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The Impact of the COVID-19 Pandemic on the Cost of Living of the B40 Group: An Analysis of Income, Expenditure, and Targeted Assistance

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Abstract

The Klang Valley is a developed area in line with economic development, which significantly contributes to the increase in the price of goods and services. The cost of living based on income and expenses has become a hot topic among people, either during or after the COVID-19 pandemic, especially the less well-off, namely B40. The continuous increase in the price of goods in recent years has impacted this group. Therefore, this study aims to identify the impact of the COVID-19 pandemic on the cost of living B40, which involves issues of income, expenditure, and targeted assistance. The research methodology uses a quantitative approach by employing a questionnaire as its instrument to 650 respondents of the B40 group in the Klang Valley using the Mann-Whitney U and Kruskal-Wallis H tests. The study results found that the B40 group was affected, and some were not affected during the COVID-19 pandemic, involving the cost of living issue, life, and help obtained. This is because the increase in the price of goods and low income causes this group to take thrifty measures and survive with little savings. In this study, it was found that the level of survival of this group was also affected, and most of the respondents acted thrifty by buying low-quality goods and prioritising only essential goods. Therefore, in this situation, the government needs to provide targeted assistance to reduce the burden and ensure that the price of goods can be bought and owned even after the COVID-19 pandemic hits the nation.

Keywords: Impact, Pandemic COVID-19, B40, Cost of Living, Targeted Assistance

INTRODUCTION

The rising cost of living is a global issue many developing countries face. The issue of income increase that is not in line with the rise in the cost of living has put pressure on society today. This is because of the rise in the cost of living that has plagued the people of this country since 2006. This issue still needs to be fully resolved. Naturally, this situation became more complicated and severe when the COVID-19 pandemic hit the country. If reviewed based on past studies, it is found that the increase in the cost of living involves low or middle-income groups. According to the study of Ibhrim et al. (2022) and Ibrahim and Othman (2020), since the pandemic started in 2020, the cost of living for this group has been increasing. When the price of goods increases, this situation takes work to go down again. The most affected during the COVID-19 pandemic and the implementation of the movement control order (MCO) are the low-income groups affected by the increased costs, especially those living in cities. If the cost of living increases but wages do not improve, people will face future income, expenses, and savings constraints. According to the Department of Statistics Malaysia (2020), the B40 group comprises any citizen earning less than RM2,500 per month. Targeted assistance includes cash aids and social protection for those who qualify, especially from the B40 group, and should be continued for a certain period. The help is only for those who need it, which is B40, and only for some. According to Chamhuri Siwar et al. (2019), poverty alleviation programs must identify those affected and those who are ineffective to be given targeted assistance regarding who, where, and their actual number. In reality, the B40 group is burdened with the increasing cost of living and the impact of the COVID-19 pandemic.

According to Ibhrim et al. (2022), Yee et al., (2021), and Othman (2022), the B40 group is the group affected during the COVID-19 pandemic, and it takes a long time to recover financially. Therefore, this group needs to

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be given more targeted assistance to reduce the burden of income and expenses. Parzi and Abd Karim (2020) reported in Berita Harian online that more than 800,000 individuals lost their jobs since the COVID-19 pandemic hit the country. Based on the statistics report by the Department of Statistics Malaysia (2021) in April 2021, the unemployment rate increased to 777.500 people (Department of Statistics Malaysia, 2021).

In addition, many also complain that they are not in debt to meet the satisfaction of life but more significantly when they are in debt to cover the cost of living due to insufficient household income resulting from the increase in the cost of goods, services and daily necessities. An increase in the cost of living outside the line with an increase in household income will reduce household disposable income. Likewise, the more significant effect of this increase in the cost of living, which is not in line with household income, also reduces household disposable expenses. The income received is just enough to meet the family's current needs, fundamental needs such as food and housing, without any savings. Households are no longer able to save or invest as before and instead have to save money. Some even had to tie their stomachs to ensure the survival of themselves and their families. We are aware that the increase in the cost of living that is outside the line with the increase in household income will reduce the disposable income of the household, and because of that, some are forced to go into debt to survive. The increased cost of living also invites various negative implications for society, especially for low-income people. Therefore, our society needs to be helped, especially in providing appropriate mechanisms to deal with the current economy. At the same time, the community also needs to be competent in managing expenses.

Therefore, the objective of this study is to identify the impact of the COVID-19 pandemic on the cost of living, which involves income, expenditure, and targeted assistance.

LITERATURE RESEARCH

According to Aqmin et al. (2018) stated that if there is an increase in the cost of living, this will have an impact on the level of household income. This situation will cause problems for low-income groups, especially B40. In Malaysia, the cost of living issue has become a hot issue in recent years. This is because if there is an increase in the price of goods, the income of low-income residents will definitely be affected, and their purchasing power will also decrease (Farahaini, 2015; Thusini and Mah, 2023). In addition, according to Nor Sharmainie et al. (2019), the increase in the price of goods will result in a direct or indirect negative effect on consumers, especially on members of society who always need the goods. They had to adopt frugal measures to meet their daily needs. This is even more troubling when this problem is faced by low-income groups, especially the B40 population. According to Chiew (2018), low-income groups are more vulnerable to risk due to their financial ability and low levels of savings. It is challenging for low-income groups to return to their original financial position in the event of a crisis, especially involving significant savings (Chamhuri Siwar et al., (2019), Cohen, (2006) and Sebtad, 2006). This is because the B40 group may need more savings or savings to finance unexpected events or in times of emergency. The increasing cost of living due to economic uncertainty and the increase in the price of goods and services puts pressure on all, but more significantly on the B40 group (Ibhrim et al., (2022). Cost of living and standard of living are two words that are closely related. The cost of living is the cost that households have to bear to meet not only basic needs such as food, clothing, and shelter but also other needs for the comfort of life, including education costs, broadband connection costs, and vehicle costs to daily use (Julizah, 2014). The cost of living increases at a higher rate compared to the rate of income, causing most of the income received to be spent on basic needs only (Faeza, 2016). The current economic situation shows and proves that the cost of living in society increases yearly. According to Bank Negara Malaysia's annual report in 2015, an analysis of income and expenditure data proves that a group of society is experiencing an increase in the cost of living. These households spend more than their earned income, especially the B40 group (Bank Negara Annual Report, 2015).

METHODOLOGY

Study Sample

This study is a quantitative study using a survey research design through questionnaires, which is distributed to respondents to obtain quantitative data based on the objectives of the study. The survey research design was

employed because this form of research can be used comprehensively to express various types of questions, such as issues and problems, especially describing respondents' attitudes, views, feelings, and behaviours (Chua, 2006). Rozmi (2016) stated that opinion research is a method of a social or societal survey that is capable of examining and studying many aspects of the social world and human behaviour, such as behaviour, values, attitudes, beliefs, and perceptions, in addition to expectations and predictions regarding understanding, phenomena, levels of knowledge, favourites and others (Neuman, 2014). The respondents of this study were selected based on those affected by the cost of living involving income and expenditure. They targeted assistance among the B40 in the Klang Valley during the impact of the COVID-19 pandemic.

Pilot Study

Meanwhile, the pilot study evaluates reliability through Cronbach's Alpha index coefficient value that can be adopted in the actual study. Cronbach's Alpha value in assessing the acceptability of research instruments is based on Bond and Fox (2015). According to the views of Johanson and Brooks (2010) suggest that the minimum number of samples selected is as many as 30 people. Research instruments were reliable when the correlation value (r) was equal to .70 and above. If the value is less than .70, the items of the study instrument had to be modified again. Cronbach's Alpha, according to the reliability coefficient value of the cost of living item, is .897. and .883 is assists received. This shows that the value obtained is high, effective, and consistent for the cost of living dimension and targeted assistance according to the dimensions studied.

Non-Parametric Studies

a) Mann-Whitney U

This study is non-experimental, especially in a survey study, to compare perceptions, opinions, or levels of agreement between two independent sample groups regarding an issue, event, phenomenon, and others. This study uses the Mann-Whitney U and Kruskal-Wallis H tests to analyse whether there is a significant difference between the two independent categories. This study also consists of two variable items between two settlement areas, urban and rural. The dependent variable - is arranged in ranks, for example, the level of agreement (starting from the level of strongly disagree, disagree, agree, and strongly agree using an ordinal scale (Chua, 2011 and 2013). In this study, the researcher used the issue of cost of living B40 and aid targeted urban and rural settlements or residences.

b) Kruskal-Wallis H.

The Kruskal-Wallis H study is the same as the Mann-Whitney U test according to the independent variable with two categories. However, the Kruskal-Wallis H test can be tested with more than two data groups on an ordinal scale in the independent variable. Using the Kruskal-Wallis H test, it shows whether the study has significant differences between the three or more groups of respondents. For each hypothesis studied, the researcher will usually set the α value as 0.5. If the value exceeds 0.05, it will cause the study to be insignificant because it exceeds the set significance level. If it is less than 0.05 ($p < 0.05$), it demonstrates that there is a significant difference for each item studied in the hypothesis.

STUDY RESULTS

Background of Respondents

Table 1: Demographic Background of the Respondents

Respondent Profile	Frequency (N)	Percentage %
Gender		
Women	328	50.5
Men	322	49.5

Age		
<20 and below	35	5.4
21-30 years old	117	18.0
31-40 years old	42	6.5
41-50 years old	198	30.5
51-60 years old	258	39.7
Marital status		
Married	555	85.40
Single father	6	0.90
Single mother	89	13.70
Residential status		
Rented house	295.00	45.40
Own house bank loan	199.00	30.60
Freehold	156.00	24.00
Residential Area		
Urban	441	67.80
Rural	209	32.20
Job Sector		
Government	142	16.20
Private	165	19.20
Self-employed	130	14.90
Not working	213	26.50
Number of Child Dependents		
1-2 people	305	46.92
3-4 people	216	33.23
5-6 people	126	19.38
7-9 people	3	0.46

Mann-Whitney U and Kruskal-Wallis H Inferential Statistics.

The null hypotheses studied in this study are (1) Cost of living and (2) targeted assistance, involving data analysis from Mann Whitney U and Kruskal-Wallis H.

- H_{01} (Mann-Whitney U): There is no significant difference between the residential area of B40 households involving the cost of living on the impact of the COVID-19 pandemic.

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- H_{02} (Kruskal-Wallis H): There is a significant difference between the number of children dependent in B40 households and the cost of living on the impact of the COVID-19 pandemic.
- H_{03} (Mann-Whitney U): There is no significant difference between the residential area of B40 and the financial assistance they received on the impact of the COVID-19 pandemic.
- H_{04} (Kruskal-Wallis H): There is no significant difference between the number of children dependent in B40 households and the targeted financial assistance received on the impact of the COVID-19 pandemic.

RESULTS OF THE HYPOTHESES STUDY REPORT

a) Is there any significant difference between the residential area of B40 households involving the cost of living on the impact of the COVID-19 pandemic?

Variables: Residential Area and Cost of Living

Non-Parametric Inferential Statistics: Mann-Whitney U

Table 2: Difference between Residential Areas and Cost of Living

Aspect	Residential area	N	Mean Rank	Sum of Ranks	Mann-Whitney U	Z	Sig
Cost of living	Urban	441	328.81	145006	44624	-0.658	0.511
	Rural	209	318.51	66569			
	Total	650					

The finding shows that there is no significant difference between the residential area of B40 households involving the cost of living in the issue of the impact of the COVID-19 pandemic because the p-value is 0.511 ($P > 0.05$).

b) Is there any significant difference between the number of children dependent in B40 households and the cost of living on the impact of the COVID-19 pandemic?

Variables: Number of children dependent and cost of living

Non-Parametric Inferential Statistics: Kruskal-Wallis H

Table 3: Difference between number of children dependent and cost of living

Aspect	Number of children dependent	N	Mean Rank	Kruskal-Wallis H	df	Sig
Cost of living	1-2 children	305	419.17	14.137	3	0.003
	3-4 children	216	266.03			
	5-6 children	126	335.35			
	7-9 children	3	214.9			
Total		650				

The test findings demonstrate a significant difference between the number of children dependent in B40 households and the cost of living on the impact of the COVID-19 pandemic with a p-value of 0.003 ($p < 0.05$).

c) Is there any significant difference between the residential area of B40 and the financial assistance they received on the impact of the COVID-19 pandemic?

Variables: Residential area and targeted financial assistance received

Non-Parametric Inferential Statistics: Mann-Whitney U

Table 4: Difference between the residential area and financial assistance

Aspect	Residential Area	N	Mean Rank	Sum of Ranks	Mann-Whitney U	Z	Sig
Targeted financial assistance	City	441	325.10	143369	45908	-0.079	0.937
	Rural	209	326.34	68206			
	Total	650					

The findings of the Mann-Whitney U test demonstrate no significant difference between the residential area of B40 households and targeted financial assistance received on the impact of the COVID-19 pandemic with a p-value of 0.937 ($p > 0.05$).

d) Is there any significant difference between the number of children dependent in B40 households and the targeted financial assistance received on the impact of the COVID-19 pandemic?

Variables: Number of children dependent and targeted financial assistance received

Non-Parametric Inferential Statistics: Kruskal-Wallis H

Table 5: Difference between the number of children dependent and targeted financial assistance received

Aspect	Number of children dependent	N	Mean Rank	Kruskal- Wallis H	df	Sig
Targeted financial assistance	1-2 people	305	315.39	4,450	3	0.217
	3-4 people	216	337.67			
	5-6 people	126	324.90			
	7-9 people	3	502.00			
	Total	650				

The findings of the Kruskal-Wallis H test demonstrate no significant difference between the number of children dependent and targeted financial assistance received on the impact of the COVID-19 pandemic with a p-value of 0.217 ($p > 0.05$).

- 1) **H₀₁** - There is no significant difference between the residential area of B40 households involving the cost of living on the impact of the COVID-19 pandemic.
- Based on Table 2, the results of the Mann-Whitney U test show that there is a significant difference between the two groups of respondents [U ($n_1 = 441, n_2 = 209$) = 44624, $p < 0.05$]. The first highest mean rank shows those affected in the urban area (328.81) and those living in the rural area (318.51). It concluded that the group affected in the urban area is higher than those from the rural area. However, the researcher found that there was no significant difference between the two groups of respondents and failed to reject the null hypothesis: "There is no significant difference in the issue of the impact of the COVID-19 pandemic on B40 households involving the cost of living in the urban or rural areas" because the results of the study found that it is not significant between these two. After all, it exceeds the set significance level, $p = 0.511, p > 0.05$. It shows that those who live in urban or rural areas are still affected by the high cost of living during the COVID-19 pandemic, and Berita Harian Online (2023) mentioned that it is undeniable that the Malaysian economy after the COVID-19 pandemic is facing various challenges that require structural and comprehensive solutions. Among them is the increase in the cost of living that is getting steeper over time, whether in the urban or the rural areas.
- 2) **H₀₂** - There is a significant difference between the residential area of B40 households involving the cost of living on the impact of the COVID-19 pandemic.

- Based on Table 3, the result of the Kruskal-Wallis H test shows that there is a significant difference between the six groups of respondents [$X^2(3, N=650) = 14.137, p=0.00$]. According to the average rank, the first group consisting of the number of children for B40 households during the pandemic is 1-2 people (419.17), the second group is 5-6 people (335.35), the third group is 3-4 people (266.03), and the group fourth is 7-9 people (214.90). Findings show that there is a significant difference between the four items. Therefore, the null hypothesis, "there is no significant difference between the residential area of B40 households involving the cost of living on the impact of the COVID-19 pandemic", is successfully rejected. The study results show a high significance with a p-value of 0.003, less than the significance level set, $p < 0.05$. Therefore, the cost of living issue is also closely related to the standard of living (Aqmin et al., 2018). According to Bank Negara Malaysia's report in 2017, it is clear that the rising cost of living, especially in big cities like Kuala Lumpur, has caused significant pressure on low-income individuals, especially those with a large number of children or dependents. This has caused most parents to feel compelled not to have more children as they face the high cost of living.
 - A study by TY Mok (2007) has examined several factors that affect income, including the number of households, race, geographic location, and education level. They emphasise that income differences do not necessarily reflect the ability to cope with rising living costs, as those vary depending on individual characteristics and location. In addition, some researchers such as Renwick (1998), Allegretto (2006), and Fisher and French (2014) have identified six basic household needs in the United States, namely health, housing, food, childcare, transportation, and clothes. This shows that cost increases in these sectors can have a significant impact on the lives of households. In the context of Malaysia, Yahaya (1991) and Mohd. Rashid and Ishak A. Ghani (2007) have also discussed living standards and spending patterns. A high standard of living in cities can lead to higher spending patterns, increasing the cost of living in cities. According to the Bernama 2023 report, the increased cost of living due to increased inflation and the lingering effects of the COVID-19 pandemic have pushed nearly 68 million more people into extreme poverty in Asia and the Pacific.
- 3) **H₀₃** - There is no significant difference between the residential area of B40 and the financial assistance they received on the impact of the COVID-19 pandemic.
- Based on Table 4, the results of the Mann-Whitney U test clearly show that there is no significant difference between the two groups of respondents [$U(n_1 = 441, n_2 = 209) = 45908, p < 0.05$]. The first highest mean rank shows those affected in the urban area at (326.34) and those affected by those living in the rural area at (325.10). It concluded that the group unaffected has a higher income than those affected. However, the researcher found that there was no significant difference between the two groups of respondents and failed to reject the null hypothesis: "There is no significant difference in the impact of the COVID-19 pandemic on the urban and rural settlement areas of B40 households involving financial assistance" because of the results the study found that it is not significant because it exceeds the set significance level which is $p = 0.937, p < 0.05$. According to studies from Ibhrim et al. (2022) and Ubong Imang (2022), the COVID-19 pandemic has affected B40 households in urban and rural areas. Based on the discussion above, the impact of the COVID-19 pandemic affects the socioeconomic well-being of communities in cities and rural areas, where they are affected on average and need more financial assistance.
- 4) **H₀₄** - There is no significant difference between the number of children dependent in B40 households and the targeted financial assistance received on the impact of the COVID-19 pandemic.
- Based on Table 5, the results of the Kruskal-Wallis H test show that there is no significant difference between the six groups of respondents on the issue of financial assistance or targeting the number of children [$X^2(3, N=650) = 4.450, p=0.00$]. While the first mean rank showing the change in income during the pandemic is 7-9 people (502.00), the second is 3-4 people (337.67), the third is 5-6 people

(324.90) and the last is the total of 1-2 people (315.39). This study shows that there is no significant difference between the four items and failed to reject the null hypothesis "there is no significant difference in the impact of the COVID-19 pandemic on the number of children of B40 households based on financial assistance " because the results of the study found that it is not significant. After all, it exceeds the set significance level of $p = 0.217$, $p < 0.05$. The large number of children requires the responsible party that assists, especially the government, to target more systematic assistance to the groups affected than those not affected by COVID-19. This is because the affected groups need more help, whether it is issues of education, health, home ownership or cost of living, especially those with many children. Berita Harian Metro Online (2023) reported that the COVID-19 pandemic has a profound impact on the population and low-income groups, thus posing a more significant challenge to the recovery process, especially for individuals, low-income families and vulnerable households. Therefore, assistance that targeting is necessary to target those who are affected (Mokhtar, 2020). According to Ibrahim (2022), some households that are not affected still receive financial assistance from the government. This becomes unfair to the affected groups and those financially challenged due to the lack of income.

DISCUSSION

Based on the findings of the study, it can be concluded that the impact of the COVID-19 pandemic, mainly on financial resources for the B40 group, is very worrying, as more than half of the respondents are affected by this pandemic to the extent that it affects their financial resources. It cannot be denied that many community members are affected by the pandemic, so some cannot do work as usual. Some have even lost their jobs and sources of income. The B40 group is already burdened with the increasing cost of living. This is in line with a particular study conducted by the Department of Statistics Malaysia (2020) during the pandemic, which found that 94.8 per cent of respondents experienced reduced income and 46.6 per cent of respondents potentially lost their jobs. The B40 group was a group that was significantly affected and experienced a significant income deficit when the MCO was declared in March 2020. The results of a study conducted in the Mann-Whitney U test on issues involving the cost of living showed that there was no significant difference in the issue of the impact of the COVID-19 pandemic on the B40 settlement area of the B40 household involved their living costs whether in the city or the countryside. The study obtained from Kruskal Wallis H found a significant difference between the cost of living and the number of children. This is because those who have many children will suffer hardship and financial burden. The current economic situation with the rising cost of living makes it difficult for low-income people to live a good life. The issue does not matter whether those in the city or the countryside still feel it. According to Nur Hasliza (2023) and Ibrahim et al. (2022), they stated that low-income groups need to have emergency savings and spendthrifts, especially those who have a large number of children who are still in school. In addition, the government also needs to find a way to help this group solve their financial crisis that criticizes their emotions and daily routine. In addition to Zulkarnaen et al. (2022), The government needs to control the rising cost of living in this country. This includes price controls for essential items such as fresh chicken, fuel, and cooking oil. This matters because almost the entire Malaysian community consisting of low-income groups has experienced the issue of the burdensome increase in the cost of living. The large number of children also compounds this issue. It certainly presents a significant challenge to those with low incomes in the Klang Valley, where all necessities require money to continue living.

CONCLUSIONS

Overall, this study aims to show the difference in the impact of the COVID-19 pandemic on the cost of living of the B40 group, which involves the area of residence, the number of children, and targeted assistance received from the government. This study shows that the COVID-19 pandemic has significantly impacted the economy, causing many to lose their jobs and reduce income, especially in the B40 group. This study has used the results of an investigation into the impact of the COVID-19 pandemic on the cost of living of the B40 group according to the type of residence they live in, the status of their residence, and the total number of children and targeted assistance received. This study can see changes in household spending patterns, such as the cost of daily expenses such as food, medicine, and other basic needs. Many individuals in the B40 group may be forced to cut back or stop spending on entertainment, vacations, and other non-necessary items due to financial

constraints caused by the pandemic. This pandemic has created an atmosphere of economic uncertainty that impacts the savings and long-term financial planning of the B40 group. Many individuals may be forced to reassess their financial goals and take frugal measures. Targeted financial assistance from the government or non-governmental organisations is essential in helping the B40 face financial difficulties during the pandemic. In dealing with the cost of living due to the spread of the COVID-19 epidemic, assistance such as the disbursement of EPF money and the National Concern Assistance (BPN), additional assistance of RM100 to recipients of the Assistance for Living Assistance (BSH), and a 6-month loan moratorium or other programs help reduce the burden their finances. The pandemic has forced many individuals to change their lifestyles, including adjusting expenses, looking for alternative income opportunities, or taking creative measures to save on daily costs.

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