, 856 of them did not meet inclusion criteria; 637 participants completed the survey in under 15 minutes, the other 9 participants completed the survey in more than 24 hours. Sixty-seven participants did not meet the criteria because they answered "Yes" or "Do not know" when asked whether their partner had completed the survey. See Figure 1 for details regarding data screening.

The number of participants who met the criteria in the study was 452 participants. However, 30 participants did not complete the stress column for individuals, perceived partners, and communities. Thus, the final participants' answer analyzed was 422 participants ranging in age 19 to 65 years old ($M=31.49$, $SD=7.43$). Detailed information about participant's demographics can be seen in Table 1.

2.3 Procedures

This study was a part of a larger registered global project examining COVID-19 stress and well-being (<https://osf.io/s7j52>). Institutional review board approval was obtained from Arizona State University review board (IRB ID: STUDY00011717) and supported by BINUS University's board of ethics (No: 021/VR.RTT/III/2020).

Eligible participants were directed to an online survey, which contained a copy of the informed consent and screening questions. If eligible, participants were automatically directed to the research survey, which took approximately 30 minutes to complete. Participants were asked to fill in screening questions such as "Are you 18 years old or older?", "Do you currently live in Indonesia?". The questions were aimed to determine age, residence place, romantic relationship, and how long they have

been in a romantic relationship. Participants' answers will be filtered again according to inclusion criteria, as described in Picture 1.

Eligible participants were asked to fill in demographic questions such as age, gender, religion, area of employment, and yearly income. Examples of demographic questions are "How old are you?", "What is your gender identity". Participants responded to additional COVID-19 questions, individual and relational well-being questions, and coping responses following these questions. All questions were presented in Bahasa Indonesia. This survey is part of a more extensive study, wherein results were prepared across nations (see Chiarolanza et al., under review).

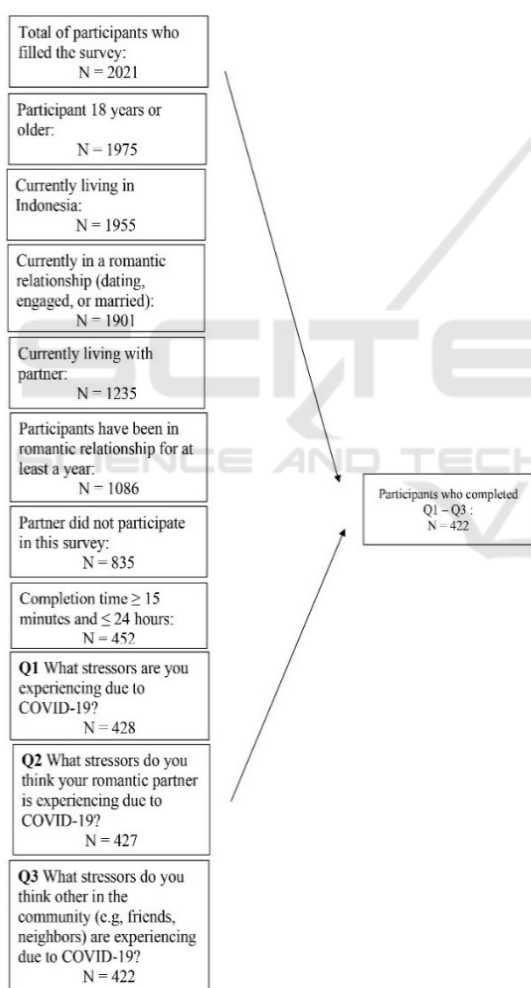


Figure 1: Participant screening.

Table 1: Participant's demographic.

Gender	Male N (%)	Female N (%)	Total N (%)
Male	85	-	85 (20.14)
Female	(20.14)	335	335
Other	-	(79.38)	(79.38)
Blank	-	-	1 (0.24)
	-	-	1 (0.24)
Yearly Income			
IDR 0 to 49.999.999,-	25 (5.92)	137 (32.46)	162 (38.39)
IDR 50.000.000,- to 119.999.999,-	19 (4.50)	97 (22.99)	116 (27.49)
IDR 120.000.000,- to 249.999.999,-	26 (6.16)	58 (13.74)	84 (19.90)
IDR 250.000.000,- to 499.999.999,-	8 (1.90)	31 (7.35)	39 (9.24)
IDR 500.000.000,- to 999.999.999,-	7 (1.66)	11 (2.61)	18 (4.27)
IDR > 1 billion	-	1 (0.24)	1 (0.24)
Other/Blank	-	-	2 (0.47)
Child			
Yes	62 (14.69)	196 (46.45)	258 (61.14)
No	23 (5.45)	139 (32.94)	162 (38.39)
Other/Blank	-	-	2 (0.47)

2.4 Data Analysis

Data from participants' responses to the three open-ended questions were analyzed using inductive thematic analysis (Braun & Clarke, 2006). Researchers followed the six-phase procedure of inductive thematic analysis as suggested by Braun and Clarke (2006): 1) data familiarization by reading and re-reading; 2) initial code generation; 3) searching for themes; 4) theme review; 5) defining and naming themes; and 6) translation of theme map. The first, second, and third authors fluent in Bahasa Indonesia analyzed Indonesia's data set, presented here.

3 RESULTS AND DISCUSSION

Self-report data from 422 participants in Indonesia reflect the complexity and uniqueness of stressors related to the early phase of the COVID-19 pandemic.

Our findings showed ten overarching themes, eight of which were identical in individual, perceived partner, and community stressors, whereas two others only occur in individual and perceived partner's stressor. Eight themes reflected the perception of the individual, partner, and community stressors were 1) health-related concerns; 2) financial concerns; 3) challenges and changes in managing personal life, work, and study; 4) uncertain future; 5) limited freedom, 6) stress from others, 7) neutral/positive impact, and 8) emotional discomforts. Two other themes, "Physical symptoms" and "Mal-adaptive dynamic in the couple relationship" did not emerge in the participant's perception of community stressors.

3.1 Health-related Concerns

The first theme was associated with health-related concerns. Participants reported being worried about themselves and their family's health. The health concerns were not only related to COVID-19 but also general health exacerbated by the pandemic and related government policy. Participants (N= 63) reported health-related concerns, such as being worried they could get infected. This fear of infection was also applied to their family being infected because they still have to work outside the home.

"I am WFH, and my partner is still working. It makes us worried about the possibility of him getting infected because he is active outside." -[woman, 28 years old, area of employment: education]

Participants also perceived their partner's experiencing fear of getting infected because some society members still consider COVID-19 as not harmful and prefer not to obey health protocols (such as social distance, masks).

"Lack of awareness of outsiders (other people) about social distancing and maintaining health, cleanliness" - [woman, 32, area of employment: education]

Aside from COVID-19 related health concerns, participants also reported that they were worried related to general health. Concerns about general health happened when they were caretakers of parents/children with chronic illness. Due to large-scale social restrictions, in late March-April 2021, some hospitals in Indonesia were limiting their

services (Tempo, 2020). Moreover, there was a surge in the price of health appliances (mask, hand sanitizer), thus making it difficult to protect one's health. Concerns related to access to health appliances were also reported from the perceived community perspective.

"Soaring prices for masks and sanitizers, as well as the availability of goods that often run out" - [woman, 31, area of employment: business]

Participants also observed that their community (i.e., neighbors) was worried about unclear media coverage about dealing with the virus.

3.2 Financial Concerns

The second theme was associated with financial concerns. Participants (N=30) reported facing financial problems such as overdue unpaid installments while having no income. This financial concern was somehow related to their health concerns. The increase in the price of medical devices and the difficulty in getting health services are perceived as stress by the participants. Moreover, many of the participants still had to go to work, which caused them to be concerned about bringing the virus home.

"There is no income because of cutting off from work, or you could say that laid off because of this epidemic !!!!!" -[woman, 23 years old, area of employment information not available]

Participants also perceived their partner to be experiencing financial stressors, such as being laid off, difficulties finding work, and having no income.

"The office is closed, so s/he must be laid off" -[man, 34 years old, area of employment: business]

Similarly, participants also perceived financial stressors in their community, such as losing a job, having no income, and unable to pay installments.

"Stress about income and think about mortgage payments" -[woman, 40 years old, area of employment: business]

3.3 Challenges and Changes in Managing Personal Life, Work, and Study

The third theme was "challenges and changes in managing personal life, work, and study". This participant's (N=50) concern is perceived as one's own, partner's, and community's stressors. As a

means to control virus spread, the Government strongly suggested staying at home. During the first months of the pandemic (March 2020), individuals were asked to work and carry out activities at home.

This condition led to increased household load and workload, which was likely associated with the inability to manage the demanding roles. Increasing household work could occur because, within large-scale social boundaries, work and personal life (household, child care/education) occur simultaneously.

“Working at home is very difficult to manage time, in the sense that working hours can extend into the night.” -[man, 44 years old, area of employment: education]

Participants also reported technology-related (i.e., internet) stressors experienced by partners.

“The internet is often down, which interferes with work from home” -[man, 42 years old, area of employment: education]

Similarly, participants perceived that their community also found it challenging to adapt to changes in their work routines and working hours.

“Difficulty adapting to work at home patterns. Working hours may be longer. Dependence on the internet network” -[man, 44 years old, area of employment: education]

Most participants experienced difficulties and remote working challenges, especially since working at home was not common in Indonesia. Therefore, it was uncommon to have a home office/dedicated space to work. Moreover, the challenges in working remotely also happen because they were lacking in gadgets or experiencing poor internet connection.

Additionally, the new work-from-home orders were also a challenge for couples, especially those who were dual-earners. While both partners were required to work, the domestic tasks are still considered the wives/female’s tasks. Traditional gender role explains why some husbands expressed their concerns for wife’s stress (increased domestic and work burden).

3.4 Uncertain Future

Feelings of uncertainty are felt in several areas of life, such as future, work, study plans. Participants (N=12) were unsure about travel and even wedding plans due to large-scale social restrictions. The prominent feeling of uncertainty was understandable, given that no one knows when the pandemic will be over; even

the Government cannot guarantee when the large-scale social restriction will be over. Most participants also reported feelings of uncertainty related to travel and wedding planning due to large-scale social restrictions.

“The uncertainty will end the COVID-19 outbreak” - [man, 33 years old, area of employment: Science and Technology]

Participants also perceived that their partners experienced stress related to uncertainty about their future plans.

“Uncertainty in the continuation of the study” - [woman, 26 years old, area of employment: Health Care and Medicine]

Similar concerns were perceived in their community, mainly as they related to future planning.

“Friend’s marriage without a reception (even backward because the marriage fee is used to survive)” -[woman, 25 years old, area of employment: Law Enforcement and Armed Forces]

According to the Indonesian culture, weddings are generally celebrated with a grand ceremony by inviting many relatives and entire families to share happiness by serving or offering food and drinks, dancing, and singing songs together (Riyani, 2019). Thus, it is understandable that uncertainty in the future, such as an uncertain wedding date, can be a stressor for the individual in a romantic relationship during the COVID-19 pandemic.

3.5 Limited Freedom

Participants (N=36) reported a loss of personal freedom for social, cultural, and spiritual activities as a stressor. Due to the Government’s regulation, participants needed to stay at home. When some of the participants were still working from the office, it is difficult for them to commute because less public transportation was available. Moreover, participants reported that they were not able to conduct social activities. They also were unable to do leisure activities/vacations outside the home, resulting in boredom. Moreover, the Government’s tradition of Mudik (back to hometown) and Eid prayers at the Mosque is prohibited. *“You have to stay at home because you are usually busy outside the house. Spin your brain so you can continue to be creative.” - [man, 23 years old, area of employment: Arts and Entertainment]*

Participants also perceived that their partner experienced limited personal freedom as a stressor. This limitation in mobility hinders some of the participants from socializing with their neighbors or family.

“Difficulty in getting along with family, neighbors and other close relatives” -[man, 30 years old, area of employment: education]

Participants also perceived that their community experienced limited personal (i.e., unable to leave the house freely without fear), social (i.e., unable to visit family), spiritual (i.e., unable to go to Mosque/Church), and cultural freedom (i.e., unable to do ‘Mudik’).

“I want to gather, I want to worship, I want to go out, and I hear about those complaints” -[woman, 29 years old, area of employment: education]

3.6 Stress from Others

Participants (N=25) felt they were responsible for providing for their family’s needs but were also afraid of spreading the virus to their families.

“Trying to please a partner who is less comfortable at home” -[woman, 32 years old, area of employment: education]

Moreover, participants perceived that their partner felt pressured by the dishonesty of government work and felt controlled by the Government.

“Government strategy/response to outbreak management that is considered slow / lacking transparency” -[man, 44 years old, area of employment: education]

Moreover, participants also reported domestic violence as a form of stressor in their community. Aside from stressors caused directly by another person (i.e., violence), indirect stressors also occurred in the form of fear of being infected because some society members failed to follow health protocol (i.e., wearing a mask, physical distancing).

“Environmental safety is actually reduced.” -[woman, 34 years old, area of employment: business]

3.7 Neutral or Positive Impact

Interestingly, despite the stressors associated with COVID-19, some participants (N=7) reported not experiencing stress or negative feelings. Moreover,

some of them even reported positive impacts, such as more time to spend with family.

“There were almost no stressors during this pandemic because working from home made everyone gather at home and do activities that were rarely done before” -[woman, 34 years old, area of employment: education]

Some participants also perceived that their partners did not experience stress. They even express their gratitude to God because their family can survive in times of COVID-19.

“Alhamdulillah [“praise be to God’], you can say that we are still on the threshold of being stable to support our little family.” -[woman, 23 years old]

Similarly, some participants also perceived that no stress happens in their community.

“Nothing” -[woman, 28 years old, area of employment: business]

3.8 Emotional Discomforts

Participants (N=19) experienced various unpleasant emotions such as anxiety/worries, stress, and fear. One of the triggers of this emotion was news related to COVID-19 (i.e., increasing people infected).

“News related to the development of Covid, especially related to the symptoms of Covid sufferers. So that if there are slight symptoms (such as coughing) to worry” -[woman, 29 years old, area of employment: Science and Technology]

Participants also perceived that their partner experienced emotional tension such as feeling more paranoid and one of the triggers was news related to COVID-19.

“Psychic only, more alert and paranoid” -[woman, 27 years old, area of employment: Health Care and Medicine]

Moreover, psychological stressors, such as panic, boredom, and anxiety, were also reported as perceived community stressors.

“Actually, more of a psychological stressor, such as panic, boredom. Nevertheless, for work, as far as I know, most can still work from home. Some friends who are young and live with their parents also seem uncomfortable at home” -[woman, 32 years old, area of employment: education]

Lastly, many participants expressed their anxiety because of the news in the media, and many of them

had difficulty trusting the Government of Indonesia's capital (Jakarta).

3.9 Physical Discomfort

Physical discomfort was perceived as an individual and relational stressor; the theme only emerged for perceptions of COVID-19 stress for self and partner. Specifically, participants (N=6) reported experiencing somatic complaints (e.g., fatigue). They also felt worried whenever they experience physical symptoms similar to COVID-19 symptoms, such as coughing.

"Very tired because office work has become increasingly difficult due to WFH." -[woman, 32 years old, area of employment: education]

Participants also perceived their partner to experience physical symptoms such as fatigue due to uncertain working hours during 'working from home' (WFH).

"Fatigue due to work from home that has no clear limit to work" -[man, 28 years old, area of employment: business]

Based on frequency, responses about physical discomfort symptoms were relatively few compared to other themes (i.e., four responses in this theme, compared to 63 responses in health-related concerns theme).

3.10 Maladaptive Dynamic in The Couple Relationship

Lastly, participants (N=10) perceived maladaptive dynamics in their relationship as a stressor. Couples who lived together tend to developed maladaptive dynamics, which can lower relationship quality and personal well-being, such as conflict related to financial and less sexual activity.

"Feeling cooped up at home. There were several conflicts with partners because they were triggered by feeling depressed at home. Have to work at home while taking care of the house too" -[woman, 35 years old, area of employment: business]

Participants also perceived that their partner felt that their sexual activity was being disturbed, and relational conflict increased.

"Lack of freedom in sexual activity" -[woman, 23 years old, area of employment: Science and Technology]

3.11 Discussion

Qualitative results based on 422 individuals living in Indonesia during the early phase of the COVID-19 pandemic reflected common themes for how individuals perceive stressors related to COVID-19 effects on their own, partners, and community. The overlapping themes in individuals and partners may result from partners' shared experiences (Bodenmann, Randall, & Falconier, 2016). Previous research found that the experience of stress was not only caused by one's stress but also the couple-level stress process (Wickrama, O'Neal, & Klopach, 2020).

This study found that the health and financial stressors were prominent. Health-related concerns were found in the majority of participants' answers. It is understandable due to the health-related nature of the pandemic and as a consequence of social restriction. Moreover, surge price in health aids (such as masks) at the beginning of the pandemic likely occurred due to the increase in demand, and shortage, of these supplies. Indeed, some individuals were hoarding these materials, a phenomenon that was not unique to Indonesia (Wang & Hao, 2020).

The theme related to "challenges and changes in managing personal life, work and education" revealed the inevitable changes in the work organization and academic world, accompanied by economic concerns and financial troubles. Recent research on family functioning in Italy has shown that the pandemic has increased parenting stress, causing strains and a higher risk for family health (Spinelli, Lionetti, Setti, & Fasolo, 2020). Moreover, rapid changes in work and family roles during the pandemic also lead to more work-family conflict and less work-family enrichment, especially for individuals who were struggling pre-pandemic individuals (e.g., Vaziri, Casper, Wayne, & Matthews, 2020)

The overlapping financial concerns perceived in one's self, partner, and community showed the scope of economic problems in Indonesia. Like health-related concerns, financial concerns can be considered stress outside the relationship (Randall & Bodenmann, 2017). However, if the external stress is not dealt with properly, it can spill over into the relationship, increase the possibility of conflict, and reduce relationship quality (Barton, Beach, Bryant, Lavner, & Brody, 2018).

Other themes were related to limited freedom and an uncertain future. Aside from personal and social freedom, data showed that participants in Indonesia perceived limitations in spiritual/religious habits (i.e., unable to go to Mosque/Church) and cultural freedom

(i.e., unable to do ‘mudik’ tradition). The data collection time (22 April-29 June) co-occur with the time of the fasting month (a religious ritual for Muslims, the religion of the majority of Indonesians). Fasting is carried out from April, 24 to May, 23, and reaches the peak celebration on May 24-25, Eid al-Fitr. In the fasting month and Eid al-Fitr, most Indonesian practice the traditions of breaking the fast together, returning home (‘Mudik’), and gathering with the extended family.

‘Mudik’ is similar to homecoming/return to the family tradition of Thanksgiving/Christmas/Chinese New Year. However, there are some differences (Yulianto, 2019): 1) although annual Mudik is done in Eid al Fitr/Lebaran season (Muslim celebration), non-Muslim are also fully engaged with this tradition. Indonesian people have a tradition to ask for forgiveness (not only in Muslim); 2) There is an exodus before and after the homecoming. People from urban areas travel to their home towns/villages using public or private transportation. After the celebration is over, they move back to urban areas, and some of them even bring their relatives to work with them in urban areas. Thus, the Government restricts ‘Mudik’ to avoid virus spread, which was a stressor for both Muslims and non-Muslim in Indonesia because social gatherings were an essential part of Indonesian culture, which was reflected in our collectivistic culture (Hofstede, 2011).

Understanding Indonesia as a collectivistic culture can also explain the stressors perceived to impact others. Indonesia has a high collectivism cultural dimension, in which people are bone into extended families which protect them in exchange for loyalty (Hofstede, 2011). As a consequence, a person could feel responsible for his parents and extended family. In a challenging situation such as the COVID-19 pandemic, this responsibility can be perceived as a stressor.

Another theme that occurred was “maladaptive dynamic in couple relationship”. This dynamic, such as conflict or lower sexual interaction, happened for several possible reasons. First, participants felt cooped up at home, where they also live with parents/in-laws; thus, their sexual activity was likely affected. Second, if one partner felt depressed (or other distress) because of reasons external to their relationship, prior research has shown this stress could spill over into the relationship, affecting their partner and resulting in lower marital quality (Randall & Bodenmann, 2017).

Participant’s response in the “maladaptive dynamic in couple relationship” theme was not as much as other themes (i.e., health and financial

concerns). However, it was still worthy to note, given its impact on marital quality. The relatively small number of responses about couple dynamics maybe because it was considered private information. In Indonesia, where most people have Muslim religion, it is suggested not to bring up private “disgrace” publicly.

Interestingly, some participants reported a neutral or positive response to the COVID-19 pandemic. Compare to other themes, positive responses to COVID-19 were relatively low (only five responses). While small, these results imply resilience and resources in challenging times. One possible resource is a belief in God. A recent survey found that most Indonesian (96%) agree that belief in God is necessary to be moral and have good values (Tamir, Connaughton, & Salazar, 2020). In line with (Lazarus & Folkman, 1984) stress theory, not all individuals perceived stress despite the global pandemic. There were a small number of people who reported no stress, even positive impact. They might have enough resources to cope with challenges, so they did not perceive COVID-19 related challenges as stressors.

Moreover, this study also showed that perception of stress and the couple dynamic as a response of stress in an individual within the romantic relationship was influence by cultural context (Bodenmann, 1995; Ogolsky, Rice, Theisen, & Maniotes, 2017). Thus, coping strategies need to consider the cultural context, such as local norms and collectivistic cultural values. Given the importance of belief in God, then “*Reaching Up*” or strategies accessing spiritual, religious, and ethical values (i.e., daily devotions or prayer) might be practical to deal with COVID-19 related stressors (Fraenkel & Cho, 2020). Similarly, given the high collectivistic cultural value, “*Reaching Around*” or strategies utilizing social support (i.e., video conference birthday celebration to replace face to face meetings, sending care packages to family or friends to show support and foster connection) can be valuable for individuals in a romantic relationship living in Indonesia.

Despite its strengths, this study has several limitations that should be noted. First, participants in this study were individuals in romantic relationships; however, data were collected from one partner (i.e., not dyadic). Lastly, this study captured experiences in the early months of the COVID-19 pandemic and cannot be generalized/extrapolated to a later time or current conditions (i.e., more than a year after COVID-19 is considered a pandemic).

4 CONCLUSIONS

Not surprisingly, individuals in Indonesia during the early phase of the COVID-19 pandemic reported subjective stress. The inductive thematic analysis showed ten overarching themes that described an individual's own, partner's, and community's stressors. Despite the limitations, results from this study shed light on individuals' perceptions of stress during the early phase of the COVID-19 pandemic.

Further research can use the ten identified themes to create a self-report assessment designed to evaluate stressors in the face of global pandemics. This instrument can be used both for research and screening tools, informing further culturally appropriate stress management intervention in the pandemic. Further research is encouraged to analyze perceived stressors related to COVID-19 across dyadic and cross-cultural factors, such as gender role and individualism-collectivism cultural values.

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APPENDIX

Perceived Individual Stressor

Table 2: Themes, sub-theme, and answer example for individual, stressor.

Theme	Sub-theme	Answer Example
Maladaptive dynamic in couple relationship	Interrupted activities with partner	<i>"Inability to travel freely. Currently my partner and I live in the house of my partner's parents, so our sexual activity is experiencing obstacles and even no activity at all."</i>
	Conflict and boredom with partner and family	<i>"Feeling cooped up at home. There were several conflicts with partners because they were triggered by feeling depressed at home. Have to work at home while taking care of the house too"</i>
Physical discomfort symptoms	Physical discomfort symptoms	<i>"Very tired because office work has become increasingly difficult due to WFH" "Hard to sleep"</i>
	Psychosomatic	<i>"News related to the development of Covid, especially related to the symptoms of Covid sufferers. So that if there are a few symptoms (such as cough) to be worried"</i>
Personal freedom for social, cultural and spiritual activities is limited	Disrupted social life	<i>"I work from home but I can't interact with other people, I can't go back to my hometown and can't meet old people in the village" "Can't hang out with friends and meet new people"</i>
	Loss of personal freedom (Kehilangan kebebasan personal)	<i>"Lack of entertainment at home. For me outside the home is a thing to entertain myself" "You have to stay at home, you can't do activities outside"</i>
	Loosing spiritual and cultural routines	<i>"Can't go to the mosque" "Can't go anywhere, can't go home"</i>
	Boredom resulting from staying at home	<i>"You have to stay at home, because you are usually busy outside the house. Spin your brain so you can continue to be creative" "Bored because (I/we) can not travel"</i>
	Difficulties and worries going to public places	<i>"It is difficult to get public transportation when you have to go to the office. Like at the beginning of the PSBB (large scale social restriction), the unclear KRL (Electril Rail Train) information, I left the office and arrived at the TJ. Barat station at 5 o'clock, the security guard informed me that the latest train had passed and I walked looking for no public transportation, until finally I cried on the side of the road and asked my husband to pick you up to the ANTAM area because had to walk (no motorcycle taxis, busways and public transportation)" "Always cautious (paranoid) when leaving the house"</i>

Emotional well-being	Anxiety about news related to COVID-19	<i>"The news is very dark and negative makes panic."</i> <i>"News related to the development of Covid, especially related to the symptoms of Covid sufferers. So that if there are slight symptoms (such as coughing) to worry"</i>
	Emotional tension	<i>"Anxious"</i> <i>"Stress"</i> <i>"Afraid"</i>
Perceived neutral and positive impact of COVID-19	No stress and more time to spend with family	<i>"There were almost no stressors during this pandemic because working from home actually made everyone gather at home and do activities that were rarely done before"</i>
Uncertainties and obstacles for future plans	Uncertainty about the future, jobs, study plans, and the sustainability of the outbreak	<i>"The uncertainty will end the covid-19 outbreak"</i> <i>"Initial stress due to uncertainty in handling and running business"</i>
	Future plans disrupted	<i>"Must cancel vacation plans with partner"</i>
Challenges and changes in managing personal life, work and study	Increased domestic and work burden	<i>"Provide food for the whole family from waking up until nite"</i> <i>"Since there was the COVID-19 outbreak, I feel much more pressure because I currently have 2 children under five and this outbreak my husband was forced to be at home (not working) which required me to work extra (household) because besides having to take care children, must also serve the husband."</i>
	Job Loss	<i>"Job loss"</i>
	Difficulty in doing work and continuing study	<i>"Work because my job is freelance, many projects are not finished and are delayed"</i> <i>"Unable to do the thesis in the lab on time (for reasons of PSBB and so on) "</i>
	Difficulty in dividing time between work and personal life	<i>"Working at home is very difficult to manage time, in the sense that working hours can extend into the night."</i>
	Changes in personal and work/educational routines	<i>"The working hours when working from home are often more than 8 hours, compared to when working from the office. Often do not follow the 8.00-17.00 rule"</i> <i>"The e-learning model that is currently being worked on also has many challenges, I have to be a dynamic teacher and ready to learn new things."</i>
	Strains due to work/business	<i>"I can't do my business activities, because I work in a developer, so construction has stopped and property sales have been temporarily halted"</i> <i>"There is pressure, a lot of work is done from home. But I did well. Because I realize this is happening beyond our control"</i>

	Strain related to education, parenting, and child development	<p><i>"Worried that children do not get enough stimulus / education because even though we are at home but busy with work, it seems that there is an increase in the duration of playing gadgets because we cannot continue to play with them (the only child who likes to play in groups)"</i></p> <p><i>"Guiding children to school from home"</i></p>
Financial strains due to decreasing income	Anxious about economic condition	<p><i>"Price increases and shortages of goods"</i></p> <p><i>"There is no income because of cut off from work or you could say that laid off because of this epidemic !!!!! "</i></p>
	Difficulties in surviving due to financial problems	<i>"Terminated from work. It is difficult to meet the necessities of life because there is no income"</i>
Health related concerns, both for self and family	Worried about self one's and family's health	<p><i>"Keeping the family healthy, stay at home but try to keep the children from losing their freedom. There are still some parts of the house that need to be repaired before moving (currently they are still under contract) but are worried because this situation will certainly affect the husband's job as the only breadwinner in the house. family and family economy."</i></p> <p><i>"I am WFH and my partner is still working. This makes us worried about the possibility of him getting infected because he is active outside."</i></p>
	Lack of public awareness in adhering to health protocols	<i>Lack of awareness of outsiders (other people) about social distancing and maintaining health, cleanliness</i>
	Lack of access to health service, both general and specific for COVID-19	<i>rising prices for masks and vitamins, fear and confusion to the rs when the child is sick or for vaccination</i>
Stress from others (family, society, government)	Responsibility toward others: Family and society	<p><i>"Trying to please a partner who is less comfortable at home"</i></p> <p><i>"Fear of being a virus carrier for your family or partner at home"</i></p>
	Difficulties from inner circle	<i>"Confused about how to convince parents and in-laws that we can't often visit them because we are in the red zone city, while in-laws are in the village and think we are insecure or over reacting"</i>
	Strains due to Government's working methods and regulations	<p><i>"Uncertainty, the government's dishonesty about the data"</i></p> <p><i>"All lifestyles seem to be controlled by the government"</i></p>

Perceived Partner Stressor

Table 3: Themes, sub-theme and answer example for partner's, stressor.

Theme	Sub-theme	Answer Example
Physical discomfort symptoms	Physical discomfort symptoms	<i>"fatigue due to work from home that has no clear limit to work"</i>
Emotional well-being	Anxiety about news related to COVID-19	<i>"News related to the development of Covid, especially related to the symptoms of Covid sufferers. So that if there are a few symptoms (such as cough) to be worried"</i>
	Emotional tension	<i>"Psychic only, more alert and paranoid"</i>
Similar Stres	Similar Stres	<i>"We live in apartments, where we have direct contact with residents or other guests, such as an elevator. All residents must use the elevator. My wife is also pregnant, in March I was stressed because of that, but many sources who say that babies in the womb & toddlers have a very small risk of contracting Covid .. However, it turned out that in early June there was news saying that the virus had mutated and started to infect toddlers, this is what made me think negative again"</i>
Maladaptive dynamic in couple relationship	Interrupted activities with partner	<i>"Lack of freedom in sexual activity"</i>
	Conflict and boredom with partner and family	<i>"Because I am only at home and face children who are also bored with home situations, I often get angry easily because my husband also needs rest so it is impossible for me to ask my husband for help to accompany my child while I make orders because I sell product online"</i>
Perceived neutral and positive impact of COVID-19	No stress and more time to spend with family	<i>"Alhamdulillah ['praise be to God'], you can say that we are still on the threshold of being stable to support our little family"</i>
Personal freedom for social, cultural and spiritual activities is limited	Disrupted social life	<i>"Difficulty in getting along with family, neighbors and other close relatives"</i>
	Loss of personal freedom	<i>"Miss traveling (usually within 1 month there can be 3-4 trips out of town or abroad)"</i>
	Loosing spiritual and cultural routines	<i>"Not free to worship"</i>
	Boredom resulting from staying at home	<i>"Suddenly have to be at home continuously / work from home (because he used to go to the office)"</i>
Stress from others (family, society, government)	Responsibility toward others: Family and society	<i>"This fear of pandemics affects their partner's job"</i>

	Strains due to Government's working methods and regulations	"Government strategy / response to outbreak management that is considered slow / lacking transparency"
Challenges and changes in managing personal life, work and study	Increased domestic and work burden	"Children with schoolwork, and i have to cook everyday"
	Difficulty in doing work and continuing study	"The internet is often down, which interferes with work from home"
	Difficulty in dividing time between work and personal life	"Divide time between work and children, because of work and home school"
	Changes in personal and work/educational routines	"WFH, which means that even though you don't go to the office, the working hours are actually longer, even on Saturdays, work is still being charged"
	Strains due to work/business	"Many companies layoff."
	Strain related to education, parenting, and child development	"Pressure to take care of children (school, play)"
Uncertainties and obstacles for future plans	Uncertainty about the future, jobs, study plans, and the sustainability of the outbreak	"Uncertainty in the continuation of the study"
	Future plans disrupted	"When preparing for a wedding"
Health related concerns, both for self and family	Worried about self one's and family's health	"Concerns of family members catching COVID-19"
	Lack of public awareness in adhering to health protocols	"Lack of awareness of outsiders (other people) about social distancing and maintaining health, cleanliness"
	Lack of access to health service, both general and specific for COVID-19 (Minimnya akses layanan kesehatan, baik umum maupun khusus COVID-19)	"Difficulty obtaining drugs on the market and if they are available they will be very expensive"
Financial strains due to decreasing income (Tekanan finansial karena penurunan penghasilan)	Anxious about economic condition (Cemas terhadap keadaan ekonomi)	"Worried because we were afraid that our savings would run out due to no additional income other than salary"
	Difficulties in surviving due to financial problems	"Financial condition because since the Covid-19 epidemic it has been difficult to find jobs"
	Job loss	"The office is closed so it must be laid off"

Perceived Community Stressor

Table 4: Themes, sub-theme and answer example for community, stressor.

Theme	Sub-theme	Answer Example
Personal freedom for social, cultural and spiritual activities is limited	Disrupted social life	<i>"Because of social distancing, we rarely meet and are a little afraid, suspicious when we meet what else is not wearing a mask"</i>
	Loss of personal freedom	<i>"I want to gather, I want to worship, I want to go out and I hear about those complaints"</i>
	Loosing spiritual and cultural routines	<i>"The habit of doing worship in a house of worship is hindered"</i>
	Boredom resulting from staying at home	<i>"Inexplicability to travel causes boredom in itself"</i>
	Difficulties and worries going to public places	<i>"Afraid to leave the house"</i>
Emotional well-being	Anxiety about news related to COVID-19	<i>"Anxious because the news is spread excessively, which is not necessarily true"</i>
	Emotional tension	<i>"Actually more of a psychological stressor, such as panic, boredom. But for work, as far as I know, most can still work from home. Some friends who are young and live with their parents also seem uncomfortable at home"</i>
Uncertainties and obstacles for future plans	Uncertainty about the future, jobs, study plans, and the sustainability of the outbreak	<i>"Economic pressure of course, job and income uncertainty"</i>
	Future plans disrupted	<i>"Friend's marriage without a reception (even backwards because the marriage fee is used to survive)"</i>
Perceived neutral and positive impact of COVID-19)	No stress and more time to spend with family	<i>"Nothing"</i>
Challenges and changes in managing personal life, work and study	Increased domestic and work burden	<i>"Difficulty adapting to work at home patterns. Working hours may be longer. Dependence on the internet network"</i>
	Changes in personal and work/educational routines	<i>"Office work that knows no time"</i>
	Strains due to work/business	<i>"His business has decreased turnover"</i>
	Strain related to education, parenting, and child development	<i>"Anxiety about family health, especially children related to changing school patterns to distance learning"</i>
Financial strains due to decreasing income	Anxious about economic condition	<i>"Stress about income and think about mortgage payments"</i>

	Difficulties in surviving due to financial problems	<i>"Lost job / business"</i>
	Job Loss	<i>"Trying to make money in a way that is not as usual, housing installments that still have to be paid amid the difficulty of making money"</i>
Health related concerns, both for self and family	Worried about self one's and family's health	<i>"Their lack of knowledge about Covid-19, so they are always consumed by false news"</i>
	Lack of public awareness in adhering to health protocols	<i>"There are still many people who go home to their hometowns, even though my friends and neighbors have sincerely not gone home"</i>
	Lack of access to health service, both general and specific for COVID-19	<i>"Soaring prices for masks and sanitizers, as well as the availability of goods that often run out"</i>
Stress from others (family, society, government)	Responsibility toward others: Family and society	<i>"Worried about being a virus carrier to people around you"</i>
	Difficulties from inner circle	<i>"Have to stick with old people who are verbally abusive"</i>
	Strains due to Government's working methods and regulations	<i>"Environmental safety is actually reduced"</i>

