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Article

The Relationship of Sociodemographic Attributes and Financial Well-Being of Low-Income Urban Families Amid Covid-19 Pandemic: A Case of Malaysia

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Abstract: The COVID-19 pandemic and the Movement Control Order (MCO) have had a negative impact on the financial well-being of low-income families in urban areas. The study involved respondents living in the Public Housing Project (PPR) residential areas in Kuala Lumpur – the capital of Malaysia. The key finding is the financial well-being of low-income urban families was negatively impacted due to the COVID-19 pandemic and the MCO implementation. Furthermore, the impact on the financial well-being of low-income urban families is significantly difference in terms of types of family, type & sectoral employment, type of home ownership, household monthly income and education level. Reforms to the financial assistance system and community empowerment of low-income urban families are necessary to increase the community's preparedness and resilience in the face of new shocks in the future.

Keywords: financial well-being; low-income; families, urban poverty, COVID-19 pandemic, sociodemographic

1. Introduction

The well-being context in the current study focuses on family well-being. The National Population and Family Development Board (NPFDB) (2016, p.2) cited family well-being from McKeown, Pratschke & Haase (2003) as “associated with family happiness, which includes both physical and psychological well-being, the quality of the relationship between the parents and the quality of the interactions between the parents and the children”. In addition, the NPFDB (2016, p.2) also quoted the work of Qu & Weston (2013), which referred family well-being as “covers four elements, which are physical and mental safety, physical health, supportive intrafamilial relationship including conflict resolution skills, encouragement for family achievement, social relationship outside the family and economic security. Additionally, Newland (2015) suggested that the family well-being dimension is inclusive of family resilience, self-ability, mental health, and physical health. Besides, Frey, Greenberg & Fewell (1989) and Armstrong, Birnie-Lefcovitch & Ungar (2005) proposed the inclusion of family organisational structure, interpersonal relationship, psychological status of parents and self-efficacy of parents in the family well-being domain. Hence, according to NPFDB (2011, p. 8) ‘family well-being’ is also “a multidimensional concept that encompasses various aspects of living conditions of an individual or a family”.

In a more in-depth trajectory, the current study zooming into the impact of the COVID-19 pandemic on urban low-income or called B40 families’ financial well-being. The pandemic COVID-19 has led to unprecedented Malaysia’s economy shutting down or scaling back in a nationwide effort to stop transmission of the evil coronavirus. Worryingly, one segment of the population that is perhaps more prone to the downward economic effects of the pandemic is the urban poor – those with the lowest earnings, the fewest financial resources, the most lacking digital devices, coupled with living in high-density areas and overcrowded flats which surge the risk of infections. The pandemic driven Movement Control Order (MCO) caused more pressure on the already distressed B40 urban families, particularly

those living in the Projek Perumahan Rakyat (PPR) residential area. According to Jabatan Perumahan Negara's (JPN) 2017 report, there are 73,622 PPR units nationwide, with 32,762 units or 44.5% in the Federal Territory of Kuala Lumpur. The PPR initiative is a government program for the resettlement of urban pioneers for those who are qualified as well as meet the housing requirements for low-income groups or called B40. These urban pioneers migrate from rural and semi-urban areas around the country to the capital seeking opportunities to alleviate their socioeconomic status (Awang Besar, 2018; Awang Besar, Ali, Yew, Lyndon & Shahizal, 2018). There are two categories of PPR occupants namely owned or rented. The eligibility conditions to apply and have a PPR are (i) the applicant and spouse are Malaysian citizens; (ii) aged 18 years and above; (iii) gross household income of RM 3,000 per month; and (iv) the applicant and spouse do not own a home.

Megat Muzafar & Kunasekaran (2020) explained that one segment of the population that is perhaps more susceptible to the adverse economic effects of the pandemic is the urban poor – those with the lowest paying jobs and the fewest financial resources, coupled with living in high-density areas and overcrowded flats which increase the risk of infections. The study also forecasted that the extension and the prolongation of the MCO had put further pressure on the already financially distressed urban poor, particularly those living in PPR. Past shocks or crises have disproportionately hurt the working poor, and it seems that the COVID-19 outbreak is not an exception. The government has ordered the people to stay at home and discouraged them from going out except to perform necessary tasks and errands. Meanwhile, companies are now adopting 'work-from-home' policies to reduce unnecessary travelling. However, these protective measures might have overlooked one thing: the poor urban workers whose work either requires physical presence and cannot be performed remotely or provides a much-needed income where not working means not having enough money to put food on the table. Contrary to white-collar workers, working from home is not an option for some of the households in the PPRs as their work requires them to be physically present e.g., lorry drivers, restaurant workers, and grocery store clerks. The nature of these jobs requires them to interact with others almost daily which increases their rate of contracting the disease – and subsequently spreading it. Furthermore, UNICEF and UNFPA's 2020 report informed that to make things worse, not all PPR residents have reliable access to the internet and rely on public internet centers like PIK, which are usually built within the PPR complex. However, not all PPR housing areas have the PIK. Therefore, they are less able to perform tasks remotely such as performing work from home or even participating in online learning.

However, there is a particular gap in the evidence on the impact of COVID-19 on low-income Malaysian urban families' financial well-being. Additionally, little is yet known whether existing relief packages e.g. (1) PRIHATIN (Prihatin Rakyat Economic Stimulus Package), (2) PRIHATIN TAMBAHAN (Langkah Tambahan Bagi Pakej Rangsangan Ekonomi Prihatin Rakyat), (3) PENJANA (Pelan Jana Semula Ekonomi Negara), (4) KITA PRIHATIN (Prihatin Supplementary Initiative Package), (5) PERMAI (Pakej Bantuan Perlindungan Ekonomi dan Rakyat Malaysia), (6) PEMERKASA (Program Strategik Memperkasa Rakyat dan Ekonomi), (7) PEMERKASA TAMBAHAN (Program Strategik Memperkasa Rakyat dan Ekonomi Tambahan), and the last assistance programme, (8) PEMULIH (Pakej Perlindungan Rakyat dan Pemulihan Ekonomi) are offering sufficient assistance to B40 urban families across socio-demographic attributes; hence, ensuring a vigorous and wide-ranging build back better process and enhance the preparedness of the vulnerable groups for future shock or crisis. In Malaysia, the Malaysian Family Well-being Index (MFWBI) has been used as a measurement of family well-being; however, the last assessment was carried out in 2019, before the pandemic COVID-19 hit. Hence, this study highlights how the COVID-19 compelled MCO could impact families' well-being in PPRs and the challenges that they may face during these trying times financially. The possibility of MCO extension and future shock would cause these B40 urban families to be worse off if prompt actions are not taken. Nevertheless, this study offers more inclusive and comprehensive measures, as the government, authorities, and policymakers would benefit from soliciting the input of PPR community leaders and residents with diverse socio-demographic backgrounds, to measure the stimulus and relief packages that would most benefit them and put national resources or state budget allocations to their best use. Therefore, this study intends to achieve the following objectives – (1) To examine the impact of the COVID-19 pandemic and MCO on the financial well-being of urban B40 families in Malaysia,

and (4) To assess the impact of COVID-19 pandemic and MCO on financial well-being across selected sociodemographic attributes of urban B40 families.

2. Materials and Methods

Types and Sectoral Employment

An observation by Megat Muzafar & Kunasekaran (2020) highlighted the concern of the Malaysian Institute of Economic Research (MIER) that the continuation or prolong of MCO shall result in some 2.4 million people losing their jobs, where 67% of the layoffs will be unskilled workers. Additionally, 3.8% of the heads of PPR households are temporary or part-time workers, making them further dispensable considering the current economic uncertainty. Furthermore, approximately 20% of households in PPR are self-employed and/or earn income through their small businesses (Megat Muzafar & Kunasekaran, 2020). However, the outbreak has now led to these businesses having to either scale back or close shops, cutting these households off from one of their main sources of income. Additionally, Megat Muzafar & Kunasekaran (2020) also discovered that a considerable proportion of PPR households work in informal employment such as petty traders, tailors, and freelancers. Therefore, these employees lack the social security that formal workers enjoy such as paid leave, EPF and SESCO coverage (Sazali & Gen, 2019). Consequently, this also means they are not sufficiently covered by social protection measures introduced by the government (such as allowing RM500 monthly EPF withdrawals). The International Labour Organisation (LIO) Report by Lim (2020) highlighted B40 households as one of the vulnerable communities in the surge of the pandemic COVID-19 in Malaysia. The ILO's 2020 report elaborated that the majority of approximately 2.8 million B40 households are low-skilled workers in the informal job sector who are more probably to lose their income causing financial hardship. The Malaysian Institute of Economic Review (MIER) 2020 estimated that around two-thirds of job losses will fall on low-skilled workers. The predicament of B40 urban families' financial well-being due to the COVID-19 pandemic is further elaborated by the survey of the DOSM in 2020. The survey showed half of those self-employed reported being out of work, while up to a third said their income dropped by more than 90%. The results exposed alarming concerns that vulnerable households are experiencing income shocks. Moreover, the survey disclosed that half of them have savings enough only to last two weeks, while only 28% said they had enough to last two months. In addition, the survey indicated that the average expenditure on household consumption during the MCO decreased by 48%.

Additionally, Jusoh, Abd Samad, Mohd Masdek, Abdul Rahman, Wan Ismail, and Mohd Zaki (2020) highlighted that during the COVID-19 pandemic, household spending was influenced by income shocks, especially among the self-employed group. Additionally, Abdul Rahim, Zainal & Sabri (2021) evidenced that private-sector employees are worse in terms of financial well-being, compared to other types and sectoral of jobs during the pandemic COVID-19. In terms of digital well-being, different types, and sectoral employment causes parents to experience insufficient time and limited opportunities to enhance knowledge towards supporting children's online learning experiences due to the burden of working, especially during the pandemic situation (Zainol, Mohd Hussin, Othman & Mohd Zahari, 2020). Based on the preceding arguments, lead to the formulation of hypotheses as follows: -

H₁: There is a significant difference in types and sectoral employment impact on the financial well-being of low-income urban families during the pandemic COVID-19

Monthly Household Income

A study by Abdul Rahim et al. (2021) showed that families with a monthly income of less than 1000 in Negeri Sembilan are more suffering during the pandemic COVID-19. In terms of digital aspects, lower household income leads to a lack of affordability to purchase sufficient internet data or the right devices to support online learning (Zainol et al., 2020). Subsequently, it has an unfavourable impact on the learning experience of children. In a related analysis, Abdul Hamid & Khalidi (2020) expressed concern about the potential impact of the pandemic COVID-19 towards

unequal learning. As the pandemic hit the family economy, many households particularly those who turn unemployed experienced financial constraints to prepare the devices and internet data for online learning, and for some families the priority is to ensure the purchase of food rather than getting a digital device. Additionally, the level of household income influences the procession of superior digital technologies. For instance, according to Abdul Hamid & Khalidi (2020), the survey of MoE revealed that 46% of parents or students only afford to own a smartphone. Hence, school work and learning materials must be delivered through smartphones, and some smartphones are not able to provide high-level online learning experiences due to limited technical features. In addition, through smartphones, parents and students have difficulty distinguishing formal classroom communication from informal communication; therefore, some families are not able to keep track of monitoring children's learning development and progress. Besides, Mohamed, Wok, Wan Ghazali & Mohd Nair (2021) revealed three key findings, which are (1) Children of PPR have limited ways to access digital devices and the internet. While some may have access, however, the children do not use it productively, (2) The children have the basic skills to operate and manage digital devices but are not technically able to productively exploit digital media hence they have minimal digital literacy, and (3) The children that have access to the Pusat Internet Komuniti (PIK) do not have better literacy when compared with their peers who do not have the access. Furthermore, the family with higher monthly income tend to enjoy superior faster and quality internet connectivity (Gong, 2020; Kamaruzuki, 2020). Based on the preceding arguments, led to the formulation of hypotheses as follows: -

H₂: There is a significant difference in monthly household income on the financial well-being of low-income urban families during the pandemic COVID-19

Type of Accommodation Ownership

In addition, living in overcrowded living conditions like PPR, the residents to practice social distancing, coupled with illiteracy and often not being able to work from home, puts them at a greater risk (Lim, 2020). Additionally, Abdul Rahim et al. (2021) found that a family that occupies a rented house is suffering more during the pandemic COVID-19 as they are more vulnerable to losing the house due to the inability to pay monthly rent. Besides, families that own accommodation have a greater tendency to experience faster and quality internet connection, compared to families that rent accommodation (Gong, 2020; Kamaruzuki, 2020). Moreover, without possessing permanent or owning an accommodation creates digital inequality as argued by Scheerder, van Deursen & Van Dijk (2017) and Reisdorf & Rhinesmith (2020). Those without their own property experience physical access challenges to computers, the internet, and devices. Based on the preceding arguments, it led to the formulation of hypotheses as following: -

H₃: There is a significant difference in types of accommodation ownership on the financial well-being of low-income urban families during the pandemic COVID-19

Highest education qualification

Besides, Megat Muzafar & Kunasekaran (2020) found that 59% of the heads of households in PPRs attained education up to secondary level, while around 7% of them have never attended school. Having a lower education level means that their options for work are limited to low-skilled types of work such as jobs in the retail industry (KRI, 2018). In addition, Barrafreem, Västfjäll, & Tinghög (2020) found that families with higher education qualifications are more optimistic towards households' economic well-being during the pandemic COVID-19, while families with lower education qualifications are more pessimistic towards households' economic well-being during the health crisis due to financial ignorant behaviour. Furthermore, Magli, Sabri, Abdul Rahim, Othman, Ahmad Mahzan, Mohd Satar, Zakaria, & Janor (2021) contended that the level of education influences financial literacy and locus control of the head of the family. Individuals with a higher education qualification are stronger in terms of financial competencies; hence is enjoy better control of family financial well-being compared to individuals with a lower academic qualification. Moreover, Poh, Sabri, Abdul Rahim & Wijekoon (2021) and Sabri, Aw, Abdul Rahim, Burhan, Othman & Simanjuntak

(2021) showed that an individual with better education achievement is more superior to those with lower qualifications in terms of financial management skills. As a result, the individual has a better financial attitude and financial literacy. Besides, B40 parents with lower education qualifications are untrained in online learning or reluctant to embrace online learning; hence, making learning via digital platforms more constrained (Zainol et al., 2020). Moreover, Chen, Tsai & Hsieh (2018) argued that lack of academic qualification causes uncertainty and unpredictability that exist in any innovation, which might cause them to postpone the adoption pending an in-depth insight into the innovation. This explains that some B40 parents are worried that online learning may lead their children to riskier activities such as misuse of the internet, security issues, and privacy threats (Zainol et al., 2020). Based on the preceding arguments, led to the formulation of hypotheses as follows: -

H₄: There is a significant difference in education qualification on the financial well-being of low-income urban families during the pandemic COVID-19

Types of family

A study by Chong & Khong (2018) of Bank Negara Malaysia (BNM) estimated that a single adult living in Klang Valley needs to earn at least RM2,700 a month to have a dignified life, while a nucleus family consisting of married couples with two children require around RM6,500. In addition, Abdul Hamid, Ho & Ismail (2019) argued that the number of family members living together influences the level of comfortable living and exhibits consumption patterns that are "aspirational". The data from JPN (2017) showed that 65.8% of the head of households in PPRs nationwide earn below RM2,000, whilst the average monthly income of households in PPRs hovers around RM2,000 in more urbanised states - RM2,039.40 for Selangor and RM1,994.40 in Kuala Lumpur, while in average, the monthly income of the head of households of PPR residence nationwide earn RM 1786.80. In other words, these households are probably already struggling to make ends meet and the repercussions from the outbreak will create a huge dent in their finances. Besides, Abdul Rahim et al. (2021) found that a family with a single mother as the head of the family is suffering more during the pandemic COVID-19. Moreover, Michelle & Wei (2022) argued that a family led by a single parent does not enjoy strong and quality support from spouses or partners, making them more vulnerable economically. In terms of digital well-being, types of families impact the children's learning online, as some families must share or take turns to use gadgets like mobile phones, and sometimes they do not have sufficient internet data to access virtual materials (Zainol et al., 2020; Abdul Hamid & Khalidi (2020). Based on the preceding arguments, lead to the formulation of hypotheses as follows: -

H₅: There is a significant difference in types of families on the financial well-being of low-income urban families during the pandemic COVID-19

Research Design

The research design of this study is cross-sectional and quantitative. It is consistent with previous investigation by AKPK (2018), Abdullah, Sabri & Muhammad Arif (2019), Mahdzan, Zainudin, Abd Shukor, Zainir and Wan Ahmad (2020), Barrafreem et al. (2020), Jusoh et al. (2020), Magli et al. (2021), Mohamed et al. (2021), Abdul Wahab, Salleh, Husman, Abdul Halim Hafiz, Muzafar Shah, Khairul Anuar, Ismail, & Tajuddin (2021), Fan & Henager (2021), and Abdul Rahim et al. (2021) in the context of financial well-being literature.

Population and Sample

The population designated for this study consists of families living in PPR in the Federal Territory of Kuala Lumpur. These PPR residential areas are tabulated in the following Table 1. The deployment of PPR residents as respondents is consistent with previous studies by Abdul Wahab et al. (2021), UNICEF and UNFPA (2020), and Megat Muzafar & Kunasekaran (2020) in assessing the impact of the COVID-19 pandemic on the B40 group financial well-being. The study decides to adopt a stratified random sampling technique. From its name, the technique involves a process of stratification or segregation, followed by a random selection of respondents from each stratum

(Sekaran, 2000). In addition, the stratified random sampling technique “guarantees representativeness of different strata within a sample” (Neuman, 2007, p. 153). According to Krejcie & Morgan (1970), the recommended sample size for 32,762 subjects in the population is 380.

Table 1. Sample size of the study.

No	Registered Name	Commercial Name	Population of Family, N	Percentage, %	Sample Size Required, S
State: Federal Territory of Kuala Lumpur					
1	PPR Bukit Jalil I	PPR Pinggiran Bukit Jalil	1896	5.8%	22
2	PPR Bukit Jalil II	PPR Pinggiran Bukit Jalil	1896	5.8%	22
3	PPR Kg Muhibah	PPR Kg Muhibah	2844	8.7%	34
4	PPR Lembah Pantai, Kerinchi	PPR Kerinchi	1896	5.8%	22
5	PPR KL Linear City II, Fasa 1	PPR Pantai Ria	1264	3.9%	15
6	PPR KL Linear City II, Fasa 2	PPR Seri Cempaka	632	1.9%	7
7	PPR Kg Limau Pantai Dalam	PPR Kg Limau	632	1.9%	7
8	PPR Salak Selatan	PPR Salak Selatan	632	1.9%	7
9	PPR KL Linear City I	PPR Seri Anggerik	316	1.1%	5
10	PPR Seri Malaysia	PPR Seri Malaysia	632	1.9%	7
11	PPR Jln Lapangan Terbang Lama F1	PPR Seri Alam	660	2.0%	8
12	PPR Jln Lapangan Terbang Lama F2	PPR Seri Alam	920	2.8%	10
13	PPR Pudu Hulu	PPR Pudu Ulu	948	2.9%	11
14	PPR Kg Malaysia Permai	PPR Raya Permai	1264	3.9%	14
15	PPR Jalan Cochrane	PPR Perkasa	1620	4.9%	19
16	PPR Pekan Kepong	PPR Pekan Kepong	948	2.9%	11
17	PPR Taman Wahyu II	PPR Wahyu	948	2.9%	11
18	PPR Taman Wahyu I	PPR Beringin	1896	5.8%	22
19	PPR Kg Batu Muda	PPR Batu Muda	2132	6.5%	25
20	PPR Pekan Batu	PPR Pekan Batu	632	1.9%	7
21	PPR Kg Baru Air Panas Tambahan	PPR Kg Baru Air Panas	2528	7.7%	30
22	PPR Sg Bonus Air Jernis	PPR Seri Semarak	632	1.9%	7
23	PPR Sg Bonus Air Jernis	PPR Sg Bonus	1580	4.8%	18
24	PPR Ampang Hiliran	PPR Hiliran Ampang	948	2.9%	11
25	PPR Sungai Besi	PPR Desa Petaling	632	1.9%	7
26	PPR Intan Baiduri	PPR Intan Baiduri	1834	5.6%	21
Total			32762	100%	380

Development of questionnaire

Based on comments by four appointed experts, along with feedback from the LPPKN Research Grants Technical Committee following the pilot study carried out, the final survey form has two parts - Part A (socio-demographic attributes), and Part B (financial well-being with 10 indicators). The final survey form will use a 5-point Likert scale. The 5-point Likert scale for this final survey form consists of responses 1 = strongly disagree, 2 = disagree, 3 = somewhat agree, 4 = agree, and 5 = strongly agree. The financial well-being items are based and adapted from multiple previous related studies such as Abdul Wahab et al. (2021), Sabri et al. (2021), Jusoh et al. (2020), Mahdzan et al. (2020), Lim (2020), Megat Muzafar & Kunasekaran (2020), dan NPFDB (2015; 2017). The digital well-being items are based on and adapted from multiple previous related studies such as Mohamed et al. (2021), Zainol et al. (2020), Mseleku (2020), UNICEF & UNFPA (2020), Lim (2020), NPFDB (2020), Gong (2020), Kamaruzuki (2020), dan Megat Muzafar & Kunasekaran (2020).

Data collection procedure

The data collection procedure is adapted from the study of Mohamed et al. (2021). First, the research team shall engage the Chairman of each PPR residents' association. The Chairman's assistance is sought to randomly select the head of the family or representative as respondent, based on the expected sample size for each PPR residential area. The appointment shall be set for a meeting with respondents and the Chairman at the respective office of the PPR residential area association. During the appointment details, a short briefing about the study background and the survey or questionnaire structure is given by the research team. After the short briefing, each respondent shall answer the survey questionnaire through a Google form. The link will be provided, and respondents will answer the questionnaire accordingly using their gadgets like handphones. The research team will also standby a laptop with internet access if respondents are without appropriate gadgets.

Data analysis technique

For the final data analysis, this study used SPSS 28. The analysis techniques carried out are frequency analysis, descriptive analysis, and socio-demographic impact analysis. Frequency analysis aims to identify the respondents' background such as monthly household income, type and sectoral employment, highest education level, types of family and types of accommodation ownership. The next analysis is descriptive. In this analysis, the minimum, maximum, mean, and standard deviation values for each indicator of financial well-being were obtained. Next, the mean or average for the financial well-being domain was derived. Since the final survey form used a five-point Likert scale, the interpretation of the mean domain score refers to the guidance provided by Pallant (2005) and Masruki & Mohd Hanefah (2021), when a mean score of 1.00 to 2.33 is a low level-, a mean score of 2.34 to 3.66 is a moderate level, and a mean score of 3.67 to 5.00 is a high level. Next, is socio-demographic impact analysis by adopting one-way ANOVA analysis. It intends to ascertain the existence of a significantly different impact of the socio-demographics of respondents on financial well-being.

3. Results

Respondents' Profile

Table 2 shows the profile of respondents. About 146 respondents or 35 percent work in the private sector, followed by 55 respondents or 13.2 percent self-employed, 45 respondents or 10.8 percent are civil servants, 34 respondents or 8.2 percent run businesses, 26 respondents or 6.2 percent are freelancers, 15 respondents or 3.6 percent of workers in the gig economy sector. While 96 respondents or 23 percent are unemployed. Furthermore, 267 respondents or 64 percent are group B1 with a monthly household income of less than RM 2500. There are 82 respondents or 19.7 percent in group B2 with a monthly household income between RM 2501 to RM 3169, followed by group B3 with a monthly household income between RM 3170 to RM 3969 for a total of 34 people or 8.2 percent and group B4 with a monthly household income between RM 3970 to RM 4849 for a total of 25 people or 6 percent. There are 9 respondents or 2.1 percent who belong to the M40 group with monthly household income exceeding RM 4850. Besides, 308 respondents or 73.9 percent rent residential units in PPR. Followed by 59 respondents or 14.1 percent with own ownership, and 15 respondents or 3.6 percent with joint ownership. There are 12 respondents or 2.9 percent with a boarding status, as well as 16 respondents or 3.8 percent still borrowing. Additionally, 260 respondents or 62.3 percent, have passed the Malaysian Certificate of Education (SPM). There were 55 respondents or 13.2 percent graduated up to Form 3 or equivalent. There are also 50 respondents or 12 percent who have passed Sijil Tinggi Pelajaran Malaysia (STPM) or equivalent. While 23 respondents or 5.5 percent have at least a first degree. There is also a small number of respondents who attend religious schools like tahfiz and pondok, and technical & vocational training. Next, 307 respondents or 73.6 percent with nuclear family status (a family consisting of father, mother, and children only). Followed by 62 respondents or 14.9 percent with the status of a single-parent family (a family that has one of either

the mother or the father and a child. This may be due to divorce or even death) and 22 respondents or 5.3 percent with the status of an extended family (a family consisting of several generations for example grandfathers, relatives and cousins also live together).

Table 2. Respondents' Profile (Indicator of Selected Sociodemographic Attributes, N=417).

Demographic Attributes	N	(%)	Demographic Attributes	N	(%)
<i>Types and sectoral employment</i>			<i>Monthly household income</i>		
Self-employment			B1: Less than RM 2500		
Running own business	55	13.2	B2: 2501 – 3,169	267	64.0
Freelancing	34	8.2	B3: 3,170 – 3,969	82	19.7
Gig economy i.e. p-hailing and e-hailing	26	6.2	B4: 3,970 – 4,849	34	8.2
Private sector	15	3.6	M1: 4,850 – 5,879	35	6.0
Public sector	146	35.0	M2: 5,880 – 7,099	6	1.4
Not working	45	10.8	M3: 7,100 – 8,699	2	0.5
	96	23.0		1	0.2
<i>Highest education qualification</i>			<i>Types of family</i>		
Others			Mixed	10	2.4
Informal education	5	1.2	Dyad	8	1.9
First degree	2	0.5	Single Parent	62	14.9
Postgraduate - Master	22	5.3	Co-habitation	8	1.9
Religious school (inc. tahfiz and pondok)	1	0.2	Extended	22	5.3
Primary school	5	1.2	Nucleus	307	73.6
LCE/SRP/PMR/PT3	10	2.4	<i>Types of Accommodation</i>		
STPM/Diploma/	55	13.2	<i>Ownership</i>		
Matriculation/A-Level	50	12.0	Sharing	6	1.4
SPM	260	62.3	Boarding	12	2.9
Technical & Vocational	7	1.7	Renting	308	73.9
			Leasing	1	0.2
			Joint ownership	15	3.6
			Self-ownership	59	14.1
			Borrowing/financing	16	3.8

Descriptive Analysis

Table 3 shows a descriptive analysis of 10 indicators of financial well-being. The four indicators with the lowest mean scores are Item 3,4,5 and 6 respectively with mean scores of 1.8825, 1.9257, 1.9424 and 2.0791; hence, reflecting the respondents' difficulty in making savings, obtain insurance or takaful protection, meet unexpected expenses and provide emergency funds during a health crisis. Only items 7 and 8 received somewhat agreeable responses; respectively with a mean score of 3.0480 and 3.2590. This feedback gives the impression that the COVID-19 pandemic and MCO have changed the spending pattern of urban B40 families by sacrificing basic expenses for food and medicine to buy health-related items following the implementation of related regulations to curb transmissions such as hand sanitizer, face masks and temperature scanner. The overall response to the ten indicators of financial well-being has contributed to a mean score of the financial well-being domain of 2.3115, thus reflecting the low level of financial well-being experienced by urban B40 families in coping with the challenging periods of the COVID-19 pandemic and the MCO. The mean score indicated that on average, respondents experienced financial difficulty during the crisis.

Table 3. Descriptive Results of Financial Well-being Indicators and Domain (N=417).

No	Indicator	Min	Max	Mean	Std. Deviation
1	Throughout the COVID-19 pandemic and MCO, I can pay back debts and loans with consistency.	1.00	5.00	2.1631	1.15287
2	Throughout the COVID-19 pandemic and MCO, I can pay rent, utility bills, fees and other charges.	1.00	5.00	2.3501	1.14447
3	Throughout the COVID-19 pandemic and MCO, I can still afford to make savings.	1.00	5.00	1.8825	1.08889
4	Throughout the COVID-19 pandemic and MCO, I can still afford to provide an emergency fund.	1.00	5.00	2.0791	1.18320
5	Throughout the COVID-19 pandemic and MCO, I can still afford to meet unexpected expenditures.	1.00	5.00	1.9424	1.07710
6	During the COVID-19 pandemic and MCO, I can still afford to provide insurance/takaful coverage.	1.00	5.00	1.9257	1.14007
7	Throughout the COVID-19 pandemic and MCO, the major expenditure of my family is on health items compared to other expenses.	1.00	5.00	3.0480	1.30738
8	Throughout the COVID-19 pandemic and MCO, I had to reduce basic expenses such as food.	1.00	5.00	3.2590	1.28605
9	In general, throughout the COVID-19 outbreak and MCO, my financial well-being has been good.	1.00	5.00	2.2206	1.14952
10	In general, throughout the COVID-19 outbreak and MCO, my family's financial well-being has been good.	1.00	5.00	2.2446	1.15718
	Financial Well-Being Domain Mean Score	1.00	5.00	2.3115	.79385

Socio-demographic analysis

The following Table 4 shows the results of the ANOVA analysis related to the difference in the impact of household monthly income on aspects of financial well-being to deal with the COVID-19 pandemic and MCO. The analysis reflects that there is a significant difference from the perspective of household monthly income on financial well-being with $p = 0.003$. This finding illustrates that the group of respondents with household income faced the impact of the COVID-19 pandemic and MCO on financial well-being at different levels. Therefore, future preparation to face a new crisis should be implemented in a focused manner by considering aspects of monthly household income.

Table 4. ANOVA Results for Monthly Household Income.

		Sum of Squares	df	Mean Square	F	Sig.
Financial Well-Being	Between Groups	7.419	2	3.710	6.029	.003
	Within Groups	254.746	414	.615		
	Total	262.165	416			

Besides, Table 5 shows the results of the ANOVA analysis related to the difference in the impact of the types and sectors of employment on aspects of financial well-being to deal with the COVID-19 pandemic and MCO. The analysis reflects that there is a significant difference from the perspective of the type and sector of employment on financial well-being with $p = 0.000$. This finding illustrates that the group of respondents with the type and sector of employment and household faced the impact of the COVID-19 pandemic and the MCO on financial well-being.

Table 5. ANOVA Results for Types and Sectoral Employment.

		Sum of Squares	df	Mean Square	F	Sig.
Financial Well-Being	Between Groups	15.020	6	2.503	4.153	.000
	Within Groups	247.145	410	.603		
	Total	262.165	416			

Additionally, Table 6 shows the results of the ANOVA analysis related to the difference in the type of home ownership on the aspects of financial well-being to deal with the COVID-19 pandemic and MCO. The analysis reflects that there is a significant difference from the perspective of the type of home ownership of financial well-being with $p = 0.023$. This finding illustrates that groups of respondents with certain types of home ownership faced the COVID-19 pandemic and the MCO on financial well-being. Therefore, future preparation to face a new crisis should be implemented in a focused manner by considering aspects of the type of home ownership.

Table 6. ANOVA Results for Types of Accommodation Ownership.

		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Financial Well-Being	<i>Between Groups</i>	8.182	5	1.636	2.648	.023
	<i>Within Groups</i>	253.983	411	.618		
	<i>Total</i>	262.165	416			

Besides, Table 7 shows the results of the ANOVA analysis related to the differences in family type on aspects of financial well-being to deal with the COVID-19 pandemic and MCO. The analysis reflects that there is a significant difference from the perspective of family type on financial well-being with $p = 0.007$. This finding illustrates that groups of respondents with certain family types face the impact of the COVID-19 pandemic and MCO on financial well-being at different levels. Therefore, future preparation to face a new crisis should be implemented in a focused manner by considering aspects of family type.

Table 7. ANOVA Results for Types of Family.

		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Financial Well-Being	<i>Between Groups</i>	9.998	5	2.000	3.259	.007
	<i>Within Groups</i>	252.166	411	.614		
	<i>Total</i>	262.165	416			

Then, Table 8 shows the results of the ANOVA analysis relating the highest level of education to aspects of financial well-being to deal with the COVID-19 pandemic and MCO. The analysis reflects that there is a significant difference from the perspective of the highest level of education on financial well-being with $p = 0.029$. This finding illustrates that a certain group of respondents with the highest level of education faced the impact of the COVID-19 pandemic and MCO on financial well-being at different levels. Therefore, future preparation to face a new crisis should be implemented in a focused manner by considering aspects of the highest level of education.

Table 8. ANOVA Results for Highest Education Qualification.

		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Financial Well-Being	<i>Between Groups</i>	12.473	10	1.247		
	<i>Within Groups</i>	249.691	406	.615	2.028	.029
	<i>Total</i>	262.165	416			

4. Discussion

The results show that monthly household income, types and sectoral employment, types of family, types of accommodation ownership, and education qualification have significantly different impacts towards financial well-being. The findings are consistent with AKPK (2018), where 53% of Malaysian working adults earning less than RM 2000 a month cannot afford the RM 1,000 emergency expenses and are financially challenged when it comes to savings. Additionally, those who are self-employed have the lowest propensity to save. Besides, the self-employed group was mostly affected by the income reduction due to the crisis compared to other groups of employment sectoral and types. The findings also corroborate previous results of Mahdzan et al. (2020) as there were significant differences in financial well-being by education level and employment sectors. In addition, earlier Abdul Rahim et al. (2021) showed that single mothers earning of monthly income of less than RM 1000 and renting a house experienced more suffering in terms of finances due to the pandemic and

MCO. Additionally, Abdul Hamid et al. (2019) and Chong & Khong (2018) agreed that different levels of income influence the level of financial well-being. Moreover, like Megat Muzafar & Kunasekaran (2020) and Lim (2020), types and sectors of employment associated with low-skilled and low academic qualifications experienced more unfavourable financial well-being. The lower-income household groups are more financially vulnerable to crisis compared to higher-income groups (Benyamin, Chin, Daniel, Kelvin, Logenthiran & Yu, 2022; Wei, Grace, Mohammad & Mohamed Meshal, 2022); Abdullah. Mohd Salleh, Muhammad & Osman, 2022).

Besides, the results show that types and sectoral employment, and types of accommodation ownership have significantly different impacts towards digital well-being. For respondents who are renting a house, digital access could be limited, as the owners may not allow any activity of home refurbishment or refinement; hence, this creates a potential digital divide as argued by Reisdorf & Rhinesmith (2020) and Scheerder et al. (2017). In addition, Zainol et al. (2020) argued that employment offering lower income caused a lack of affordability to purchase digital devices, limiting quality internet access which eventually negatively affected children's online learning. Additionally, Abdul Hamid & Khalidi (2020) also argued that the lower household income situation due to the crisis caused financial constraints to obtain digital gadgets and internet data for online learning.

In addition, the analysis exhibits that those types and sectoral employment, as well as education qualifications, have significantly different impacts towards government assistance. Respondents with a higher education or academic qualification tend to be more informative, have a higher level of awareness and are in a better position to respond swiftly towards announced government assistance schemes during the crisis or in a better state of financial literacy (Magli et al., 2021; Poh et al., 2021; Sabri et al., 2021) or digital literacy (Mohamed et al., 2021; Zainol et al., 2018). A similar application also applies to those working in the public sector or private sector than respondents who are not working and are self-employed.

5. Conclusions

Achievement of research objectives

Objective 1: To examine the impact of the COVID-19 pandemic and MCO on the financial well-being of low-income urban families.

The analysis found that the impact of the COVID-19 pandemic and MCO on the financial well-being of urban B40 families is worrying because the mean score for the financial well-being domain is only 2.312. In general, the respondents expressed a lack of agreement with the indicators of financial well-being presented in the survey form.

Objective 2: To assess the impact of the COVID-19 pandemic and MCO on financial well-being across selected sociodemographic attributes of low-income urban families.

The ANOVA analysis found significant differences between respondents on financial well-being based on monthly household income, types and sectoral employment, types of accommodation ownership, highest education qualification, and types of family. There are also significant differences between respondents on digital well-being based on the types and sectoral employment and types of accommodation ownership. In addition, there are significant differences between respondents regarding government assistance in terms of the types and sectoral employment and highest education qualification. Hence, it is concluded that demographic characteristics have a significantly different effect on financial well-being, digital well-being, and government assistance among respondents.

The practical implication of the findings

As a result of this study, several recommendations were made to improve policies and practices. These recommendations are as follows: -

1. The rebranding of government aid schemes starts with data transparency.

Efforts to ensure financial stability and well-being as well as the digital well-being of urban B40 families through the rebranding of government assistance schemes should begin with data transparency. Currently, there is no comprehensive database related to the urban B40 family, even similar data or information is managed by various agencies and government bodies such as Pusat

Pungutan Zakat (PPZ), Islamic Religious Council of Federal Territory of Kuala Lumpur, Kuala Lumpur City Hall, National Housing Department, District Education Office, State Education Department, Ministry of Education, the Employees' Provident Fund, the Social Security Organization, Welfare Department, Economic Planning Unit, Prime Minister's Department, Inland Revenue Board and the Ministry of Finance. Therefore, the authorities must speed up the process of whitening and empowering related data, to enable government aid schemes to be carried out in a targeted, focused, and systematic manner.

2. Reform of social protection and security programs

Next, to build resilience and ensure the financial well-being of urban B40 families to deal with future challenges, efforts to reform social security and protection programs are strengthened. It is appropriate for a form of law enforcement or affirmation to be introduced to obligate EPF contributions and employment protection or employment insurance under SOCSO covering workers in the informal sector, hawkers and small traders, freelancers, workers in the gig economy sector (p-hailing and e-hailing) which is synonymous with the urban B40 family.

Limitations

There are several limitations inherited in this study. First, this study is cross-sectional. Then the feedback received from the respondents is influenced by the situation or condition when the data collection process ends. It is possible that some responses were formed by the perception of major events that happen at the national level. Besides, the respondents involved families living in the PPR area in the Federal Territory of Kuala Lumpur. There is another public housing area called Perumahan Awam (PA) which is not involved in this survey. Then, this study excluded other B40 vulnerable groups such as people with disabilities (OKU), traditional village residents, homeless groups, hawkers, and small traders.

Suggestions for future studies

For future studies, a longitudinal study to comprehensively assess the impacts of the COVID-19 pandemic and the MCO on urban B40 families, as well as the mitigation that needs to be done to deal with these impacts. Besides, future comparative studies may involve other B40 vulnerable groups in urban areas or urban B40 groups in other states.

Summary

This study has explained that the COVID-19 pandemic and MCO have affected the urban B40 family in terms of financial well-being and digital well-being. Although there is government assistance to reduce the negative impact, the crisis highlights the challenges related to preparedness for future shock. Looking from a more positive point of view, borrowing the statement of the Chief of Staff of the White House during the Obama presidency who later became the Mayor of Chicago, Rahm Emanuel - "Never let a serious crisis go to waste", became a guideline and encouragement to various agencies, authorities, holders- stakeholders and all citizens to redraw a social protection system that includes aspects of better financial well-being and digital well-being, which is more inclusive, which is more equitable, and which is more sustainable.

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