Optimizing Financial Planning for Retired Families to Support Financial Resilience

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Abstract

This study discusses the optimization of financial planning for retired families to support financial resilience. The purpose of the study is to analyze the factors that contribute to the economic stability of retired families. The research method uses a quantitative approach with regression analysis and a qualitative approach through thematic analysis. The results of the study indicate that financial literacy, income diversification, and risk management strategies play an important role in maintaining financial balance. The conclusion of this study emphasizes the need for broader financial education for the community approaching retirement.

Keywords: Financial Planning, Financial Resilience, Retired Family

INTRODUCTION

Family financial planning is an important aspect of maintaining financial security for retirement. Once a person enters the afterschool phase, they have established a primary source of income that previously came from fixed content, requiring proper financial management (Magdi D.A. et al., 2022). Without a sophisticated strategy, a complete task family is vulnerable to financial stress that can affect your well.

Financial resilience or financial resilience is the ability of an individual or family to cope with unexpected financial shocks and recover from relaxation (Heumann et al., 2022). In relation to families with tasks, financial resilience can be interpreted as the willingness to cope with changes in income sources and the ability to manage assets and expenses. Understanding this is the basis for optimizing your financial plan to ensure the sustainability of quality of life during retirement.

Financial planning literature highlights the importance of diversifying family income sources (Rezaei Soufi et al., 2022). Pension funds, investments, and other productive assets are the main means of obtaining financial needs after not receiving their monthly salary. Good strategies for financial management include budget planning, risk management, and balanced asset allocation to avoid dependence on income streams.

Psychological factors also play a role in the financial motivation of retired families. After retirement, many people are in financial shock due to lack of intellectual and financial readiness (Dora et al., 2022). Awareness of the importance of planning at a younger age can help ensure a smoother transition than the working stage towards the retirement clause. Financial education and ability are key factors in building intellectual preparation and good economic habits.

Technology and digitalization make the entire family task more convenient when accessing information and accessing more efficient financial management (Klasic et al., 2022). With financial planning applications, online financial consulting services, and various digital investment products, families are filled with tasks related to economic development (Mirehie & Cho, 2022). The use of technology in financial management can increase transparency and minimize the risk of errors in the financial decision-making process.

Research to optimize family financial planning for four family members is still developing. Recent research shows that a combination of databases, psychological understanding and technical use can significantly improve financial resilience (Cheng et al., 2022). The purpose of this study is to consider the optimal strategy for retirement financial planning to ensure sustainable financial resilience.

Meskipun penelitian tentang perencanaan keuangan keluarga tersebar luas, masih ada kesenjangan dalam memahami strategi terbaik yang sebenarnya dapat digunakan terus menerus (Riepin dkk., 2022). Sebagian besar penelitian hanya berfokus pada aspek teknis perencanaan keuangan, tanpa memperhitungkan dinamika psikologis, sosial dan ekonomi yang sedang berkembang. Keluarga tugas yang lengkap seringkali merupakan tugas yang lebih kompleks daripada manajemen keuangan. B. Perubahan dalam pola konsumsi, ketergantungan keluarga, dan peningkatan risiko kesehatan.

According to the task of family financial resilience, it does not only depend on the amount of pension funds or assets, but also on the ability to manage economic risks in the future (Riepin et al., 2022). Financial resilience studies remain limited in providing solutions that can be implemented according to the economic and social characteristics of Indonesian society (Lalancette & Charles, 2022). The lack of flexible and adaptive planning standards for families means that many people have difficulty maintaining their financial wells after retirement. Lack of financial capacity in families during the era is also an obstacle to optimal financial planning. Several studies have shown that a lack of understanding of strategies for investment, insurance, and income diversification causes most families to suffer from bonds after economic stress (White et al., 2022). Access to information and restrictions on financial education are major factors that make the country worse.

The impact of suboptimal financial planning can create economic instability in full-time families (Mohammed et al., 2022). Dependence on income streams, low perception of risk management, and lack of access to integrated financial services are challenges that need further consideration (Maxim & Grubert, 2022). A more holistic approach is needed to address the specific needs of retired families to achieve sustainable financial resilience.

The diversity of economic situations in Indonesia and changes in monetary policy also affect the effectiveness of family financial planning strategies. Not all financial products currently available are optimally accessible or optimally available to this group (Huang et al., 2022). Intensive research is needed to consider financial planning models that not only take into account traditional economic theory but also take into account Indonesian cultural, social and political factors.

Lifetime consumption and savings adjustment are the main aspects of the life cycle hypothesis theory (Xaviera & Rahman, 2023). This theory highlights that individuals strive to maintain their financial balances to remain stable when they retire. In relation to task-laden families, financial planning is essential at an early stage, ensuring that income and expenses are optimally managed in the elderly. In terms of fundraising behavior, individual financial decisions are often influenced by psychological and emotional factors as well as rational considerations (Bose et al., 2022). Cognitive distortions such as overconfidence in investment and excessive fear of risk can lead to financial mismanagement. Task-laden families must recognize these factors to make wise financial decisions.

Financial resilience depends not only on the amount of assets but also on the ability to adapt to unexpected economic changes. Based on the theory of financial resilience (Indriasih & Mulyantini, 2024), flexibility in dealing with economic crises is the key for the entire family of tasks in maintaining financial stability. Adaptive financial strategies can help you face various economic challenges with prepared requirements. People's economic behavior is greatly influenced by their perceptions of attitudes, social norms, and self-control, as explained in the theory of planned behavior (Sofiani & Saefuloh, 2019). In the context of a complete family of tasks, this theory emphasizes the importance of financial education for the design of individual awareness and willingness to retire (Suh, 2022). A thorough understanding of financial planning allows one to make directed and rational financial decisions.

Optimization of Financial Planning for Complete Family Tasks must be carried out with a more comprehensive approach and database (Bastani et al., 2022). It is important to have a deeper understanding of the factors that influence financial resistance so that the strategies used are not only theoretically valid but also theoretically (Trovato & Cappello, 2022). This study aims to develop a financial planning model that can be tailored to the specific needs of the Indonesian pension department.

This study also aims to integrate psychological and behavioral aspects of finance into financial planning (Trovato & Cappello, 2022). The influence of psychological factors such as excessive optimism, fear of uncertainty, and emotional attachment to certain assets can affect financial decisions (Coscia & Voghera, 2022). Understanding these dynamic and more effective financial planning strategies can be developed to improve the financial resilience of retired families.

The application of financial technology in a full family financial plan is one solution that needs further consideration (Xiao et al., 2022). Digitalization allows retired families to manage their assets and manage risks more efficiently, with wide access to financial information and services (Khan et al., 2022). This study identifies opportunities and challenges in the application of financial technology to support financial resilience for all families in the digital era.

METHOD

The research approach used in this study is a mixed method that combines quantitative and qualitative approaches (Md Dali et al., 2022). Quantitative methods are used to analyze financial data for retired families, including spending patterns, sources of income, and levels of financial capability (Yu & Zhu, 2022). Qualitative methods are carried out through interviews and case studies to understand the psychological, social and cultural factors that influence financial decisions. This research design aims to achieve a more comprehensive understanding of the optimal strategy in financial planning for retired families.

The 70 population of this study were complete Indonesian families who had retired in the last five to ten years. The sample was selected using a targeted sampling technique (Estiri et al., 2022). This would allow for the standard of individuals or couples to withdraw from the formal and informal sectors and have experience in financial management according to disease (McCall & Greaves, 2022). The sample came from various regions of Indonesia and maintained a large number of broader economic and social conditions, so that the results of this study will be the various financial challenges and strategies faced by full-duty families ("Equitable and Resilient Infrastructure Investments," 2022). In this study, the instruments included a structured questionnaire with in-depth interviews and financial document analysis (Cassinath et al., 2022). This survey was designed to measure financial capacity, investment strategies, and consumption patterns of measurement across families (Cappello et al., 2022). Interviews were conducted in depth to examine psychological and social factors that affect family economic resilience. Financial document analysis included an assessment of assets, income and pension fund management strategies to obtain an actual picture of the effectiveness of the applicable financial plan.

The research procedure began with data collection through the distribution of an online questionnaire and appealed to retired families who met the research criteria (Henry-Silva et al., 2022). In-depth interviews were conducted in the sample to provide a deeper understanding of their financial decisions. Descriptive statistical methods were used to analyze quantitative data to identify factors that contribute to financial resilience (Zhivov, 2022). We analyzed qualitative data using thematic analysis techniques to find key patterns of financial planning strategies (Geng et al., 2022). The results of these two approaches were then combined to develop optimal recommendations for improving the financial resilience of family members.

RESULTS AND DISCUSSION

The data collected came from a survey of 70 retired families in various regions in Indonesia. This survey covers aspects of post-retirement income, asset allocation, financial literacy levels, and spending patterns. Descriptive statistical analysis shows that 45% of families have additional sources of income outside of pension funds, while 30% only rely on savings and 25% still depend on family support.

The distribution of expenditure shows that 40% of total income is used for basic needs such as food and housing, 25% for health costs, 15% for recreation and social needs, while the rest is allocated for investment and emergency savings. Variations in pension fund management can be seen from investment patterns, where 35% of families choose conservative investment instruments such as deposits, 25% in the form of property, and 20% in capital market-based instruments.

The regression results show a positive relationship between financial literacy levels and financial resilience. The R-square value of 0.67 indicates that 67% of the variability in financial resilience can be explained by financial literacy factors, income diversification, and expenditure management. The significance of the financial literacy variable ($p < 0.01$) shows that individuals with better financial understanding tend to have higher economic stability in retirement.

Table 1. Regression Analysis Results

Variabel	**Koefisien**	**t-Statistik**	**p-Value**
Financial Literacy	0,45	3,21	0,001
Income Diversification	0,38	2,75	0,006
Expense Management	0,28	2,10	0,039
R-square	0,67	-	-

The results of the analysis show that financial capacity plays an important role in ensuring the financial resilience of elderly families. Those who have a better understanding of financial products are more exposed to economic risks because they can diversify their income optimally. The positive relationship between income diversification and financial resilience indicates that families with multiple sources of income can usually survive considering economic pressures.

Regression analysis shows that cost management also has a significant impact on the economic stability of elderly families. Semion, who can limit consumer spending and concentrate more on investment, has better financial resilience. Optimal pension fund management is found in families that only rely on income sources without long-term planning.

The results of the interviews that came in support the statistical findings by showing that many older preGroups have difficulty adapting their lifestyles after retirement. Families with a mature financial plan are usually ready to cope with changes, while those without a financial strategy experience greater economic pressures. The analysis of interview themes in Moto identified three main topics in interim-age financial management: investment strategies, expense management, and psychological willingness to retire. Investment strategies range from traditional investments such as gold and real estate to technology-based investments such as digital investment funds. Expense management also varies widely, allowing some families to adjust their lifestyles, while others still have difficulty adjusting.

Psychological preparation is a key component of successful long-term financial planning. Those who first realized the importance of financial planning showed increased motivation to face retirement. In contrast, people without economic insight experienced emotional stress that influenced them as optimal economic decisions.

Risk management strategies are also an important issue in this explanation. Some families have health insurance to avoid unexpected expenses, while others rely on personal savings. The differences in these strategies indicate that not all complete tasks have families about access or proper understanding of financial products that will help them survive in the long term.

The results show that a more diverse investment strategy tends to increase the financial stability of families in complete tasks. Families who invest in a variety of assets have more flexibility in dealing with economic fluctuations than those who rely only on pension funds. Disciplined spending control is also determined as an important factor in maintaining financial credit.

Differences in psychological motivation between financially literate and nonfinancially literate individuals indicate the importance of financial education at a younger age. Families who are mentally prepared for economic changes show more rational and strategic financial decisions. This finding supports funding for behavioral theory. It states that psychological factors have a major impact on individual financial decisions. Risk reduction strategies such as insurance and emergency funding also play an important role in maintaining financial resilience. People with economic protection are prepared to face uncertain economic situations, while those without mitigation strategies usually experience difficulties when they have unexpected events.

The results of regression and theme analysis show that financial capacity is closely related to family retirement risk management strategies and psychological motivation. Families who have better insight into managing their finances tend to take a strategic approach to dealing with retirement.

Diversification of income streams has been shown to be an important factor in increasing financial resilience. Families with multiple sources of income can face more economic challenges than those who rely solely on pension funds. This data confirms the life cycle hypothesis theory. It states that individuals tend to adjust their consumption and savings to ensure financial balance throughout their lives.

The results of this study confirm that social and psychological factors also affect financial resilience. Financial decisions are not only based on economic rationality, but also affect life experiences, habits, and access to financial education. The study shows that a holistic approach to financial planning can improve the financial resilience of retired families. Families that combine investment strategies, spending management, and mental preparation are usually more stable in dealing with retirement.

People with high financial capacity can navigate structured strategies better. The difference in approach illustrates the need for broader financial education for pre-retirement municipalities.

The importance of balancing consumption needs and long-term investment is key to ensuring financial sustainability. Future decisions when allocating funds can hinder long-term economic stability.

The results of this study indicate that financial capacity, diversification of income sources, and expense management have a significant relationship with the financial security of retired families. Families with better economic understanding are usually more economically stable and can adapt to changes in post-racial financial positions.

Other different investment strategies such as a combination of real estate, investment funds, and deposits have been shown to help families maintain longterm financial balances. Regression analysis shows that financial capacity has the greatest impact on the formation of financial resilience. Families who understand how to best provide funds can avoid significant financial stress. In the recording, interviews showed that psychological motivation plays an important role in financial decision-making. This means ensuring that families preparing for the transition to retirement can effectively manage their finances.

Table 2. Thematic Analysis Results

Main Topic	Description	Participant Quotes
Financial Literacy	Understanding financial management, investment, and retirement fund management	*"If I had understood investment earlier, maybe I wouldn't have relied solely on my pension*

Main Topic	Description	Participant Quotes
	strategies greatly influences the financial resilience of retired families.	*fund.”*
Diversification of Income Sources	Retired families who have more than one source of income, such as side businesses or investments, are better prepared to face economic changes.	*“I feel more at ease because in addition to my pension fund, I also have a small business that can help my family’s finances.”*
Expense Management Strategies	The ability to manage expenses to match available income is essential to ensure economic stability after retirement.	*“Now I am more selective in shopping, only buying what I really need.”*
Psychological Readiness	The mental and emotional aspects of dealing with changes in economic status after retirement also influence financial decisions.	*“Initially I was worried about losing my steady income, but now I am more prepared because I have a solid financial plan.”*
Financial Risk Mitigation	The existence of emergency funds and insurance are key factors in the financial resilience of retired families against economic crises.	*“I have prepared an emergency fund in case of emergencies.”*
The Role of Financial Education	Financial education and mentoring programs for prospective retirees can improve their readiness to manage their finances after retirement.	*“I didn’t know much about investment before, but after taking financial training, I understand more about how to manage assets.”*

The results of the thematic analysis show that financial risk management, such as insurance and emergency funds, determines financial resilience. People with risk reduction strategies are ready to provide more economic uncertainty than those who only rely on pension funds. The difference between investment patterns and fund management shows that Klein's financial education is very important in designing economic resistance in retired families.

The results of this study are in line with the life cycle hypothesis theory. It states that individuals tend to adjust their consumption and savings throughout their lives to maintain financial balance. Previous studies have shown that mature financial planning contributes to increased financial stability before retirement. The findings of this study strengthen these results by showing that families with multiple sources of income are ready to take financial risks.

Other studies have shown that psychological factors such as intellectual willingness to cope with economic changes have a significant impact on financial decisions. The findings of this study confirm that people who are psychologically motivated can make reasonable financial decisions. While previous studies have focused more on economic factors, this study shows that social and emotional factors also play a role in financial resilience.

The difference from previous studies can be seen in the aspect of investment strategy. While some studies show that investment in conservative assets is prioritized, the results of this study indicate that the combination of investment instruments can increase with different risks. This finding suggests that education related to investment diversification in retirement families in financial planning should be considered more.

This finding suggests that financial competence is not only part of economic skills, but also part of a broader life strategy. Families with a better understanding of fundraising can maintain long-term economic balance. Early financial education helps individuals prepare more for retirement.

Financial security is influenced not only by the amount of income, but also by the financial management strategies used. People who manage their expenses with more discipline can avoid the economic crisis that often arises when they retire. Realizing the importance of income and investment diversification is also an important factor in increasing economic stability for families of age.

CONCLUSION

This study shows that financial capacity, income diversification strategies, and psychological motivation have a significant impact on the financial resilience of retired families. These results differ from previous studies that highlight more income factors, but this study shows that the right financial management strategy determines long-term economic stability. The contribution of this study lies in the integration of quantitative and qualitative approaches to understand the factors for financial resilience in retired families. This approach provides a more holistic understanding of the relationship between financial knowledge and economic stability. The limitation of this study is that the sample is still limited to a certain group, so further research can expand its scope with a more diverse population.

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