

SWB

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SOCIAL CAPITAL AND SUBJECTIVE WELL-BEING (SWB) OF PUBLIC RENTAL APARTMENT OCCUPANTS (STUDY AT JAMBANGAN RUSUN SURABAYA)

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Abstract

Housing needs in major cities in Indonesia are increasing due to urbanization. The solution taken by the government is to provide rental housing (*rusunawa*). Low income families who initially live in slums need some adaption when moving into the *rusunawa*. The purpose of this research is to analyze the socio-demographic relationships of families, social capital and subjective well-being (SWB). Using quantitative method and household survey, this study was conducted by giving questionnaires and interview to 90 residents of 396 *rusunawa* units. The study use regression analysis. Thus, the result shows that social capital, the social network, and trust, determine the SWB. If SWB is an indicator of the process of adaption of a person or family in a new place, in this study, we concluded that these two variables were very important for the resident. Using social networking and trust, these residents can adjust to a new housing milieu.

Keywords: Rental Flats (*Rusunawa*), Urban Poor People, Social Capital, Trust, Subjective Well-Being

I. INTRODUCTION

The need for housing in urban areas of third world countries is increasingly urgent as the result of excessive urbanization caused by industrial development. According to National Development Planning Agency, Statistics Indonesia, & United Nations Population Fund (2013, p. 35), 66.6% of Indonesia's population is estimated to be in urban areas by 2035. For Java and Bali, the urban residents account for up to 80% of the total. The growth of urban areas is due to three things, namely: urban population growth, rural to urban migration and reclassification of rural areas into urban areas. The growth of the city is inseparable from the development policy of the buffer zone (Henderson, Dicken, Hess, Coe, & Yeung, 2002; Tolley & Thomas, 1987). Under such conditions, the government will face issues of land availability and building costs

(Moreno et al., 2016).

In Several big cities in Indonesia, such as Jakarta and Surabaya, the land prices have reached tens of millions. In Jakarta, the land price can reach IDR5,000,000 to 60,000,000 per square meter (Prasnawaty & Setyoningsih, 2015). This price range also occurs in Surabaya and Semarang (Rynjani & Haryanto, 2015). Prices of land are more expensive in the economic center, compared to those in other areas, such as in the buffer zones, where land prices are slightly lower. The farther the land from the city, the lower the price, although it is still above one million rupiah. According to Henderson, Dicken, Hess, Coe, & Yeung (2002), this price increase is supported by the construction of road infrastructure by the government and has benefited the private housing sector.

Under such conditions, there are two options to overcome the need for housing. First of all, the

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Table 1.
City and *Rusunawa*

City	<i>Rusunawa</i>		
	Location	Block	Unit
DKI Jakarta	18	116	11,712
Surabaya	10	79	3,960
Semarang	3	6	794
Medan	4	8	780
Makasar	3	6	598

Source: prepared from <http://www.perumnas.co.id/rusunawa>

state may use the market mechanism to meet the needs of its citizens. Secondly, the state is directly involved, either by subsidizing or building "people" housing. The state policy would depend on the economic system that the country adopts. The liberal system will choose to rely entirely on the investors (developers) to build the houses. The Government would only issue regulations that give support to the poor groups, for example: subsidizing from the proceeds of taxes. The Indonesian government provides this support by involving developers to build housing. In the days of the Suharto government, the developers have an obligation to build cheap houses. This policy is also not much different from the Malaysian housing policy (Shuid, 2016).

In the socialist economic system, the government fulfills the housing needs, as shown in some major cities in the PRC (Chen, Guo, & Wu, 2011) and in South Korea (Ha, 2005), as well as in ex-Eastern European countries such as Poland (Polanska, 2014).

The consideration part (part b) of Law Number 20 of 2011 regarding Flats (*Rumah Susun*) states that the state is responsible for protecting the entire citizen of Indonesia through the provision of adequate flats for a healthy, safe, harmonious and sustainable living. The government has so far provided rental flats housing (*rusunawa*) especially in urban areas as can be seen in Table 1.

As the second largest city in Indonesia, the existence of flats is a necessity. Based on data from Surabaya Land and Building Management Agency, there are 10 locations with 79 blocks of *rusunawa* containing 3,960 units. *Rusunawa* in Surabaya consists of Asset *Rusunawa*, Non-Asset *Rusunawa*, and Collaboration *Rusunawa*. Asset *Rusunawa* is a flats house built on land owned by Surabaya city government and funded in full by Surabaya city government. The Non-Asset *Rusunawa* is a flat built on land owned by the city government of

Surabaya, but the building is owned by the central government. Collaboration *Rusunawa* is flat built with a cooperation agreement between the city of Surabaya with Perum Perumnas, where the land is provided by the government of Surabaya city while the building is built by Perum Perumnas under a cooperation agreement for 26 years.

Data from Surabaya Civil Registry Office shown that its population is 2,972,152 people. Table 1 shows that nearly four thousand families are already inhabiting the *rusunawa*. In 2011 the application to inhabit the *rusunawa* reach 845 families, increasing in a year to year basis, reaching 4,238 families in March 2016. Of these, families who already inhabit the *rusunawa* are 700 families; the remaining 2,955 eligible families are still on the waiting lists. The eligibility terms are: having a Surabaya identity card (KTP), not owning a home, and a statement of income. With so many applicants and lengthy waiting time to be placed, it can be said that the *rusunawa* program is very much needed by the people, especially for the low-income families in need of decent housing. At this time, Keputih *Rusunawa* is being built and is in the process to settle the applicants.

The Indonesian government has, in fact, paying attention to the provision of housing or shelter for the poor. Two strategies are being implemented. First, the government cooperates with banks to build simple homes in the suburbs. The second strategy is to build flats in densely populated areas with limited land. For low-income families, this is done by rent scheme. This policy is carried out in big cities in Indonesia, specially DKI Jakarta and Surabaya. Development is also carried out by the government of the buffer areas of the big cities, such as Bekasi and Tangerang for DKI Jakarta, and Sidoarjo for the city of Surabaya.

These two strategies are the evolution of the urban area residential development strategy from four previous decades. In the era of Suharto's government, since 1969 the government developed a Kampoeng Improvement Program funded by UNDP (Juliman & Darrundon, 2006). In 1974, the government established a housing company that specifically provided housing for low-income families, known as the National Housing (Perumnas). In the 1980s, Perumnas provided simple housing RSS type 36 and type 21. For civil servants and the Army/Police members, the government provided subsidies (allowances) for housing down-payment. In collaboration with BTN (State Savings Bank), the government provides financing for payment by installment system, known as KPR-BTN (People's Housing Loan of the BTN Bank). However, the main problem is the limited land. Cheap land can only be obtained from the suburbs, and it makes it difficult for the residents to access transportation to their

workplaces located in the city center.

For the poor, this move is a difficult matter. The move requires adaptation from the original settlement in a horizontal kampung settlement to a vertical flat. From a relatively homogeneous and familiar environment of living to a heterogeneous environment as noted by Prijoharjono (1989). In their notes, the residents develop new social networks based on ethnicity and cross ethnicity. They were also gradually building new economic structures. However, the study does not measure the subjective well-being (SWB) in the flat's residents and only pay attention to the ability to build a network.

The term "Subjective Well-Being" (SWB) is quite difficult to translate into Bahasa Indonesia. SWB is defined as *kesejahteraan* (welfare). The word *kesejahteraan* is also used to translate the word prosperity. The word prosperity actually leads to *kemakmuran* (wealth). Prosperity refers to better economic conditions. The word well-being in a direct translation simply means a better condition. This better condition is defined as what is experienced by individuals or groups. SWB is a broad concept that includes emotional response, domain satisfaction, and global life satisfaction (Diener, Napa Scollon, & Lucas, 2009).

Measurements of SWBs on residents of rental homes were carried out by Iben & Amole (2013) in Ogun State Nigeria. In its findings, SWB is influenced by the characteristics of the residential units, location, service and management, and socio-economic characteristics of the environment. Similar findings were also found by Bookwalter & Dalenberg (2004), Bookwalter, Fuller, & Dalenberg (2006), and Nakazato, Schimmack, & Oishi (2011). Meanwhile, Wei & Gao (2017) is more concerned about the effect of social networking ability as a determinant of social integration, as a marker of the adaptation process. The use of the Internet helps to adjust them to new places.

Such a thing has never been taken into consideration in the research of rental houses in Indonesia. Previous research is more about the effectiveness of *rusunawa* for the urban poor. A study of Marunda Flat by Kusumaningrum (2012) observes that the operational cost charged to the occupant exceeds the provisions of UN-Habitat 2008, which is 30% of their income. As a result, Marunda flats are mostly inhabited by the upper middle class. The research of Pamungkas (2010) has begun to observe the satisfaction of *rusunawa* residents, although only limited to the response to its facilities and infrastructures. These studies only discuss social class and satisfaction of facilities and infrastructure. Life satisfaction as part of SWB is actually more complex. The inhabitants also have the dynamics of living with the other residents.

These dynamics provide a positive or negative side to satisfaction and other aspects. Research on flats in Surabaya has been discussing the physical layout, facilities and infrastructure such as children playground facilities, places of worship, gathering space for the residents, health service facilities and the flats designs.

Attention to SWB becomes very important when measuring the success of a development program is not only marked by quantitative indicators outside the individual (social fact).

Currently, the measurement used by the Government, besides the normative measurement of each sector or each development sector, is the HDI (human development index), starting from health status (life expectancy), economic status (income) and social status (education or illiteracy).

Diener, Napa Scollon, & Lucas (2009, p. 71) offer SWB as a measure to provide an assessment of the benefits of development. The assumption is that human beings have the ability to do introspection and assessment of what has been experienced. What is experienced is assessed emotionally with positive and negative ranges. Diener, Suh, Lucas, & Smith (1999) stated that this concept had been developed since 1967 by Warner Wilson to refer to the excitement of something he faces.

Diener, Napa Scollon, & Lucas (2009, pp. 70-72) offers 4 (four) indicators: (1) pleasant emotions, (2) unpleasant emotions, (3) global life judgments and (4) domain satisfactions. The four indicators are hierarchical. A sense of joy will not achieve happiness if it is not through joy and elation first. → Similarly to unpleasant emotions, this feeling begins with guilt and shame to depression, as well as two other indicators. The assessment of the overall life is also called a life satisfaction. Life satisfaction is about wanting to change lives, past, present and future judgments, and how others value their lives (Diener et al., 1999, p. 277).

Behind the assessment of satisfaction, the real indicators are how people feel the fullness of life, how to interpret what has been experienced and expected in the future, and the success it has gained. Meanwhile, the domain satisfaction is focusing on the hierarchy of people's satisfaction starting from marriage and family, work and the use of free time to relationships with other groups. Satisfaction with marriage and family is reflected on what each member of the family feels about family's togetherness. Measurement of work satisfaction is not based on the wage they earned, but how comfortable and satisfied they feel while working (Cai & Park, 2016).

By using SWBs, researchers can understand that the move to a new housing environment is not an easy task. With SWB, residents can measure their satisfaction by considering what they experienced

in the previous place. Housing, employment, and other social factors are believed to affect one's SWB. It was observed by Aggarwal, et al. (2011) on urban communities in India. For example, married women have lower unpleasant feelings (negative or unpleasant emotions) than unmarried women. Campagna (2016) pointed out that the density and quality of settlements caused stress on the inhabitants. This study further reinforces the findings of Douthitt, Macdonald, & Mullis (1992) which includes home as one of the non-economic factors in SWB. Other non-economic factors are family life with the number of members, joy, health and work also note findings in South Africa (Posel & Casale, 2011).

Referring to the findings of Theriault, Leclerc, Wisniewski, Chouinard, & Martin (2010), the issue of satisfaction in a new place is not just a matter of the condition of the building and other physical facilities, but an overall life satisfaction, especially the neighborhood, self-confidence, and food, as well as the financial situation. Comprehensive satisfaction also involves relationships with housing managers. Meanwhile, since food satisfaction lies in the ease of getting it, transport and market availability become an important factor (Andrews & Inglehart, 1979; Lam et al., 2013). This transportation problem also affects the financial situation.

This satisfaction issue becomes very important since the satisfaction of the adults, in turn, will affect the satisfaction and welfare of children. This is explained by Vandivere et al. (2006). The family selects a new place based on the income and cost of housing that they can afford, this in turn will determine the characteristics of the housing and its environment. Both will directly or indirectly affect physical health, cognitive development, and emotional/social happiness in children.

II. METHOD

The Jambangan *Rusunawa* was chosen because the *rusunawa* is located approximately 5 km from the center of business and trade. The *rusunawa* is newly established by the city of Surabaya in 2011. Its management is under Head of Building Utilization, Surabaya Building and Land Management Office (DPBT) Surabaya. Some *rusunawas* was built before the Jambangan *Rusunawa*. The oldest one is Urip Sumoharjo (1983), Dupak Bangunrejo (1992) and Rombawa Sombo (1993). The residency is built for people who lost their homes in fire and evictions. Urip Sumoharjo *Rusunawa* is built under the cooperation with PT Barata and was inhabited by people whose home destroyed by fire in the Padegiling area ("Pengahuni Rusunawa Urip Sumoharjo Berharap Tak Lagi Bayar Sewa Bulanan - Surya," 2016). Gunungsari *Rusunawa* was prepared for and inhabited by the victims of Jagir river bank,

Wonokromo eviction (Ulumuddin, 2014). The Jambangan *Rusunawa*, on the other hand, is built specifically to meet the needs of the Surabaya's lower to middle-class housing, and its residents were not from the same area.

To obtain the SWB of Jambangan *Rusunawa* residence, researchers conducted interviews with 90 people. Respondents were chosen proportionally based on the floor of the residence. However, researchers also take into account the willingness of the respondents to be interviewed. This is important because the residents do not always feel comfortable to be asked questions. The questions are about social characteristics, income and expenditure levels, and subjective well-being. The question regarding expenditure spending often caused discomfort since the residents were afraid that it might be used to hinder their ability to continue to rent their units.

In addition to using questionnaires, researchers conducted in-depth interviews. In the interview, researchers gain an in-depth understanding of the pleasant or non-pleasant experience during their stays in the *rusunawa*, including their decision-making process to choose to live in *rusunawa* and their hope. The results of this interview are presented to provide a qualitative overview of quantitative data analysis. In line with scientific ethics, names are written with initials or not the real names.

The questionnaires were tested first to identify the validity and reliability of the research instrument. The result of the validity test to the critical r-value of 0.300 and the reliability of Alpha Cronbach to the critical value of 0.600 can be seen in Table 2.

The data is processed and analyzed statistically, the correlation and regression for the analysis between the variables are in interval scale. The nominal-scale variables are gender, marital status, position in the family and work. The interval-scale variables in this study were age, income, social network, and variables in SWB (social networks, trust, pleasant emotions, unpleasant emotions and life satisfaction and domain satisfaction). With dummy regression analysis, this study tries to analyze the influence of socio-demographic condition of the family, social capital, and SWB. Anova test Result can be seen in Table 4.

III. RESULTS AND DISCUSSION

A. Home for the Poor

Of the 90 respondents, the age of the respondents ranged from 24-73 years old with the average age of 50 years. They are the head of the family, the wife or the child. Based on their answer, most of them do not own a house. They live with parents/in-laws. As their children grow older, the

Table 2.
Validity and Reliability Test Results

Variable	Indicator	r	Notes	Alpha Cronbach	Notes
Social Network	X11	0.686	valid	0.887	reliable
	X12	0.698	valid		reliable
	X13	0.748	valid		reliable
	X14	0.858	valid		reliable
	X15	0.930	valid		reliable
	X16	0.899	valid		reliable
Trust	X21	0.889	valid	0.79	reliable
	X22	0.878	valid		reliable
	X23	0.910	valid		reliable
	X24	0.316	valid		reliable
	X25	0.637	valid		reliable
Happy	Y11	0.860	valid	0.599	reliable
	Y12	0.763	valid		reliable
	Y13	0.716	valid		reliable
Hate	Y21	0.880	valid	0.854	reliable
	Y22	0.874	valid		reliable
	Y23	0.901	valid		reliable
	Y24	0.699	valid		reliable
	Y25	0.652	valid		reliable
Life Satisfaction	Y31	0.510	valid	0.674	reliable
	Y32	0.817	valid		reliable
	Y33	0.713	valid		reliable
	Y34	0.770	valid		reliable
Main Satisfaction	Y41	0.916	valid	0.846	reliable
	Y42	0.672	valid		reliable
	Y43	0.645	valid		reliable
	Y44	0.855	valid		reliable
	Y45	0.721	valid		reliable
	Y46	0.785	valid		reliable

Table 3.
T-Test Results

Model	Unstandardized Coeff		Standardized Coefficients Beta	t	Sig.	Collinearity Statistic	
	B	Std Error				Tolerance	VIF
(Const	19.978	3.995		5.001	0.000		
Social Netrk	0.642	0.233	.338	2.758	0.007	0.435	2.298
Trust	0.812	0.272	.365	2.982	0.004	0.435	2.298

• Dependent Variable : R-SWB

parents'/in-laws' home feels to be too crowded. They decided to move. Armed with the Family Card and ID Card of Surabaya City, they filed a request to obtain a residential unit in the *Rusunawa*.

Regarding education, most (60%) have a high school education. However, a high education, in reality, does not automatically correlate with a high-income level. Concerning income, they are actually low-income families. Their income ranges from IDR2,000,000 to IDR3,050,000 with average IDR1,622,777.78. The Income is generated by working. The work itself ranged from not working to self-employed, i.e., trading in the market. The dominant employment is to become a private company employee (50%). Based on Surabaya's minimum wage regulation (IDR3,200,000), they are a considered as a low-income family. Therefore, according to the rules of the city government, they are allowed to live in the *rusunawa*. They have lived there since 2013.

The availability of the *rusunawa* is very beneficial because the rent is cheap. Every year the city government announces the rental price of one unit of *rusunawa* to the public (Tribunews Jatim, 2017). Determination of rental price based on several Regional Regulation (Perda) and Mayor Regulation (Perwali), such as Regional Regulation

Number 2 year 2010 on The Use of Flats and has been amended by Regional Regulation Number 15 of 2012 On the Amendment to The Regulation Number 2 of 2010 on the Use of Flats. In addition, Regional Regulation No. 13 of 2010 on the Use of Regional Wealth Levy that has been amended by Regional Regulation No. 2 of 2013 On the Amendment to Regional Regulation Number 13 of 2010. For non-asset *rusunawa*, Mayor Regulation Number 13 of 2015 on *Rusunawa* Rental Rates for Wonorejo, Penjaringan Sari II, Randu, Tanah Merah Phase I, Tanah Merah Phase II, Penjaringan Sari Phase III, Grudo, Pesapen, Jambangan, Siwalan Kerto, Romokalisari Phase I and Romokalisari Phase II in Surabaya.

The rent differs depending on the location of the *rusunawa* and what floor the unit is located. The closer the location is to the business activities location or the central business district, the more expensive the rent. The rent of a ground floor unit is more expensive than the rent for the unit on the floor above it.

In Jambangan *Rusunawa*, the floor price is IDR87,000 per month and the top floor (5th floor) is only IDR39,000, which is more expensive compared to Wonorejo and Penjaringan *Rusunawa*. The two are further away from the center of trade and other

Table 4.
Anova Test Result

Model	Sum of Square	df	Mean Square	F	Sig.
Regression	1,355.728	2	677.864	33.162	0.000 ^b
Residual	1,778.372	87	20.441		
Total	3,134.100	89			

• Dependent Variable: R-SWB
• Predictors (Constant), Trust, Social Networking

economic activities when compared to Jambangan. One of the reasons for the higher cost of rent per month in *Rusunawa* Jambangan is that the demand for it is much higher. The lowest rental price in Surabaya is in Sombo and Dupak Bangunsari, where the ground floor rent rate is IDR40,000 per month and the top floor (4th floor) is IDR10,000 per month.

Although more expensive, rent of *rusunawa* unit is actually much cheaper than the rent of a room in a landed settlement area. As stated by Mrs. Am (41 years old), a wife. She and her husband both work in a private company. The couple has two older children. The eldest child goes to private junior high school and the youngest child in elementary school. She said:

"With my salary and husband's salary, we can't afford to buy a house in the middle of town. If you want to buy, it must be in the suburbs, or in Gresik. That too must be on a mortgage. The advances must be big ... renting a house in Surabaya also already above five million. Moreover, we do not intend to stay in Surabaya after we retired ... We will return to the village."

Her husband came from Nganjuk. This regency is less than 100 km from Surabaya. He went to Surabaya and met Mrs. Am. After marriage, this couple lived with Mrs. Am's family in one of the *kampung* (housing area mostly for low-income family) area. When the children began to grow up, the couple decided to move to the *rusunawa*. The choice of *rusunawa* is based on proximity to the workplace of his wife and school children. "Staying in flats is more efficient ... does not need transport money. Children just cycled to school ... "In addition to daily needs, the couple saves money to repair the house in the village. The house in the village will be occupied after retirement, and the children can stand on their own."

Mrs. Am's story is much better than the other mothers. Mrs. Dyh (62 years) for example living in *rusunawa* to live with her married children, who work but do not earn enough salary to rent a landed house, let alone owning one. They can't afford to pay a maid to take care of their toddler. Mrs. Dyh's is the one taking care of her grandchild. There are also couples who work as small traders in the market Wonokromo. besides working as small traders in the market, some residents are working as hawkers. To meet the increasingly costly daily necessities of life, they mobilized the whole family to work. This is part of the story of the respondent. In short, the development policy of *rusunawa* indeed helps the middle to lower class to fulfill the need for a decent housing.

Meanwhile, different rent for the different floor actually follow the market principle. The units on the ground floor are in great demand by prospective occupants. There are some advantages on the

Table 5.
Social Network and Trust in *Rusunawa*

	Social Networking		Trust	
	f	%	f	%
High	33	36.7	22	24.4
Medium	53	58.9	62	68.9
Low	4	4.4	6	6.7

Source: Primary Data, processed

ground floor. First, they do not have to go up and down the stairs every day. Second, they are closer to parking facilities. Third, the tap water flows much more rapidly. PAM water in *rusunawa* is contained the water tank. Then, it is pumped into the units. Finally, they can also rent places around the tower to do business, such as selling food and beverages, as well as other daily necessities. In the *rusunawa* the residents are prohibited to use their units for business activities.

B. Building a New Social Networking and Trust

Moving to a new place might cause problems for the family. In contrast to DKI Jakarta, the move to *rusunawa* in Surabaya is actually more voluntary. In DKI Jakarta the move is caused by the city's administration, in other words, eviction of illegal housing. In Surabaya, the residents of the *rusunawa* who move due to illegal housing or evictions are relatively small, most of the move to *rusunawa* occurs as a consequence of their need for new residences. Prospective residents must register with the Surabaya City Government. One of the main requirement is the ID card of Surabaya. After that, the city administration made a selection starting from the administrative requirements to the interview. They are chosen because they really need the house and will not rent it to others. The residents are poor urban families.

They did not have a place to stay before. Before, they lived with their parents or relatives in a crowded housing (*kampung*). A *kampung* in Surabaya does not mean a slum, the KIP project (*Kampung Improvement Program*) has been improving the *Kampung's* environment since 1970. Despite all the shortcomings, in the *kampung* they have strong social ties. The *kampung* also was never deserted, they interacted on the terrace of the house, in the community security post and the surrounding coffee shops. There were always topics being discussed, ranging from state problems to the problems surrounding families. Gossiping of

a particular family is a form of social control. Not only gossip, but they also help each other in dealing with domestic problems, ranging from parenting to sickness and death.

Those pleasant things did not happen in *Rusunawa*. First, they come from various villages. They initially did not know each other. They don't have a shared memory. Second, different from the old kampung, the public space is very limited. On every floor, the building management provides a children's playground as the public space. In the past, they just need to go outside their house to have a conversation. Now, they have to walk to the children playground first. It felt uncomfortable, especially if you do not have children.

Jambangan *Rusunawa* is relatively new. The Surabaya city government has equipped it with sports facilities (multipurpose field), mosques, residents gathering area and parks. In addition, because of its location is very close to the highway, the residents may grow vine plants on the walls of flats to reduce the effects of pollution from vehicles that pass on the highway. This is intended to increase the comfort of the apartment residents. The existence of public facilities is also meant to facilitate the residents to get to know each other, interact and in the end, can increase spirit of gotong-royong (community cooperation/mutual aid in community).

In *Rusunawa*, the residents build a new network. Within almost five years, they have successfully build a social network, only 4.4% feel that they have not succeeded. This is quite remarkable. In their old neighborhood, the distance between their house and their workplace is very close, so they went to work at a later time and come home earlier. This is different from the *rusunawa*. Because the location of *rusunawa* is far from their workplace, the residents

leave early and come home later. They had to get up and down from their residence to the parking lot and vice versa. They spent more energy and time in *rusunawa*. As a result, the encounter with his neighbors is not so much. They have more freetime in their old neighbourhood than in the *rusunawa*.

Mu (35 years), a private employee for example, says:

"I can only meet my neighbors when I'm leaving to work or coming back from work. When we are leaving the unit, walking towards the motorcycle parking lot ... We said hello to each other... asked about the wife and children ... Or, if we have the same hobby ... we set a meetup ... I happen to like chess ... So, chess game on Saturday night ... my unit or his unit ... or ... in a public space.. "

In the other hand, the number of respondents who claim to be able to trust their next-door neighbors is huge. Most of them trusted their neighbors (83.3%), develop a sense of trust in their neighborhoods from medium to high (see Table 1). A high sense of trust will be visible when they went back to their hometown during the holidays. In addition to informing security officers, they prefer to entrust their units to their neighbors, who are staying in Surabaya since Surabaya is their hometown. This was done by Am when going home to her father-in-law's house in Nganjuk for several days at the time of Idul Fitri.

There are several interesting things in this study related to social networking and trust issues. From the gender side, through T and Anova tests, all respondents sought to develop social networks and trust in new environments. These needs exist across the board regardless their socio-economic background. Socio-economic backgrounds include gender, marital status, position in the family, work and education.

Table 6.
SWB Level of Satisfaction in *Rusunawa* Residents

Variable	Low		Middle		High	
	f	%	f	%	f	%
Pleasant Emotions	15	16.7	60	66.7	15	16.7
Unpleasant Emotions	24	26.7	54	60.0	12	13.3
Global Life Judgments	39	43.3	42	46.7	9	10.0
Domain Satisfaction	18	20	57	63.3	15	16.7
Subjective Well-Being	24	26.7	54	60.0	12	13.3

C. Living with a New Subjective Well-Being

The four variables in SWB are still shifting towards a high level (Table 6). The respondents try to accept the situation with an increase in their positive emotions and lowering their negative emotions. Positive emotions or otherwise known as pleasant emotions are more influenced by the increase in social networks ($R = 0.565, p = 0.00$). The same thing affects negative emotions, overall life satisfaction and domain satisfaction. This seems to reinforce Prioharjono's (1989) opinion that people will develop new social networks when inhabiting the flat. The increase of new social networks also plays a major role in satisfaction. Various facilities, such as PDAM water and sanitation, support their health. A relatively close location to the workplace also provides job satisfaction.

The increased social network did not affect the life satisfaction of residents of Jambangan *Rusunawa*. The life satisfaction of the inhabitants is more determined by gender, marital status, education, employment and trust (Table 7) than the increased social network. In the dummy regression analysis, female respondents are happier with the new environment. Unmarried respondents less satisfied compared to those who are married. Those who graduated from elementary school and

those who have an undergraduate degree are less satisfied than those who have a junior/senior high school education. This is hard to explain if without seeing the life of these respondents. In *rusunawa* neighborhoods, those who graduated from elementary school had difficulty earning another income, as did those who graduated from college. It can be explored by linking the background of their work. Housewives and unemployed people feel hopeless about obtaining jobs or additional income in such housing environment. Meanwhile, private employees, civil servants, and entrepreneurs feel more satisfaction in life.

Another factor affecting SWB is trust. Together with social networks, trust is the compounding variable of social capital (Fukuyama, 1992, Coleman, 1988, Putnam, 2000). Groostaert (2004) stated that trust is expectations and experiences when interacting and forming social networks. In regression analysis, in addition to affecting life satisfaction (see Table 7), this sense of trust also contributes to pleasant emotions ($R = 0.436, p = 0.011$). Trust also plays a role in unpleasant feelings, such as stress, anger, and sadness ($R = 0.4165, p = 0.005$), but not in domain satisfaction.

In overall SWB, trust and social networks have a high correlation ($R = 0.752, p = 0.00$). By using regression analysis, trust influences SWB by

Table 7.
Results of Regression on Life Satisfaction

Model	Sum of Squares	df	Mean Square	f	Sig.
Regression	122.463	14	8.7473	3.80	0.000
Age	7.221	1	7.2211	3.14	0.080
Salary	3.545	1	3.5448	1.54	0.218
Socnet	0.552	1	0.5448	0.24	0.626
Trust	9.106	1	9.1060	3.96	0.050
Sex	11.034	1	11.0341	4.80	0.032
Status	10.175	1	10.1747	4.43	0.039
Education	25.379	4	6.3448	2.76	0.034
Job	23.530	4	5.8826	2.56	0.045
Residual	172.437	75	2.992		
Total	294.900	89			
5 R	R Square	Adjusted R Square	Std. Error of the Estimate		
.712 ^a	.4153	.3061	1.51630		

Table 8.
Results of Regression on Life Satisfaction

Model	Sum of Squares	df	Mean Square	f	Sig.
Regression	122.463	14	8.7473	3.80	0.000
Residual	172.437	75	2.992		
Total	294.900	89			
R	R Square		Adjusted R Square	Std. Error of the Estimate	
.712 ^a	.506		.458	4.370	
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	22.140	9.252		2.393	.019
Age	.058	.051	.113	1.122	.265
Status	-3.613	3.388	-.110	1.066	.290
Position	1.464	1.035	.139	1.415	.161
Education	-.336	.467	-.064	-.719	.474
Job	.159	.555	.031	.287	.775
Salary	9.515E-07	.000	.198	1.780	.079
Socnet	.527	.234	.277	2.254	.027
Trust	.877	.269	.394	3.263	.002

(R = 0,619, p = 0,00). When combined with socio-demographic conditions, such as age, marital status, family position and income, only 2 (two) variables influence SWB (see Table 8). Socio-demographic conditions do not affect SWB. If the level of significance is raised above 0.05, only income has influence. This result is interesting to be observed because it is different from Agrawal et al. (2011). Agrawal et al. research (2011) actually shows the great influence of one's socio-demographic condition on SWB. Several things can be explained further. First, the residents of *rusunawa*, in this case, are relatively homogeneous in terms of socio-demography. They come from the urban poor economy. Second, they have been living in the *rusunawa* for more than four years. Time develops the same pattern of interaction and experience amongst the residents. Time becomes a marker of the new environment adaptation process.

Another thing to note is SWB. SWB is composed of four variables. It is possible that the socio-demographic variable has no significant effect on SWB, but it affects one of the four

(pleasant emotions, unpleasant emotion, global life judgments and domain satisfaction). In pleasant emotions and unpleasant emotions, only trusts have a significant effect with R = 0.607 and R = 0.641. Meanwhile, the position in the family and trust determines the satisfaction of life. Income together with social networks and trust affects significantly to the domain satisfaction. This influence of income concurs with the findings of Cai & Park (2016), although other researchers continue to state that income actually provides little influence compared to other variables (Diener, Sandvik, Seidlitz, & Diener, 1993; Molnár & Kapitány, 2010; Stevenson & Wolfers, 2013).

Diener & Seligman (2004) explicitly stated that at the national level, an increase in income does not directly affect the SWB. The role of social capital, especially social networks and trust in SWB are more significant than the increase in income. According to them, the increase in income within one time it can add depression and distrust.

In the case of Jambangan *Rusunawa*, the rather homogenous socio-economic conditions make the

respondents feel comfortable and easy to develop social networks amongst them. The formation of this social network is actually not that easy because they are not from the same location. The success of forming a new social network will, in fact, increase SWB. This is also observed by Liu et al. (2017). Liu's study took place in Guangzhou. Their findings show that the locals have better SWBs than migrants. If applied to the residents of Jambangan *Rusunawa*, then those originating from the surrounding area of the *rusunawa* will have a higher SWB. However, this study does not provide sufficient data about that.

IV. CONCLUSION

Research has shown that social capital, in this case, social networks and trust determine the SWB. If SWB is an indicator of the adaptation process of a person or family in a new place, then these two variables become very important. This finding also explains the theory of segregation in migration. Segregation theory explains that when migration occurs, there is a tendency for people or families to choose shelter in the same socio-cultural environment. This is actually due to the ease of building a social network and high level of trust to the community environment. The same community environment as the one before the migration provides safety and comfort. More or less, these are what the new families who live in *rusunawa* felt. City spatial policy should pay attention to these things.

Rusunawa development should provide facilities for residents in developing social networks and a sense of trust in the community in a new environment. The remote location of the workplace in its inhabitants will reduce time in building social networks and a sense of trust in the community. Similarly, spatial layout with a narrow aisle actually reduces the interaction process between families. In turn, this interaction process affects the formation of social networks and a sense of trust.

LIMITATIONS

There are some shortcomings in this study. First, in terms of income, the communities studied are actually relatively homogeneous. The income difference between families is not significant. This is related to the selection process for residents of *rusunawa*. *Rusunawa* is established for the urban poor. In the context of Indonesian culture, urban poor communities is called as a "middle to lower economic class". However, based on the World Bank benchmarks, their income is at the threshold of 2 dollars per day per capita.

Secondly, in the mapping of social capital variables, the indicators are actually not confined to social networks and trust. Other indicators are not examined in this study, such as: social solidarity

(Durkheim, 1893, Groostaert, 2004), actual and potential resources (Bourdieu, 1986), reciprocity and communication (Putnam, 2000, Groostaert, et.al, 2004), and political participation, conflict and conflict resolution (Groostaert, 2004). Such things need to be observed in future studies.

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