

DETERMINANTS OF MATERIAL WELLBEING AMONG PARENTS OF CHILDREN WITH DISABILITIES

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Abstract: Previous study stated that both children and parents able commence deliberate behaviour and naturally adopt ways to affect the other's behaviour. They could assess their own behaviours and comprehend the information sent throughout the interaction. Parents of disabled children who suffer inadequate well-being unknowingly display negative parenting skills, making it difficult to help children with disabilities reach their full potential. When it comes to parenting, parents are always preoccupied. However, raising children with disabilities is a huge endeavour that has physical, psychological, and mental concerns for parents. To manage with their children's impairments, which are characterized by a wide spectrum of symptoms, parents frequently sacrifice their time, energy, and financial resources. In comparison to other disabilities, parents of children with autism spectrum disorder consistently reported greater levels of parental stress. The present models, however, are limited as indicators for assessing the well-being among parents of children with impairments. As a result, the goal of this research is to determine the level of material well-being and investigate the elements that influence it. In total, 230 Malaysian parents of children with disabilities took part in the study. To assess the research constructs and the structural model, smart partial least square (PLS) was used. The findings revealed that all the study hypotheses were supported, and the effect of the components inside the respondents' environment was confirmed. The results of this study showed that parents' financial attitudes, awareness of disabilities, and government support had a positive and significant impact on their children's material well-being. The study's anticipated outcome will help the government in developing plans to improve advanced and contemporary services for parents of children with disabilities.

Keywords: Children with Disabilities, Parents, Material Well-Being

1. Introduction

Both children and parents able commence deliberate behaviour and naturally adopt ways to affect the other's behaviour (Starc, 2014). The parent's direct involvement refers to their interest in and understanding of the kid, as well as how much the parents participate in their child's life. Personal parents' participation is devoting themselves to the kid both emotionally and materially.

It is vital to accommodate the children's material requirements. Material well-being is considered as satisfaction with a number of economic issues, such as government economic management, taxes, the cost of needs, household income, pay and fringe benefits from one's employment, financial stability, level of life, and family agreement on how money should be spent (Sirgy, 2018). This physical environment and material must be modified to accommodate children with impairments, with a focus on optimum safety. Toys and materials should also be chosen in accordance with the children's developmental needs. The type of food children consumes, the range of leisure activities they can engage in, the quality of neighbourhoods and schools they are exposed to, and, perhaps most importantly, the socio-emotional and psychological effect on family relationships all have an indirect impact on children's life satisfaction (Kempson, 1996; Knies, 2012).

The primary aim of this study wishes to identify the determinants of material well-being, to investigate the factors that contribute to this kind of well-being, and to develop material well-being framework which is more comprehensive as a new assessment tool for parents of children with disabilities. In total, 230 parents of children with disabilities in Malaysia took part in this survey. Smart partial least square (PLS) was used to test the study constructs and the structural model. Results showed that all study hypotheses are supported and confirmed the effect of the factors within the respondents setting.

2. Literature Review

Determinants of material wellbeing among parents of children with disabilities

Typically, one's financial attitude is considered as the result of exclusive benefits, functions, and resources, all of which might impact one's behaviour (Kristanto, 2011). According to Qamar et al. (2016), one's understanding of money is defined as an individual's ability to identify money as an instrument capable of affecting their money management activities. Moreover, one's attitude toward money is influenced by every purchase and saving made, altering one's ability to achieve particular life goals (Nga & Yeoh, 2015).

In addition, one of the elements contributing to high debt burden among individuals has been found as financial mentality (Idris et al., 2016). It is a crucial determinant of financial behaviour in which social involvement and the environment. These two elements have a big impact on financial attitudes (Herdjiono & Damanik, 2016). As a result, persons with positive money attitudes will be more careful with their spending, which can be accomplished through budgeting and planning for future financial needs (Sabri et al., 2020). Similarly, an individual that have a good attitude toward money will benefit from including characteristics such as retention, insufficiency, effort, and ability into their money management strategy (Abdullah et al., 2019).

According to a previous study by Abdullah et al. (2019), the variable of financial attitude can contribute to well-being. This research of the relationship between parents' financial attitudes and their children's material well-being found that it has a significant positive impact. Furthermore, Guedes et al. (2013) imply that actions to encourage individual optimism may improve population well-being.

Hypothesis 1. Financial attitude among parents of children with disabilities has a significant positive effect on their material wellbeing.

Both children and adults can be affected by long-term impairment. Disability awareness is the process of understanding, acknowledging, and accepting people's experiences with disabilities. Knowing, being aware, and stepping beyond your own level of comfort are all important aspects of gaining a better understanding (State of Michigan, n.d.)

It is critical for parents to be aware of disability and its impact on their children in order to ensure their children's long-term development. As a result, parents must be aware of their children's ailments as soon as possible so that appropriate intervention can be made for both parties' well-being (Breiner et al., 2016). According to the findings of a previous study conducted by Abd Rauf et al. in 2018, it is necessary to raise parental awareness and provide a support system when dealing with children. As a result, the purpose of this research is to investigate the impact of parents' disability awareness on their children's material well-being.

Hypothesis 2. Disabilities awareness among parents of children with disabilities has a significant positive effect on their material wellbeing.

A government may offer a privilege to private businesses, families, or other governmental bodies to advance a public goal. The provision of high-quality health care for disabled individuals is part of the government's obligation to preserve and advance society's interests (Tang et al., 2004). People with disabilities are among society's most vulnerable individuals. They are more likely to fall into poverty as a result of a combination of greater medical costs, poorer education levels, poor health, and relatively low working rates. Despite the accessibility to support the people with disabilities has received international attention, people with disabilities, particularly children and their families, continue to confront a number of hurdles that prevent them from receiving timely assistance, including health care (WHO, n.d; Krahn, et. al., 2015). The third hypothesis in this study is to see if governmental support, whether financial or otherwise, has an impact on the material well-being among parents of children with disabilities.

Hypothesis 3. Government support received by parents of children with disabilities has a significant positive effect on their material wellbeing.

3. Methodology

This section gives details regarding the data collection, the study instruments used, the survey structure, and the study sample and its demographic data.

Data Collection

A total of 250 questionnaires were distributed to parents of children with disabilities who were chosen at random from a stratified sample of parents who had sent their children to Community Based Rehabilitation Centres in Selangor. Acceptable results were obtained from 227 respondent, resulting in a 90.8 percent response rate. The data analysed using the SPSS and SMART-PLS software. Stage one involves evaluating the measurement model, while stage two involves the assessing of structural model. The goal of stage one is to assure the credibility

of the results by testing the measurement model for reliability and validity. Stage two, on the other hand, involves evaluating and analysing the study's suggested structural model. This stage involves coefficient determination (R²), predictive relevance (Q²), effect size (f²), and path coefficient (β).

Study Instrument

This study indicated a questionnaire survey to test the hypothesis. The survey included more than 29 items to measure the four constructs in the questionnaire. Table 1 lists the sources of these constructions. The researchers adjusted questions from previous studies to ensure that the study was applicable.

Table 1. Constructs and their sources

Constructs	Number of items	Sources
Financial attitude	6	Balushi et al., (2018)
Disabilities awareness	5	Salleh et al (2017)
Governmental support	10	Leonidou et al., (2011); Tan & Sousa, (2020)

Demographic Data

Male caregivers made up 32.2 percent of the total, while female caregivers represented 67.8%. A total of 44 percent of the respondents were between the ages of 31 and 40. In terms of profession, 47.1 percent work for the government, 25.1 percent working in private sector, and 14.5 percent are self-employed. A total of 61.2 percent of the respondents had a tertiary or higher education, while 36.6 percent had a secondary education level.

Table 2 shows the most popular source of information about children's disability for respondents. The respondent is permitted to pick many options. The most popular sources were family and peer (40.1%), video assist teaching (35.7%), self-education (34.8%), social media (32.2%), academic preparation (28.2%), programme (27.3%), training programme (27.3%), and early age exposure (26.4 %).

Table 2. Source of information about children with disabilities

Source of Information	Frequency (statistic)	Percent (%)
Law enforcement	27	11.9
Video assist teaching	81	35.7
Self-education	79	34.8
Academic preparation	64	28.2
Family and peer	91	40.1
Cultural events	11	4.8
Early age (school)	60	26.4
Internet	75	33.0
Workshop	43	18.9
Program	62	27.3
Mobile apps	37	16.3
Social media	73	32.2
Online training module	37	16.3
Training program	62	27.3

4. Result and Discussion

Data Analysis

In this study, partial least squares-structural equation modelling (PLS-SEM) was employed with SmartPLS software to do data analysis (Hair, 2021). A two-step evaluation technique consisting of a structural model and a measurement model was utilised to examine the acquired data. PLS-SEM is thought to be the best option for this study. PLS-SEM will aid in the handling of investigative research using complicated models. It also evaluates the entire model all at once.

Convergent Validity

When evaluating a measurement model, validity and construct reliability are considered (Hair, 2021). Table 3 illustrates that Cronbach's alpha (CA) has the values between 0.814 and 0.932 to identify the construct reliability. These values surpass the threshold that is 0.7. The findings also shows that the values from 0.866 and 0.943 are part of the composite reliability (CR) and it is evident that these values are more than the threshold of 0.7 (Hair et al., 2017).

Table 3. Convergent validity results that assure acceptable values

Item Constructs	Items	Items	Cronbach's Alpha	rho_A	CR	AVE
Financial attitude	ATT1	0.630	0.814	0.816	0.866	0.519
	ATT2	0.806				
	ATT3	0.700				
	ATT4	0.763				
	ATT5	0.669				
	ATT6	0.742				
Disability awareness	DA1	0.730	0.828	0.836	0.878	0.591
	DA2	0.753				
	DA3	0.739				
	DA4	0.829				
	DA5	0.787				
Government support	GS1	0.535	0.932	0.945	0.943	0.627
	GS10	0.835				
	GS2	0.750				
	GS3	0.759				
	GS4	0.833				
	GS5	0.866				
	GS6	0.809				
	GS7	0.812				
	GS8	0.858				
	GS9	0.809				
Material wellbeing	MW1	0.648	0.88	0.887	0.905	0.544

	MW2	0.805				
	MW3	0.730				
	MW4	0.758				
	MW5	0.798				
	MW6	0.749				
	MW7	0.667				
	MW8	0.731				

To determine convergent validity, this study analyse the average variance extracted (AVE) and factor loading. Table 3 shows that the factor loading values are above the value of 0.6. While the values produced by AVE that range from 0.519 to 0.627 are more than the threshold value of 0.5, the success in achieving convergent validity is contingent on the predicted results, as shown in Table 4 (Hulland, 1999).

Discriminant Validity

In order to undertake the measurement of discriminant validity, it was suggested to measure two standards: the Fornell–Larker principle and the Heterotrait–Monotrait ratio (HTMT) (Henseler et al. 2015). The HTMT ratio results are displayed in Table 4, demonstrating that the threshold value of 0.85 is still above the value of every construct, resulting in the HTMT ratio being established (Henseler et al. 2015). These findings aid in identifying discriminant validity. The findings of the assessment demonstrate that there were no issues with validity or reliability throughout the analysis of the measurement model. The structural model may then be evaluated in order to make better use of the acquired data.

Table 4. Heterotrait–Monotrait Ratio (HTMT)

	Disability Awareness	Material Wellbeing	Financial Attitude	Government Support
Disability Awareness				
Material Wellbeing	0.422			
Financial Attitude	0.225	0.608		
Government Support	0.518	0.397	0.163	

Hypotheses Testing—Path Coefficient

The structural model is the following stage once the measurement model has been validated. This entails estimating the route coefficients and the coefficient of determination using a bootstrapping approach with 5000 re-samples (R2). Table 5 also demonstrates that the variance's percentages, i.e., almost 41.5 percent, are the percentages of the variation in disability awareness, financial attitude, and government assistance, respectively.

Table 5. R2 of the endogenous latent variables

Construct	R ²	Result
Material Wellbeing	0.415	Mediate

This model was utilised in conjunction with Smart PLS and included a maximum likelihood estimation to determine the interdependence of a variety of structural model theoretical

elements. Table 6 shows the path coefficients, t-values, and p-values for each hypothesis in the path analysis, and all hypotheses were supported. The empirical results supported hypothesis H1, H2, and H3 based on the data analysis. The disability awareness, financial attitude and government support have significant effects on the material wellbeing: $\beta = 0.171, p < 0.004, \beta = 0.489, p < 0.000, \beta = 0.252, p < 0.000$, respectively; hence, H1, H2 and H3 are supported.

Table 6. Results of structural model examination (significant at * $p < 0.05$, ** $p < 0.01$)

Hypothesis	Relationship	Path	T-Value	VIF	F ²	Path Coefficient	Result
H1	Disability Awareness -> Material Wellbeing	0.171	2.678	1.308	0.038	+0.004	Accepted **
H2	Financial Attitude -> Material Wellbeing	0.489	10.073	1.031	0.396	+0.000	Accepted **
H3	Government support -> Material Wellbeing	0.252	3.857	1.274	0.085	+0.000	Accepted **

5. Conclusion

The proper training, counselling, and intervention programmes have been adopted to guarantee healthy lifestyles and promote wellbeing for individuals of all ages. Aside from that, the new evaluation tool would assist in empowering parents to control their wellbeing and will be performed swiftly by practitioners. The significance of the output is to give more insight into the well-being of parents of children with disabilities. This finding would help to enhance the parents' financial attitude with wellbeing literature by adding integrating behaviour and resources (government support) that can be applied to the interdisciplinary field of research.

The findings revealed that parents' financial attitudes, disability awareness, and government support had a positive and substantial impact on their children's material wellbeing. The outcome of this study will aid the government, especially the Ministry of Women, Family, and Community, in developing plans to improve advanced and contemporary services for parents of children with disabilities. This study added awareness due to the policy interest in children welfare and awareness has nested the role of families in enhancing the children's wellbeing. This area has prompted many policymakers to actively participate in family welfare. Supporting care costs must be clearly communicated so the burden of treatment can be shared between governments and the family in a fair and equitable way.

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