

Emotional and Financial Wellness Reconstructed While Transitioning through Covid-19 by Australian Families

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Abstract

Purpose: This paper explored how Australian families managed themselves to survive the emotional and financial turmoil unleashed on the country by the COVID-19 pandemic. Methodology: The aftermath effect of the pandemic is still fresh in the lives of many. Therefore, knowing how some managed to overcome the impact on their emotional and financial wellness will provide important lessons for others to consider. The study used a qualitative approach (interviews) to investigate how 12 families in Melbourne survived the two wellness scopes. Results: The data revealed that social programmers and interventions in the community such as playing games, watching movies and doing things together under lockdown were some of the ways certain families used to reconstruct their emotional wellness. Conclusion: Thus far, recommendations made by the families regarding financial wellness included: increase savings, cutting down expenses, job change, supplement income, and budget for children. The critical finding of this study revealed that the support structure provided by families has a major effect on how the families reconstructed and maintained their wellness during the pandemic. This study will contribute to the growing research on the COVID-19 pandemic, by exploring its influence (COVID-19) on family wellness, as well as contribute to the awareness and understanding of pandemics and their effect on family wellness. The study is also expected to contribute both locally and globally in shaping strategies and policies to mitigate the negative effects of the pandemic in relation to wellness and ensure that family life is restored and preserved immediately afterwards.

Keywords: Emotional, Families, Financial, Pandemic, Themes, Wellness.

INTRODUCTION

Australia was faced with the most catastrophic bushfire season ever experienced in the country's history during summer 2019-20. As if these preceding conditions were not enough, the global pandemic-COVID-19 aggravated the country's problems, by preventing families from enjoying overall wellness. These created both emotional and financial health problems for the families, as articulated by WHO that health does not only encompass the lack of a condition, but full physical, emotional, as well as social health (WHO 1946 as cited in Grad, 2002). Presently, there are massive ideas as well as variations standing for health, every one of which are connected to wellness dimensions (Gorgenyi-Hegyey et al., 2021; Baur, 2018). The typical opinions of health is posited by

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Dunn (1959), who argued that it is a dynamic procedure, enhancing a person's opportunity of health, while Hettler (1980) asserted that it is an energised procedure of which individuals familiarise themselves with additional effective ways of existence. These statements are concurred with by Smith et al. (2006: 344), who restored the meaning to the declaration that "health is the maximum state of wellness of people and also teams." This meaning links health and wellness to something higher than the physical state of the body to welcome one's very own prospect (Meiselman, 2016: 102), as well as makes it special. Thus, the optimal state of health of individuals and groups, promptly points to two focal aspects: (1) the understanding of the greatest capability of an individual physical, psychological, social, and monetary well-being; (2) the fulfilment of one's practical assumptions in the family, neighbourhood, prayer location, work environment and also various other setups.

This paper concentrates on the emotional and financial facets for the fulfilment of wellness amongst Australian families transitioning through the COVID-19 pandemic. The purpose is to demonstrate how the Australian households developed (1) Emotional pathway of wellness within the context of the COVID-19 pandemic, as well as the recommendations made by the families and also (2) the Financial pathways of wellness within the context of the COVID-19 pandemic, and recommendations made by the families.

This is due to the fact that the eight-dimensions of Swarbrick and Yudof (2015) whereupon this research study is based highlights that they are all inter-connected. When we really feel economically stressed out (e.g., raising financial obligation), we experience psychological tension (stress and anxiety), often causing physical issues (disease), much less performance at the office (occupational), and also examining our very own definition and function in life (spiritual) (Swarbrick & Yudof, 2015). When we are not functioning (occupational), we shed chances to engage with others (social), cannot obtain the high quality foods as well as healthcare to remain well (physical), and might relocate to a location that really feels much less risk-free; and safe and secure (environmental). Hence, this paper argues that, an understanding of any one of the eight dimensions....can provide a hint of the sort of wellness effects that any type of target(s) might experience and also the readily available methods that can be made use of to assist.

Emotional wellness involves sharing sensations, delighting in life, adapting to psychological obstacles, and handling anxiety as well as stressful life experiences (Ingle et al., 2022). Emotional wellness plays a substantial function in keeping favourable psychological health and wellness. It manages health-seeking behaviours, enhances decision-making abilities, increases social interaction, and aids healing from difficult scenarios or diseases (Thimmapuram et al., 2017). Therefore, emotional wellness plays a considerable role in the general health of an individual (Thimmapuram et al., 2017). The extensive break out of contagious illnesses such as COVID-19 has actually been related to emotional distress and signs of mental disorder, given that some individuals have actually shed their full time or part-time work because of closure of businesses (Bao et al., 2020), as well as denied the chance to enjoy laughter and humour which they usually obtain from their social communications (Wellenzohn et al., 2018). The absence of socialisation, with it linked the denial of humour and bondage from peers can result in psychological distress (Schrodt, 2020). Graduates as an example, in their last years in many nations ended up being distressed concerning the job market they will get in soon, and this had an unfavourable effect on their family as a whole (Goldberg, 2021). Such sensations amongst families tend to produce emotional discrepancies.

Financial wellness involves the capacity to have funds to satisfy useful requirements, a feeling of control and understanding regarding individual funds. The break out of COVID-19 produced a disastrous influence on the monetary health of many, such that people had to make adjustments in their day-to-day lives (Kutsar & Kurvet-Käosaar, 2021). The beginning of the pandemic in Australia in March 2020 had a significant effect

on the job market. Activity restrictions, along with lockdowns, plus precautionary methods, resulted in many businesses closing or opting for lowered capacity. Often, the result was a substantial selection of workers lost their jobs or had their hours decreased, while others quickly had to operate from their homes (Black & Chow, 2022). Job possibilities and advertisements went down considerably. Federal government interventions, including the introduction of the JobKeeper wage help, aided to keep many workers in their job. Without this JobKeeper effort, financial wellness would absolutely have reduced a whole lot more (Diocesan & Day, 2020), with an indirect substantial effect on older individuals (Chung et al., 2020). Employees were challenged with working from home, leave, and also wage cuts that compelled them towards what could be specified as one of the most severe monetary dilemmas in Australia during a pandemic (Corporate Wellness Magazine, 2021). The COVID-19 constraints show that numerous residences ended up being financially endangered (England, 2021), inclusive of Australian families. This monetary dilemma increased the anxiety and stress levels for employees and employers, who may have been financially well before the pandemic (Corporate Wellness Magazine, 2021). How the stimulus packages and the related issues offered financial wellness among Australian families is of interest to this paper.

FAMILY WELLNESS

Nations consist of societies, and societies encompass families of varying dynamics and characteristics. Investing in the wellness of families is crucial, as it is the basis for thriving communities and the collective wellness of families significantly impacts the economic, social, and psychological development and growth of nations. Family relationships, which connects lives or fosters interdependence within family relationships, exist over a period of time and are consequential for wellness across the lifespan (Umberson et al., 2015). Diverse types of family relationships such as migrants, single parents, same sex couples, retirees, aborigines, and married couples notably expands the complexities underpinning family relationships, while affecting the dynamics of wellness within families (Gouveia, Ramos & Wall, 2021).

Families play a pivotal role in promoting sustainable societal development and outcomes. As such, functional families support each other, and others beyond the family system in sharing resources, expertise and capabilities toward family and broader societal wellness (Fisher et al. 2020). For example, family members may provide care, finance, protection, and emotional support during adversities such as COVID-19, to enable the family as a unit to function and flourish. Ultimately, such endeavours provide a, enabling and supportive environment, which is envisaged to contribute to positive family wellness outcomes (October et al. 2022).

Thus, the nature of family relationships may profoundly retard or benefit wellness, as relationships provide a sense of meaning, purpose, and resources which may influence individual and family wellness. For example, the quality of social support provided by families (e.g., care, love) may influence physical and emotional wellness of family members. Additionally, family members may encourage positive affect to enhance financial and occupational wellness. These core dimensions of wellness help to regulate the behaviour of individuals and family members, while not compromising coping mechanisms and strategies to deal with wellness issues (Suitor et al., 2017). Conversely, poor relationships may diminish emotional and financial, amongst other wellness dimensions such as physical, occupational and social wellness. Relatedly, wellness is a life-long process with experiences that may be both positive and negative, thus highlighting the need to continuously manage wellness.

More specifically, the COVID-19 pandemic has compromised family wellness in various ways. It has affected family cohesiveness; and caused negative moods, loss of employment, financial stress, emotional distress and conflict among others (Feinberg et

al., 2021). Due to the unprecedented nature of COVID-19, family relationships either perished if they could not cope, or garnered resources to reconstruct their wellness as they transitioned through the pandemic.

METHODS AND ORGANISATION

This paper focused on the emotional and financial wellness, at the interface of Australian households transitioning through the COVID-19 pandemic. These two wellness dimensions were based on the wellness measurements of Swarbrick and Yudof (2015), routed towards minimizing anxiousness, mental distress, sensations of pessimism; and general financial stress, which are essential for specific individual and family wellness. The study adopted a qualitative approach of epistemological assumptions that deal with qualitative design. It is inquiry grounded, whereby the researcher utilised in-depth interviews to interrogate the lived experiences and perspectives of individuals and families about the phenomenon under review through direct interaction with the participants (Lobiondo-Wood and Haber 2017). A qualitative method was employed in this study, as it enabled a detailed and thorough understanding of complex and interconnected wellness issues, and to explore exactly how COVID-19 impacted household health throughout the pandemic. (Rahi 2017). These details were elicited through direct interaction with the participants, who in unencumbered ways, shared their experiences as they transitioned through the pandemic.

The interviews were carried out to generate information from individuals and their families relative to their viewpoints on the two-wellness measurements and strategies used to reconstruct their emotional and financial wellness.

The meetings were recorded and evaluated qualitatively, with the help of NVivo 12 software application. Thematic analysis was used (by means of NVivo), because it is versatile and also systematic; and can make input into themes and subthemes.

Sampling technique

A nonprobability, convenience sampling strategy was utilized for the sample selection, and one-on-one semi-structured meetings, either in person or by means of zoom, with numerous kinds of families were carried out. The participants were made up of different families; and were very easy to reach as references were made by a supervisor of an NGO and various other subsequently referred family members that took part (Saunders et al., 2015). In using non-probability sampling, the option of 12 households was based upon the variety of Australian families including Aborigines; gay pairs; solitary mom and dad family members; straight family members; childless pairs; minority and majority groups; migrants, retired families, and opened to all races to guarantee variety and representivity. The 12 families were communicated with in their particular social positions as partners, moms and dads, youngsters, brothers or sisters, grandchildren; or an extended family living with each other as a system. Inclusion criteria focused on families who were representative of the Australian society; above the age of 18; and opened to Australian families with diverse ancestral backgrounds. Exclusion criteria focused on non-residents/non-permanent or undocumented citizens in Melbourne, Australia; those below 18 years of age; and individuals with intersecting identity factors such as mental or intellectual disability.

The population for the study were families living in Australia during and post COVID-19 and affected by the pandemic in various ways. The 12 families as a target population were more refined, compared to the general population on the basis of the target population having no attribute which controverts a research goal, assumption, or context (Yin 2013).

The limitations encountered during the study included interviews with 12 Australian families; the size of the participants may not reveal the popular view of the Australians at

large; research participants may not have provided detailed or honest answers; time to complete the study was a limitation; and resource availability was also a limitation (Sekaran and Bougie 2013).

Biographical information on interviewed families

The study interviewed 12 families living in Melbourne, Australia. The number of their household members and their major income source was likewise explored as these can give a direct hint of the magnitude of their wellness situation prior to COVID-19, overall effect of the pandemic on their wellness and their suggested adjustments to wellness as a strategy for those still under the curse of the outbreak. The families interviewed were represented as numbers (Eg: Family1, 2 and 3 in Table 1), according to the order in which they were spoken with. This aided the researcher to conveniently acknowledge the households and their reactions; while also keeping privacy for purposes of ethical considerations.

Table 1: Biographical information

Family	Description	No. of household members	The main source of income
1	Retired	2	Pension
2	Majority group	4	Salary
3	Migrant	3	Own business
4	Single parent family	3	Salary
5	Migrant	6	Own business
6	Minority	7	Own business/salary
7	Migrant	6	Salary
8	Retired	4	Pension
9	Gay couple	4	Salary
10	Minority	5	Salary
11	Aborigine	2	Salary
12	Straight family	3	Pension fund/investment/salary

Source: Self-generated by researcher

Design

Outline of data analysis and alignment to themes, subthemes and objectives

Considering that the data collected for emotional and financial wellness were large, it was reasonable to think that numerous of the exact same codes will be made use of consistently throughout the analysis and discussion . This, Saldaña (2015) suggested to be both calculated and also natural. Calculated due to the fact that the scientist's goal was to identify the interconnectivity in the measurements that were shown in the recurring patterns of activities as well as uniformities in human events as received in the data; and natural because there are mainly variances as well as recurring patterns of activity in human events (Saldaña, 2015).

Themes and subthemes

The themes and subthemes arising from the messages in the transcriptions were classified according to three main themes recognised from the interview guide. This aided to understand big quantities of data associated with the experiences, expertise and also point of views of the Australian families so that the information may be aligned to the study purposes and questions. This was accomplished through familiarisation with the data, undertaking coding, creating subthemes from the major themes, and reporting on the outcomes as shown in Figure 1.

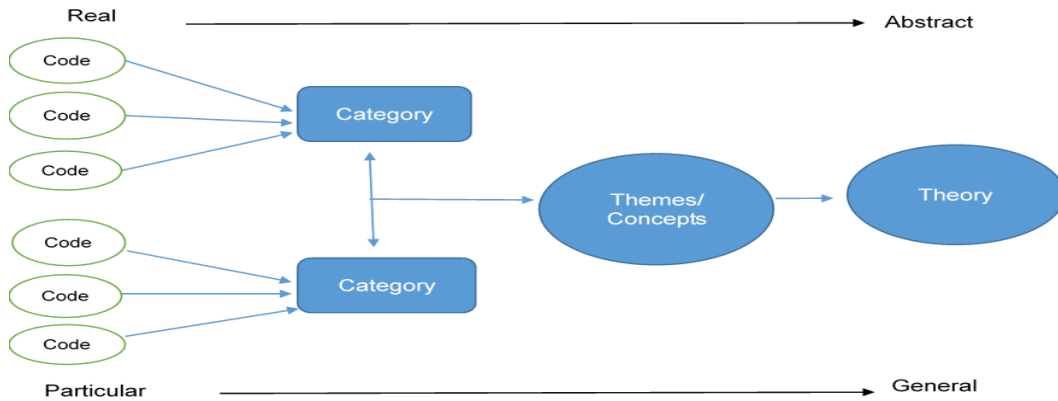


Figure 1: A streamlined codes-to-theory model for qualitative inquiry

Source: Adapted from Saldaña (2015)

ANALYSIS OF INTERVIEWS

Initiatives were made to make sure that data were fairly contrasted, remembering the emphasis of the paper. Spencer (2011:8) suggests that the 'craft' of qualitative research study needs an equilibrium between inductive pressures permitting the gathered information to promote itself, and also deductive forces-structuring, getting concepts stemmed from academic designs and principles. As a concept, a provisional list of codes must be established in advance (deductively) to harmonise with a research study's theoretical structure (Saldaña, 2015). Hence, the themes for this paper were established deductively ahead of time for the purposes of data collection and evaluation; while the subthemes were inductively determined.

RESULTS

Emotional wellness dimension

Three deductive themes were pre recognised here. The story which followed was underpinned by a conversation of the following subthemes, which were inductively determined as illustrated in Table 2, which emerged for emotional wellness.

Table 2: Emotional wellness themes and subthemes

Themes	Subthemes
1. Emotional wellness situation before COVID-19	1. Stable emotional state. 2. Fairly stable emotionally 3. Contentment and carefree
2. Overall effect of COVID-19 on	1. Positive effect on emotional wellness. 2.

emotional wellness	Negative effect on emotional wellness
3.Recommended changes to emotional wellness	1. Staying connected with friends and family. 2. Meditation and exercise. 3. Vacation. 4. Planning 5. Getting pets. 6. Setting boundaries. 7. Social programmes. 8. Art and music.

Source: Self-generated by researcher

Themes

Theme 1: Emotional wellness situation before COVID-19

The families were asked to explain their emotional wellness state or that of their family members prior to COVID-19. From the meeting records, a lot of them defined their emotional states as follows:

Subtheme 1: Stable emotional state

We are family-oriented, very close-knit as a family, and supportive of each other. This provides the grounding for first-hand intervention from a family perspective to cope with any stress (Family 10).

Very stable family, well connected with each other, always happy and try to keep the peace and harmony at home (Family 3).

A light-hearted happy family rooted in a culture of human rights and values of true humanity- respect, altruism, empathy, peace and harmony (Family 9).

From the above narratives, one might extract that emotional security was centred on household framework. It therefore suggests that being carefully weaved to family members and also having excellent assistance around a person boosted their mood. One of the participants resembled these beliefs by revealing the following:

Our overall emotional state of wellness was quite a good one before COVID-19. We would spend weekends with the grandchildren/ family and friends. We occasionally had family picnics, and church activities, and joined in celebrations. We did have counselling services to help with our family loss, which helped to stabilise us and adjust to having our grandchildren live with us. We are happy and appreciative of each other, helping each other with our strengths and weaknesses (Family 8).

The above opinions strengthened the narrative that the household framework may have an effect on mental health consisting of emotional wellness. Therefore, affirming the statement by Behere et al. (2017), one can adequately state that anything that interrupts the family framework can cause a number of damaging effects on the emotional wellness of the relative. Beside the family framework, the participant from family 2 exposed that the network of close friends around them was very useful to their emotional wellness.

Our network of friends and family is invaluable- support through tangible and intangible means gives us a sense of belonging, feeling loved and that there are people who care about us. Feeling you have a strong support network i.e. people in your life that care about you (Family 2).

Subtheme 2: Fairly stable emotionally

It was gathered from other responses that while there were days of emotional discomfort, families managed to pull through it.

My husband and I are fairly stable emotionally. But it is only human to have down days, for example when he is not feeling well, or sometimes I may feel overwhelmed with ensuring that everything is in order such as payment of bills, ensuring his medication is properly taken or if the carer does not come in (Family 1).

Fairly stable, nothing, which we would consider life-threatening (Family 11).

We managed a fair state of emotional wellness. It is only normal to experience emotional turmoil as a family, but nothing was unmanageable (Family 6).

Fairly stable. Besides our son's challenges and the need to continuously support him, we had little to stress about prior to COVID-19 (Family 7).

Subtheme 3: Contentment and carefree

We are generally content with our lifetheme, but there are times when we may express our discontentment, but we always try to resolve issues amicably (Family 2).

From the above opinions, health appeared to be identified with happiness, with no problems. The declaration from family 12, that emphasized the following can sustain this opinion:

Carefree, happy family and comfortable (Family 12).

Included in the above, a feeling of satisfaction was magnified from the declaration by family 5.

Before COVID-19, I and my family were having less stress; we were able to express our feelings and cope with life's stressors and enjoy life. We were having a sure source of income to take care of ourselves in terms of food and children going to school without any stress because we were able to buy all necessary requirements for subsistence and pay easily their school fees. We could enjoy fulfilled and happy lives, take care of our well-being and invest time in our wellness (Family 5).

Theme 2: Overall effect of COVID-19 on emotional wellness

Families revealed both positive and negative effects of the pandemic on their emotional wellness.

Subtheme 1: Positive effect on emotional wellness

For us, COVID-19 gave us more time to bond as a family. Kids also had more time at home since schools were closed. Our strong family ties are a recipe for coping during stressful experiences like the pandemic (Family 10).

Subtheme 2: Negative effect on emotional wellness

- **Distraught and fear**

Initially, we felt quite distraught. We were fearful of the unknown. There were days of sadness when we heard of the loss of family and friends, those who became unemployed (Family).

Also, watching and listening to the news on various social media platforms invoked much sadness, anxiety and fear (Family 1).

Initially, it was stressful when we had little knowledge of the virus and when we lost loved ones due to it (Family 11).

There were times our children became frustrated with being indoors and not attending school. I also became despondent when my work shifts decreased. We also mourned the passing on of family and friends. Despite episodes of sadness and anxiety, we did not allow it to overwhelm us. (Family 2).

The pandemic caused many changes in our everyday lives. It also created a sense of fear, anxiety, anger and sadness, because of social distancing, not seeing lost ones; and adapting to new ways of living (Family 4).

We lost 2 family members, which brought with it feelings of fear, uncertainty, hopelessness, and grief. But we embraced these emotions and moved forward. Life can throw curve balls at us, but we need to be resilient. It is ok to feel negative emotions, but through our love and commitment to each other as a family, we mourned together and moved on (Family 9).

It is worth stating that being confined together could also psychologically impact the emotional wellness of the family, as noted by family 8.

We were forced to solve our problems under constrained and emergency circumstances. The children did express feelings of fear, anxiety about coping with their studies; and sadness about not meeting their friends/ family. As parents, we were stressed about becoming sick from the virus, especially the aged grandma (Family 6).

The reality that the COVID-19 pandemic disrupted critical health services to a large extent, made me worried that if we fall ill, we may not receive the needed medical attention, as many high care beds are currently filled with COVID-19 patients nationally. We were worried about our grandchildren, as they depended on us for their overall well-being, and we needed to be safe and healthy (Family 8).

- Stress

During COVID-19, the loss of steady income from our jobs caused stress (Family 5).

The family collectively had to support my son and aging mother whose health conditions deteriorated during the COVID-19. This negatively affected our emotional state. But being go-getters and immigrants, we worked hard to be here. Hence, we did not allow the domestic changes and additional responsibilities to bring us down. We worked around these challenges to minimise our stress (Family 7).

- Paranoid

We became paranoid about being around family and colleagues and in society in general. The impact of the older family members in your family is affected and possibly causes the death of your family member if you infect those (Family 3).

To recap, one can extract that while there was a favourable result of the pandemic, regarding a boost in family bonding, it increased mental disruptions such as anxiousness and fear. It is important for emotional health to be routed towards lowering anxiety, mental distress and also sensations of pessimism. This, Arcuri (2018) disclosed to be basic for the individual and the family in its entirety.

Based on the aforementioned narratives from participants, it is revealed that COVID-19 created an unprecedented impact on emotional wellness. While many countries introduced lockdown rules as containment measures against the pandemic, such measures to avoid social contact, however, raised many questions and interpretations that often resulted in emotional illness instead of wellness. It was revealed that while many of the participants and their families experienced stable emotional wellness situations before the pandemic, many families experienced heightened mental, psychological and emotional effects such as stress, fear, paranoia, distraction and dampened moods during the pandemic. This is evidence of the effect of COVID-19 on the emotional wellness dimension within families. This is also consistent with previous studies that the COVID-19 pandemic led to heightened incidences of mental health disorders such as anxiety, post-traumatic stress, depression, insomnia, irritability, and decreased attention (Gualano et al. 2020; Brooks et al. 2020).

Moreover, other research studies noted that restricted measures have affected the social and mental health of individuals (Brooks et al. 2020; WHO 2020). Participants revealed that loss of income, social restrictions, reduced income, and loss of loved ones heightened the frustration of individuals and their families. Such restrictions on individuals and their families, contributed to negative effects their mental health. For example, it was reported by some participants that watching and listening to the news on various social media platforms invoked much sadness, fear and anxiety. It thus can be posited that social media was one of the drivers of negative emotional wellness during the pandemic. This can be corroborated by scholars such as Depoux et al. (2020) and Gao et al. (2020), who argued that the psychological impact of the COVID-19 pandemic was profound, due to worldwide exposure by social media platforms and increased global connectivity. Thus, the uncertainty of one's future; the endless dissemination of horrific events regarding the COVID-19 pandemic; death of family and friends; along with toxic social media posts potentially heightened one's sense of depression or anxiety.

Furthermore, the interviews revealed that the lack of movement and sedentary behaviour such as the confinement, saddened the moods of some of the participants. This may be attributable to social disconnection from friends and families. Khan et al. (2020) noted that the exclusion of daily interaction with friends, acquaintances, and neighbours is hugely confining, and it may drain an individual's emotional wellness. This also manifests in the form of an individual's self-esteem. From the interview data, some of the participants had difficulty feeling good about themselves due to fear and uncertainty about getting infected as well as financial stress, which were some of the main fears emanating during the pandemic. The consequence of this is the negative effect on an individual's mental health (Serafini et al. 2020).

It was further uncovered that the pandemic completely reconfigured the lifestyle of some of the families, as they felt overwhelmed with the disturbance to their basically happy, peaceful, and organised life. This change in lifestyle manifested in avoiding going to buy groceries or medicine, because of fear of contracting the disease and infecting other family members. families, it was unbearable to deal with, and thus described it as emotionally draining to experience.

Theme 3: Recommended changes to emotional wellness

Given the worries of COVID-19 and its adverse impact on emotional wellness, rebuilding health might be crucial in living a hassle-free life, without anxiety and fear. The participants suggested the following modifications to emotional wellness, which they thought will certainly aid them conquer their emotional wellness challenges.

Subtheme 1: Staying connected with friends and family

Ensuring that we stay connected more often as friends and family.... We get so caught up in our daily routines that we often don't contact those dear to us sometimes for long periods of time. Reaching out to those important as one call may save a person who may be in distress or too embarrassed to seek help (Family 1).

Engage in more leisure activities with family and friends, which can bring more joy to all of us (Family 11).

Maintain more consistent connections with immediate family members, distant relatives and associates (Family 8).

Engage in more games as a family.... My kids find WORDLE quite stimulating (Family 2).

Start spending more time with each other like watching movies; playing games or engaging in outdoor activities (Family 4).

Subtheme 2: Meditation and exercise

Start meditation and exercising more regularly and as a daily routine for the entire family (Family 10). We want to try meditation and yoga as a family (Family 2). Finding an outlet for physical activity, such as a sports league or a gym/fitness centre (Family 5)

Subtheme 3: Vacation

Go on safe short trips together, and take time to teach my parents some online games (Family 12).

Going away on healing retreats (Family 3).

To spend more quality time outdoor through picnics or a vacation (Family 7).

Subtheme 4: Planning

I am generally impulsive.....thinking before I act can help to avoid unnecessary stress (Family 1).

Improving our business plan so that undue stress does not resurface (Family 3).

Subtheme 5: Getting pets

We are considering getting a pet; our kids enjoy animals' especial dogs. It can be a great stress reliever (Family 2).

Subtheme 6: Setting boundaries

We need to create boundaries- for example bearing neighbours and friends who want to visit unannounced must be managed diplomatically (Family 2).

Subtheme 7: Social programmes

Increase our knowledge about socio-economic safety net interventions such as insurance coverage for loss of income, and social programmes in the community (Family 6).

Subtheme 8: Art and music

Focusing more on art and music to help with the expression of my emotions (Family 9).

Financial wellness dimension

Three deductive themes were pre recognised here. The story which followed was underpinned by a conversation of the following subthemes which were inductively determined, as illustrated in Table 3, which emerged for financial wellness.

Table 3: Financial wellness themes and subthemes

Themes	Subthemes
1. Financial wellness situation before COVID-19	1. Stable financial situation. 2. Family facing financial problems
2. Overall effect of COVID-19 on financial wellness	1. Positive effect on financial wellness. 2. Negative effect on financial wellness. 3. No effect on financial wellness
3. Recommended changes to financial wellness	1. Increase savings. 2. Cutting down expenses. 3. Job change. 4. Supplement income. 5. Budget for children

Source: Self- generated by researcher

Theme1: Financial wellness situation before COVID-19

Insufficient financial wellness, throughout the pandemic was a significant trouble around the world (Raveendran et al., 2021). It was important to recognise the monetary obstacles dealt with by the individuals prior to COVID-19. When asked to define their financial difficulties prior to COVID-19, the following were the subthemes that emerged.

Subtheme 1: Stable financial situation

...we always lived according to our means and have a budget (Family 1).

No financial challenges- budgeting to meet our expenses and live within our means was a priority (Family 11).

No. Our financial resources met our practical needs as we budgeted and lived within our means (Family 5).

The above narratives suggest that the individuals take part in budgeting; and do not invest greater than their revenue. This indicates that they can conserve cash for their monetary objectives, and also mitigate against emergency situations when additional cash money is required. For example, financial budgeting might have added to the timely settlement of financial obligations as seen in the statements listed below.

No- we lived on a strict budget. However, when there were unforeseen major expenses such as plumbing we used our credit card, but ensure it was paid off timeously (Family 2).

No as a couple we have been formally employed- income has been stable (Family 10). No financial issues- retired parents had a steady source of income. I remained in my job without any financial restraints (Family 12).

No stable business and income (Family 3). No, as we were all employed (Family 4). No, we barely experienced financial challenges before COVID-19, as I had a stable job; my wife was working; while one of my daughters also had a part-time job. My mom had a stable pensioner's income (Family 7).

No- I had a management job which paid well. My partner owned a restaurant business which was flourishing (Family 9).

The retired pair, that resided on their pension plan, likewise recognised supplementing their earnings by working part-time. One might state that having a steady source of revenue and/or financial revenues might have reduced monetary obstacles. For example, the loss of income put many individuals at risk of financial obstacles throughout the pandemic (Raveendran et al., 2021). Thus, having a resource of income minimizes financial difficulties as noted by family 8.

No, we lived on our pension, which was sufficient. Our grandchildren receive support from their late parents' trust fund. We tutored part-time to supplement our income (Family 8).

Subtheme 2: Family facing financial problems

With or without COVID-19, our family would have financial challenges here and there. It is a manifestation of the economic environment (Family 6).

The above follows the opinions that financial and social settings like the macro-economic context, accessibility to education and learning; family wealth; and geographical area can influence financial wellness (Brüggen et al., 2017).

Theme 2: Overall effect of COVID-19 on financial wellness

Subtheme 1: Positive effect on financial wellness

In terms of the positive effect on financial wellness identified in the study, some of the participants noted the following:

- Reduced cost of living

Staying at home has made us resort to more cooking which is cheaper, we saved on travel costs to work; shopping for clothes was reduced (Family 10).

Helped us to save more: no outings, dinners, and take-outs; no shopping for clothes and presents; reduced spending on luxuries and toiletries (Family 12).

Subtheme 2: Negative effect on financial wellness

- Reduced income

The reduced income from private tutoring meant that we cut down on personal luxuries (Family 8).

I continued with my management post. The restaurant business was forced to close. My partner had to hold 2 part-time jobs after he closed the business. There was a decrease in income, but we were not left in debt. He did receive relief funding from the government (Family 9).

COVID-19 affected our financial well-being, as my wife and daughter stopped working. We had to cut down on expenses (Family 7).

But COVID-19 caused my retrenchment from my part-time job. I became unemployed for a period of time. My wife had to close down her business. We had to focus on essential needs due to reduced income. We did receive support from special relief grants, family food sponsors and vouchers from the church (Family 5).

- The increased cost of living

Business affected & income affected & cost of living increased. We had to revisit our spending habits, reduce expenses, especially luxuries, and used some of our savings/ credit card facilities (Family 3).

..Our gas/ electricity bill did increase (Family 4).

Subtheme 3: No effect on financial wellness

We retained a stable income from our full-time jobs. The income from the part-time business decreased. Fortunately, we did not have too much debt to leave us in a financial crisis (Family 6).

The COVID-19 situation created a new dynamic in financial wellness, which posed a serious challenge to individual wellness. For instance, nearly all of the participants had no financial distress before the pandemic, with most being employed or owning businesses. However, the COVID-19 pandemic disrupted this financial stability. Most of the participants experienced an increase in the cost of living, which may also be linked to the reduced household incomes, reduced working hours, and job losses. This suggests an effect on financial wellness. According to Berglof and Farrar (2020), negative involuntary shocks in the labour market such as job losses, lower wages, and reduced working hours decreases the available resources for financial wellness. It thus can be said that COVID-19 made some families financially vulnerable.

Nonetheless, it was found that the pandemic had positive effects on some of the participants. Some of the families saved more, due to the reduction in luxury expenses like travel costs, shopping, and eating out. Another plausible explanation for the reduction in the cost of living may be that the participants became cautious about spending too much, in view of uncertainty and fear. As such, Warren et al. (2021) found that Australians were reducing their spending in response to the financial and economic effects of COVID-19, and there was a heightened level of caution regarding spending.

However, some families had access to funds from savings, credit cards and family members to meet expenses.

Theme 3: Recommended changes to financial wellness

From the above narratives, there was no question that the COVID-19 pandemic had significant adverse effects on wellness health outcomes. In this theme, there was proof that work and earning losses were damaging to financial wellness. The effect was felt on exactly how a few of the individuals changed their requirement of living to reduce expenses, and to take care of their financial wellness. Given the stated obstacles and the need to make changes to financial wellness in case of an additional unfavourable situation, the following suggestions were made for financial wellness

Subtheme 1: Increase savings

Undoubtedly, financial savings were crucial for most of the individuals interviewed. It assisted the family and also enabled them to pay their costs timeously to stay clear of psychological distress. Numerous of the individuals recommended enhancing cost savings as a suggestion for financial wellness.

Try to amend our budget to increase savings, so that we can go on a local holiday after the pandemic (Family 1). Improve on our savings plan (Family 2).

Revisiting our income and expenses to improve our savings (Family 3).

Find ways to increase our savings plans, and apply for promotions even if it means moving away as we are all working and financially independent (Family 4).

Improve on our savings plan (Family 5).

Increase our pension fund (Family 7).

Subtheme 2: Cutting down expenses

One more method several of the families used to handle the pandemic was by reducing costs. They attained this by prioritising just the household needs and staying clear of unwanted expenses. As such, reducing expenditures was advised as a modification to monetary health.

Look at ways to cut down expenses like electricity/water savings, buying groceries in bulk during specials and increasing the vegetables which I plant in my garden (Family 1).

Start using the train services rather than driving to work; this was a major fuel-saving strategy. Buy non-perishables in bulk when they are on special (Family 12).

Try to minimise the use of our cars- save fuel and maintenance. Reduce the use of the credit card (Family 2).

Use more public transport (Family 5).

Subtheme 3: Job change

An additional means through which one may rebuild monetary health was through a job change. COVID-19 revealed the reality that some work did not assure monetary protection, and employees become vulnerable to losing work during the outbreak. This might have educated the choice for work adjustments, as recommended by a few of the participants.

Change our jobs; increase our mortgage repayments (Family 11).

Apply for a new job. Find better premises for my wife's salon in a busier area/ improve her beauty and hair skills (Family 5).

Another premise for job change may be motivated by the desire for a higher salary – which may help in accessing loans as noted by family 10.

Maybe apply for other jobs with a higher salary (Family 7).

Securing a permanent job, this can allow me to get access to loans. My wife hopes to apply for better-paying jobs once she qualifies with her degree (Family 10).

Subtheme 4: Supplement income

Supplementing revenue was an additional recommended method of rebuilding financial wellness. No question that COVID-19 actually took a toll on the earnings of numerous families. It is easy to understand that some of the individuals preferred supplementing their revenue. This might be linked to the reality that greater earnings were related to higher financial satisfaction (Brownish & Gray, 2016), much less economic difficulty (Shim et al., 2009), as well as much better financial well-being (Brugler et al., 2021).

Continue with the private lessons to supplement our income (Family 1).

Source funds to diversify the business. Start private tutoring. Implore our university kids who are working part-time to contribute to household expenses (Family 6).

Increase our IT skills so that we can offer more online classes (Family 8).

Subtheme 5: Budget for children

Financial education and learning for youngsters is essential in the long-term for effective retirement planning during downturns, such as that triggered by COVID-19 (Lim et al., 2021). In keeping with this, two of the participants exposed establishing a budget plan for their kids as a way of handling their expenses.

Develop a budget for the children to manage their expenses (Family 2).

Expose our children to basic financial planning such as drawing up their own budgets, and setting goals so that they start being frugal with their allowances (Family 9).

DISCUSSION

Emotional pathways of wellness created within the context of the COVID-19 pandemic, and recommendations made by families

The COVID-19 pandemic got to its peak, and kept evolving. The authorities used such occasions to tighten control measures, and the people come to a point of feeling indoctrinated especially, when science opened itself to questions (Ingle et al., 2022). The absence of routine and soothing tasks such as workouts, spiritual tasks, and sporting activities produced anxiety amongst several family members. Some families in this study stated that, they readjusted by accepting the modifications around them. This they accomplished with favourable way of life modifications such as sufficient rest and balanced diet regimens as a method of rebuilding their emotional wellness. This outcome is consistent with that of Ingle et al. (2022), who asserted that embracing minor favourable adjustments in ways of life was substantial in wellness end results. Favourable decisions which did not accentuate wellness challenges, was additionally crucial in handling and keeping emotional wellness. For example, by restricting viewing or focusing on social networks, several of the households had the ability to preserve and handle their emotional health. This is due to the fact that social networks, without clinical evidence enhanced the negativity around the infection, which usually increased negative feelings. This opposes the promoters of positive psychology, which focuses on the positive side of human strengths.

Some of the participants revealed that regardless of the worry of a lack of activity and increased sedentary behaviour, they were able to control themselves through domestic

chores and caring for their grandchildren. It was revealed that social assistance from others as well as online interaction with loved ones were crucial in preserving and handling emotional health. It additionally emerged that social support from people and also charity organisations aided in preserving emotional wellness. It might hence be thought that outside assistance obtained throughout the pandemic, and also keeping social communications with family and friends; were valuable for preserving emotional wellness. This is very necessary when one thinks about the reality of exemption from everyday communication with friends, associates, and also neighbours which can drain an individual's emotional wellness (Goldberg, 2021). This might have actually also made a few of the participants to possess an animal as a pet. The sensible description for this was the demand for social and also psychological health, especially amongst older grownups. Therefore, family pets satisfied some social and psychological demands for the grownups and children throughout social seclusion like those brought on by the pandemic. Schrodt (2020) discovered that interaction, amongst members of the family favourably affected emotional wellness. It was hence not shocking that several of the participants advised preserving more constant relationships with the immediate members of the family, distance relatives, as well as affiliates.

An additional finding was that some households had the ability to utilize humour to make fun of life, in spite of the negativity and also psychological distress connected with the COVID-19 pandemic. This could be connected with the reality that giggling and humour have a restorative result; and therefore, might ease adverse feelings (Wellenzohn et al., 2018). Along with the above, social programs and also spiritual activity appeared to be crucial in keeping and taking care of emotional wellness. The information exposed that social programs and various other interventions such as playing video games, enjoying films, and doing things together were some of the additional means several family members used to rebuild their emotional wellness. The premises of such suggestions were centred on the truth that the family provided solid emotional support throughout the pandemic.

Financial pathways of wellness created within the context of the COVID-19 pandemic, and recommendations made by families

An impact of the COVID-19 limitations showed that several households were monetarily threatened. This economic situation created tension for employees managing anxiety and stress or that have actually experienced these problems in the past. According to Kutsar and Kurvet-Käosaar (2021), there were unforeseen financial adjustments in the lives of families that detrimentally influenced their capability to maintain themselves. While the research study by Raveendran et al. (2021) connected families' financial obstacles throughout the pandemic to the absence of self-constraint, there was solid proof to the contrary amongst this research's participants that showed up in their saving culture. From the interviews, financial savings assisted to maintain a number of the families and their households throughout the pandemic. This enabled them to pay their expenses timeously, along with fulfilling their fundamental house demands. This was vital in preventing the psychological stress and anxiety that originates from an absence of cash. Hence, several of the families suggested increasing their individual savings as a step of handling financial wellbeing.

Besides individual financial savings, the monetary aid supplied by the Australian federal government was essential. The recorded data showed that the federal government gave assistance to those in momentary joblessness during the pandemic. These findings substantiate that of Diocesan and Day (2020) that, the Australian federal government actions were in place to lower the flow-on impacts on the financial scenarios of individuals. In addition to this, accessibility to credit facilities aided in preserving financial wellness, as a few of the participants asserted that, they acquired items they needed and settled the bills later on.

The findings also disclosed that several of the families reduced their expenses, which they attained by concentrating just on their important needs. This helped them to manage their financial wellness throughout the pandemic. They prevented unnecessary use of their cars and trucks, to minimize the expenses on gasoline. Some additionally minimized using lights and water, which helped to reduce water and power costs. Some families reduced expenses by expanding their very own vegetable gardens, along with mowing their lawns themselves. The possible factor for the logical reasoning in financial administration might be connected to the problem that nobody genuinely understood the trajectory end of the pandemic. Lowering expenditures on electricity and water, bulk purchasing of groceries and undertaking their own activities such as washing their cars and mowing their lawns were suggested as enhancement strategies for financial wellness.

Additionally, some senior family members had solid financial preparation prior to their retirement. This assisted their households to live conveniently throughout the COVID-19 pandemic. This contrasted to some extent with the claim by Chung et al. (2020), that the effect of the pandemic on older individuals was considerable. The distinctions in financial safety and security were attached to monetary preparation and also appropriate cost saving techniques. More so, having a retirement plan is recommended in the literary works as a vital factor for financial wellness, specifically during old age (Swarbrick & Yudof, 2015). It therefore suggests that households would certainly need to have appropriate financial understanding in order to conserve and prepare for their retired life as well as to endure any type of scenarios like COVID-19. As seen from the interviews, several of the participants showed having sound financial knowledge from their use of a financial planner many years ago which helped them to maintain financial stability during the pandemic. Therefore, teaching children at a tender age to take care of their very own spending plan was advised as a means of financial wellness. This is crucial as financial education for kids is necessary for effective financial retirement (Lim et al., 2021).

CONCLUSION

The findings of this study shows that COVID-19 had an unfavourable effect on the two connected wellness dimensions theorised by Swarbrick and Yudof (2015). This created some restraints on the life of the individuals and also on their respective family members. It was also found that the financial and emotional wellness dimensions were invariably connected, which suggests that what affects one dimension, affects the other dimension. The results showed that many of the individuals produced pathways of wellness for the two measurements to preserve and handle their health. They also made various recommendations for sustaining emotional and financial wellness going forward.

The information disclosed that social programs and interventions in areas such as playing video games, viewing motion pictures, keeping in control, being able to laugh, learning from mistakes, openly expressing their feelings, feeling good, and continuing to enjoy everyday as well as going on walks with each other were other methods a few of the households used to transition through their emotional health. Recommendations made by families regarding emotional wellness included: Staying connected with friends and family; meditation and exercise; vacations; planning to get pets; setting boundaries; engaging in social programmes, and participating in art and music activities

Coping mechanisms used by family members relating to financial wellness consisted of having a savings and financial planning culture; using the financial assistance offered by the Australian government; access to credit card facilities and payment plans; avoiding unnecessary use of their cars; reduced the use of lights and water; growing their own vegetables; mowing their own garden to save costs; and buying in bulk. Recommendations made to sustain financial wellness included increased financial savings, lowering expenditures, job adjustment, and supplementation of revenue, and budget for children. More so, the demand for wellness assistance programs was

acknowledged as a crucial factor for keeping wellness, with an acknowledgement that family structure, support and assistance were fundamental in handling wellness. Thus, a holistic family-centric wellness framework is necessary as a strategy and intervention measure to improve the quality of family life toward reconstructing wellness during crisis times, such as the COVID-19 pandemic.

This paper is novel because it seeks to contribute to the current debate in the literature on managing emotional and financial wellness as part of a holistic wellness framework during pandemics, with specific reference to the role families play in achieving and managing their wellness as a cohesive unit. The scientific novelty of the paper also consists of a conducted large scale study, describing the researcher's theoretical and practical prerequisites for achieving the various other dimensions of wellness as well, such as social, physical, intellectual, occupational, environmental and spiritual wellness from a family centric perspective.

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