EFFECTS OF COVID-19 PANDEMIC ON THE LOW-INCOME URBAN COMMUNITIES' (B40) WELL-BEING: A CASE STUDY OF PPR HILIRAN AMPANG, MALAYSIA

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ABSTRACT

Coronavirus outbreak 2019 (COVID-19) and Movement Control Order (MCO) announced by the Government of Malaysia since mid-March 2020 have had significant implications for the movement of the population to carry out economic activities and activities to meet other daily needs. The low-income group especially in urban areas is a very vulnerable community that is experiencing some sudden lifestyle changes due to these MCOs and pandemics. The aim of this study is to compare the level of well-being of the low-income urban community (bottom 40 percent of income earners - B40) before and during the COVID-19 pandemic and evaluate the impact of the COVID-19 pandemic on the well-being of the B40 urban community throughout the pandemic. This case study is a quantitative study that focuses on the B40 urban community living in the housing area of the Hiliran Ampang People's Housing Program (PPR Hiliran Ampang). Two hundred seventy-four (274) heads of households were

involved as a sample to fill in the questionnaire. The collected data were analyzed using the descriptive statistics (frequency, mean and percentage) and inference (t-test, Pearson Correlation and multiple regression analysis). The findings show that the level of well-being of the PPR Hiliran Ampang community is at a moderate level with a mean score of 3.93 before the pandemic. This level of well-being decreased with a mean value of 0.02, making the mean score throughout the pandemic 3.92. The COVID-19 pandemic resulted in a declining monthly income of households and the fact that the number of non-income households increased by 12 percent throughout the pandemic. Based on the multiple regression analysis, it shows that the total monthly household income affects the three domains of B40 urban community's well-being, namely the well-being in family and community relationships, economic as well as family and community health.

KEYWORDS: COVID-19, low-income, urban communities, well-being

INTRODUCTION

Coronavirus 19 (COVID-19) is a new highly contagious virus which can be transmitted from one individual to another through droplets from the nose or mouth that spread when a COVID-19-infected person coughs or breathes. These droplets then contaminate the surface around the infected individual and spread to other individuals who then touch the contaminated surface through contact with their eyes, nose, or mouth. The virus that causes COVID-19 may survive on the surface for several hours to several days depending on the surface type, temperature or humidity of the environment [1] Social imprisonment of up to one metre is therefore highly recommended to prevent the spread of COVID-19. A study conducted by Lu et al. [2] at a restaurant in China showed that nine others had been infected by one COVID-19 patient in the same restaurant within four metres. Continuing the study, they suggested that, in addition to social imprisonment, good air circulation in buildings is important to prevent the spread of the COVID-19 epidemic [2].

COVID-19 began in Wuhan, China [1] and had spread to Malaysia as of 25 January 2020. As of 22 December 2020, all administrative areas in Malaysia had positive cases of COVID-19, with a total of 97,389 cases, including 439 deaths. The highest number of cases in Sabah is 34,977. Meanwhile, the highest number of cases in Peninsular Malaysia is 26,683 cases in Selangor, followed by 10,819 cases in Kuala Lumpur [3]. As of 22 December 2020, Malaysia is the fourth most infected ASEAN country, based on the number of positive COVID-19 cases after Myanmar [3]. For the first time, the Malaysian Government announced the Movement Control Order (MCO) to curb the increase in positive cases in the country from 18 March to 12 May 2020. This MCO involves a total ban on the movement and assembly of many people across the country [4] This was followed by the second phase on 1 April 2020 to 14 April 2020, the Conditional Movement Control Order (CMCO) on 15 April and the Recovery Movement Control Order (RMCO) on 10 June 2020. The MCO and the COVID-19 pandemic itself have affected various sectors in Malaysia including various economic, social and other activities- all of which are the integral components of the society. The effects of the closure and termination of all these activities also forced business owners, in particular small and medium-sized enterprises, to retrench their employees. According to the Department of Statistics Malaysia (2020), the unemployment rate increased by 5 per cent, equivalent to 778,800 people by April 2020 and this is the highest rate since 1990 [5].

Well-Being of the Low Income Urban Community (B40) in Malaysia

The COVID-19 pandemic has had a tremendous impact on various sectors in Malaysia including the economic, cultural and religious sectors, education and so on. This is due to the MCO and the threat of the COVID-19 pandemic, which affect various economic activities and habits implemented by the community. The sudden lifestyle changes because of the MCO and the pandemic greatly affect the well-being of a community, including the B40 group living in big cities.

The B40 community is the lowest 40 percent income group of households with a monthly income of less than RM4,849.00. The B40 household group also includes poor households whose monthly income is lower than the poverty line income of less than RM950.00 per month. In order to achieve Malaysia's status as a high-income country, strategies to focus on the low-income group are extremely important.

The B40 group is also the prioritised group, in achieving zero poverty from various dimensions by 2030 [6] This is in line with the goal of 'poverty eradication,' which is one of the objectives of Sustainable Development Goals outlined by the World Bank. Thus, the B40 community has benefited greatly from the 2020 Budget as a government effort to reduce the high cost of living in Malaysia [5]. However, the majority (65 per cent) of the B40 community living in large cities are most affected by the MCO and the COVID-19 pandemic [7]. Several factors exposing the B40 community to the effects of the COVID-19 pandemic are as follows:

B40 households highly depend on one source of income. In 2014, about 64.7 per cent of B40 households depended on one source of income. This makes them more susceptible to the pandemic stressor, COVID-19 that affects their well-being. Most B40 community income depends on the working wages (49.5 per cent) and self-employed workers (19.2 per cent) [8] Such a source of income requires them to go to work to get the wages they deserve. Those who are self-employed, such as small businesses, are also affected because they cannot go out and do business. The situation is becoming more difficult for those who do not have the skills to do business online.

Most of B40 heads of households in the city venture into low-wage jobs including 26.5 percent of household heads working in services and sales; 19.9 percent as plant and machine operators; and 15.4 percent as skilled and carpentry workers [9] Low salaries make it difficult for these communities to make emergency savings. The prolonged COVID-19 pandemic caused their income to be affected and they had to rely heavily on support.

The increased cost of living is also an issue faced by the B40 community. The average monthly household expenditure increased by 10.1 per cent per year from RM1.248 in 2009 to RM2.015 in 2014. The monthly expenditure of households without subsidies is expected to increase to RM2579 [10] This high cost of living further complicates the B40 household life during and the post-COVID-19 pandemic. In addition, the risk of being terminated by employers is high in the post-pandemic period due to the economy of the country concerned.

High level of indebtedness among the B40 community also affects their financial position because of the tendency in making personal loans to cover daily expenses. The level of indebtedness of households earning RM3,000 per month and below is seven times their annual income in 2014 [9]. The ratio of B40 household debt to GDP was 89.1 percent in 2016 [10].

The high dropout rate has been identified as one source of low educational attainment among the B40 community. This is for the lack of interest in schooling, non-

importance of education. About 89.9 percent of low-skilled B40 household heads in employment lead to low incomes, although 84.6 percent of them have a secondary school education [11]. The educational aspects of the children of the B40 community throughout and after the COVID-19 pandemic need to be addressed. This is because the use of online learning implemented desperately requires not only efficient internet access, but also appropriate devices and constant monitoring from parents.

About 40 percent of the B40 community is **homeless**, especially in urban areas such as Kuala Lumpur, Johor Bharu, and Georgetown [9]. The People's Housing Program (PPR) is a government's effort to address this problem through the resettlement of squatters and the provision of housing needs for the B40 group. In large cities, this type of PPR house is between 5 and 18 storeys with an area of 700 square feet. The narrow area of the house and the sharing of facilities including elevators that limit social imprisonment between individuals make the PPR community riskier and this means that dealing with this COVID-19 pandemic must be dealt with more meticulously [12].

If the B40 community continues to be in their current socio-economic position, coupled with the COVID-19 pandemic threat, this will increase the social costs to the country by reducing the number of skilled human resources required and impacting the country's output growth. Besides, this will also make the goal of poverty eradication and urban balance outlined in the goal of sustainable development to be unmet.

The aim of this study is to compare the level of well-being of the B40 urban community before and during the COVID-19 pandemic and evaluate the impact of the pandemic on the well-being of the B40 urban community during this pandemic. This study was conducted in a low-cost flat housing area developed under the 'People's Housing Program' (PPR) at Jalan Ampang Putra, Kuala Lumpur. This PPR is named PPR Hiliran Ampang which is a housing developed by the government for squatter resettlement and which meets the housing needs of the B40 group. PPR Hiliran Ampang comprises of three blocks, namely blocks A, B and C, with each block containing 316 units of houses. There are 948 units of houses in PPR Hiliran with a total population of 4740 people. This PPR housing shares basic facilities such as halls, prayer rooms, food stalls and retail space, kindergartens, facilities for the disabled, playgrounds and garbage houses [12]. The narrow area of the house, the sharing of facilities, including elevators, which restrict social incarceration among individuals in the PPR community, make them more vulnerable. The location of PPR Hiliran Ampang in the metropolitan city of Kuala Lumpur, which is in the red zone of COVID-19, makes this PPR community more at risk of epidemic infection and requires them to be more careful with the COVID-19 pandemic [3].

RESEARCH MODEL

A community is defined as a group that shares the same characteristics or interests, whether location, race, ethnicity, age, occupation or any similar bond. Meanwhile, community well-being is a combination of social, economic, environmental, cultural, and political conditions identified by individuals and their communities as essential for them to grow and fulfil their potential [13]. Kamberi et al. [14] identified factors that can be associated with the well-being of community life, namely health status, household income, educational status, housing quality, racial discrimination and racial pride. They also pointed out three main domains that contribute to the well-being of urban communities, namely relationships nurtured by pleasant community social networks.

In the Malaysian context, the National Population and Family Development Board or known as the *Lembaga Penduduk dan Pembangunan Keluarga Negara* (LPPKN) [15] has outlined eight domains that include 23 indicators to measure the level of family well-being in the country. Among the domains involved are family relationships, family economics, family health, family safety and community involvement, religious roles and spiritual practices, housing and the environment and family and information technology. This outlined family well-being domain is one of the aspects considered in this study to measure the well-being of the B40 community before and during the COVID-19 pandemic.

Based on the literature review, the operational definition of B40 urban community well-being in this research can be formulated as '*a prosperous urban community in all aspects including social, economic, environmental, cultural and political aspects*'. The state of well-being in these aspects needs to be measured with the potential capabilities of this community to continue to thrive and grow during and after this pandemic. Measurements can be made using eight main domains that have been built by researchers based on the literature and instrument validity as shown in the conceptual framework in Figure 1. This framework is used as a basis throughout this study to compare the level of well-being of B40 community at PPR Hiliran Ampang before and during the pandemic and to assess the impact of the COVID-19 pandemic on the well-being of the community.

Family relationships are one of the indicators used to measure family well-being in Malaysia [15]. Apart from family relationships, the relationship between individuals and families in the community is also a yardstick used to determine the well-being of a community [14]. Such family and community relationships include parental involvement in the family such as educating children to be responsible, providing quality time with family, balancing time between working and time with family, having close relationships with family members, enhancing family function, developing resilience such as supporting and assisting each other in problem-solving as well as forming the feeling of caring, establishing good relations and cooperation in the community [14,15].
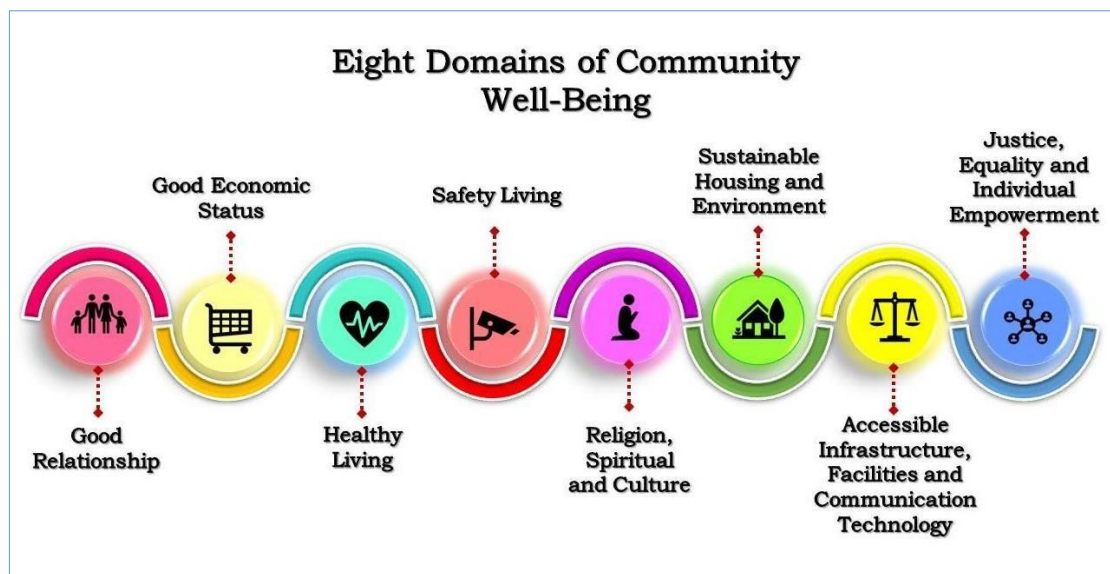

Figure 1: Conceptual Framework

Well-being families and communities should be able to manage their finances well, so as not to bear the brunt of the debt while having a good standard of living. 'Well-being' from this economic point of view includes the ability to provide adequate money for the family in the event of an emergency [15]. Apart from being financially

prosperous, health is also an important aspect for the well-being of a family and community [16]. A balanced daily meal for the family and adequate exercise is an aspect that must be present in a family and a prosperous society. Thus, a healthy body allows a family and community to focus on family, career, education and any other beneficial activities done in daily life as well as enables them to feel happy in any situation, including during the COVID-19 pandemic that hits the world [14,15,16]. This coincides with the assertion made by Fauziah [17] who stated that health care management is important and should not be neglected during this pandemic.

Community well-being is also closely linked with family and community safety. Good, prosperous families and communities are those who are sensitive to security issues and who are always prepared for safety measures in all areas. They also take safe measures, such as putting medicines, electrical appliances or sharp tools in the right place, having a fire extinguisher at home, as well as being alert and ready with an emergency line number. In the context of the B40 community living in apartments, they should also be sensitive to the location of the nearest fire hydrant in the residential area. In addition, residents' associations, for example, need to take security measures and encourage community involvement in the prevention of crime, such as snatch, theft and sexual harassment, as well as making joint decisions in various matters [18]. Rozhan et al. [19] stressed that crime can be reduced by adapting the concept of safe city planning that can be implemented by the parties involved in this residential area. Through safety measures and safety-enhancing habits, the community will feel safe not only indoors but also outdoors [14,15,16,18,19].

Well-being in terms of religion, spirituality and culture is also an important aspect in determining the well-being of a community. Religion and spirituality form the basis of a family's well-being. Prosperous families and communities are achieved by making religion a tenet and constantly enhancing religious and spiritual understanding in life. Appreciation of religion and practices such as dhikr, reciting, prayer, fasting and doing good to others will give peace to individuals in a family and community [15,20]. Understanding and appreciation as well as the adopting religious practice can be improved through education. Islamic education, for example, covers the physical, spiritual, intellectual and emotional aspects, including educating the sublime, virtuous, sociable and adaptable in the community. With the increase in religious understanding, individuals and the society in a community will have the inner strength to adapt to current challenges and needs as well as respect the various cultures that do not deviate from the path of ethical and spiritual values [20].

Sustainable communities are equipped with prosperous homes and sustainable environments and have complete as well as accessible facilities, infrastructure and communication technology. This includes a housing area that has an easy access to public transport, infrastructure, community facilities, high-speed internet, green space and other complete infrastructures [15,21] Throughout the COVID-19 pandemic, which involves movement control in their respective communities, neighborhood spaces such as open spaces, paths, playgrounds (which use is allowed during MCO) especially at PPR Hiliran Ampang, it is very important for the community to do leisure activities and so on. Therefore, good planning for this space is very important to enable the community to enjoy a good life throughout the pandemic [16].

In addition, the level of pollution in prosperous community housing areas should be low, the garbage and drainage systems are well maintained and they are less prone to noise and smoke pollution. Besides, sustainable and low-carbon practices are also a yardstick for a community's well-being [22,24,25]. Among the basic practices taken into account are carrying containers when buying food, using recycled bags when shopping, segregating and recycling recycled items, cooking oil and food waste. Also, the goods purchased are as needed and the purchase of goods and equipment with the concept of green and low carbon technology is prioritised [14,15,22,23,24,25].

Justice and community equality as well as individual empowerment are also necessary aspects of community well-being. This includes giving a fair opportunity to

every family member to get involved in the community [18] improve the quality of life in terms of education and the ability to compete in education. Financial assistance is given equitably to the population and the community taking into account the values of diversity. Every individual in the community has the right to survive and is not marginalized from the current of development. Every individual who has reached the age of 18 (who begins to achieve independence in certain economic aspects) receives support, guidance, knowledge and skills to make decisions about education, employment, family and social relations. In addition, every individual in middle adulthood gets the support and guidance to manage a family; adjustments in family relationships as well as career changes. Every senior citizen has the opportunity to continue to contribute to the community based on the level of energy, interest, ability and motivation they have and given the emotional, financial and health support by providing various facilities and assistance [15].

METHODOLOGY

This study is a quantitative study that focuses on a case study that is the B40 community in PPR Hiliran Ampang which is located about 12 km from Kuala Lumpur City Center. Among the locations near PPR Hiliran Ampang are Bukit Bintang, Tasik Titiwangsa and Dataran Merdeka (refer to Figure 2). Data were collected using a questionnaire distributed in the selected study area from 15 September to 30 November 2020. A total of 274 heads of households were selected to fill in the questionnaire using a systematic random sampling method where each block involved 91 to 92 residential units. This data collection was carried out in collaboration with the representatives and heads of the residents of PPR Hiliran Ampang. The number of respondents was determined on the basis of the 95% confidence-level minimum requirement proposed in the Krejcie and Morgan tables [26].

Figure 2: PPR Hiliran Ampang Position, 2020. Source: Google Image, 2020

The quantitative data were analyzed using the descriptive statistics and inferential analysis. Descriptive statistics was used to look at the frequency, percentage, mean and standard deviation of data, specifically to achieve the first objective of this study. Meanwhile, the inference analysis, including t-test, correlation and regression, was used to achieve the second objective of this study, which is to evaluate the impact of the COVID-19 pandemic on the well-being of the B40 urban community during and after the pandemic.

ANALYSIS AND FINDINGS

Respondent background

Based on the findings of the study, a total of 160 respondents (58.4%) were male and 114 respondents (41.6%) were female. The majority were Malays comprising 259 respondents (94.5%), one respondent (0.4%) Indians, two Chinese (0.7%), followed by Bumiputera 5 respondents (1.8%) and other ethnic groups made up of seven respondents (2.6%). In total, a total of 269 respondents (98.2%) were citizens and five respondents (1.8%) were non-citizens. The five non-citizen respondents are Indonesians. A total of 70 respondents (25.5%) were between 31 years and 40 years, followed by 60 respondents (21.9%) aged between 51 years and 60 years and 58 respondents aged over 60 years (21.2%). The respondents who are less than 20 years old were a total of nine respondents (3.3%). In addition, the respondents consisted of three types of religion, namely Islam as many as 269 respondents (98.2%), Buddhism with three respondents (1.1%), followed by Hindu one respondent (0.4%) and other religions- one respondent (0.4%). The majority of respondents were married, a total of 200 respondents (73.0%) and the remaining ten respondents (3.6%) were divorced, followed by never married, 35 respondents (12.8%) and widows/widowers, 29 respondents (10.6%).

In terms of education level, it shows that a total of 179 respondents (65.3%) have the highest education up to the secondary school level. Meanwhile, a total of 42 respondents (15.3%) have a primary school education and 16 respondents (5.8%) have no formal education. The findings also show that only 37 respondents (13.5%) have a tertiary education. Apart from that, regarding home ownership, the majority of household heads, namely 187 respondents (68.2%) still rent their respective housing units with the Kuala Lumpur City Hall, while a total of 87 respondents (31.8%) have become full owners of the residence. The majority of them, namely 228 respondents (83.2%) have lived in this community for more than 10 years, including three respondents (1.1%) who have lived in the house for more than 20 years. The majority of household heads, namely 125 respondents (45.6%) have dependents between four and six people followed by 94 respondents (34.3%) who have dependents of one to three people, 24 respondents (8.8%) have no dependents and the rest (11.3%) has dependents between seven and ten people.

The majority of heads of households in PPR Hiliran Ampang are Malays who have long settled in the low-cost housing that is more than 10 years. Most of them are in the working-age range, have a moderate level of education which is secondary school education and have household responsibilities between four and six people. The elderly and single mothers are also among the main groups living in this housing, accounting for 21.2 per cent and 13 per cent respectively.

Economic Situation of B40 Community in PPR Hilir Ampang During COVID-19 Pandemic

The PPR Hiliran Ampang community is very dependent on the assistance of the government and others either before or during the pandemic. The findings as shown in Figure 3 record that the main occupation of the head of the households (40%) before the COVID-19 pandemic occurred was in the private sector. Meanwhile, a total of 74 heads of households (27%) were unemployed where the majority of them are single mothers and senior citizens. These findings are supported by the age of respondents which is a total of 58 respondents who are over 60 years old. A total of 21 people have retired (8%), 46 people (16%) are self-employed and receive small wages, 22 people (8%) work in the government sector and two people (1%) work in other sectors.
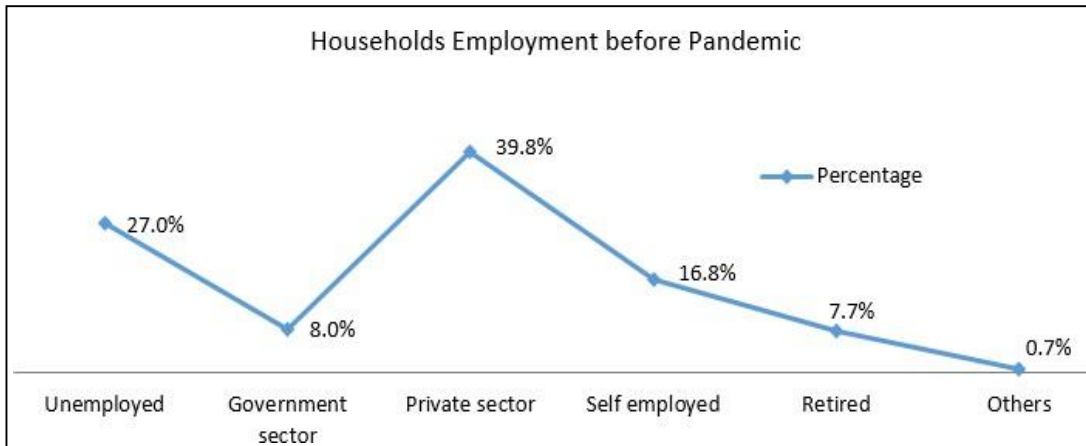
Figure 3: Household Employment Status before Pandemic

The employment status of the PPR Hiliran Ampang community was found to have changed slightly during the COVID-19 pandemic. There was an increase in the number of unemployed heads of household of 74 people (27%) to 150 people (55%) which involved an increase in the number of unemployed heads of household during the pandemic which is by 76 people. This amount includes 1% of the population that was laid off by employers as a result of the company's economic downturn caused by the pandemic (refer to Figure 4). Along with that, to meet the daily needs, there is an increase in the household heads who do side work by 17 per cent compared to before the COVID-19 pandemic that is from 18 per cent of the population who have side jobs before the pandemic to 35 per cent during the pandemic. The results of the study found that part-time work performed by residents include online sales as well as small food businesses, such as the sale of burgers and snacks.
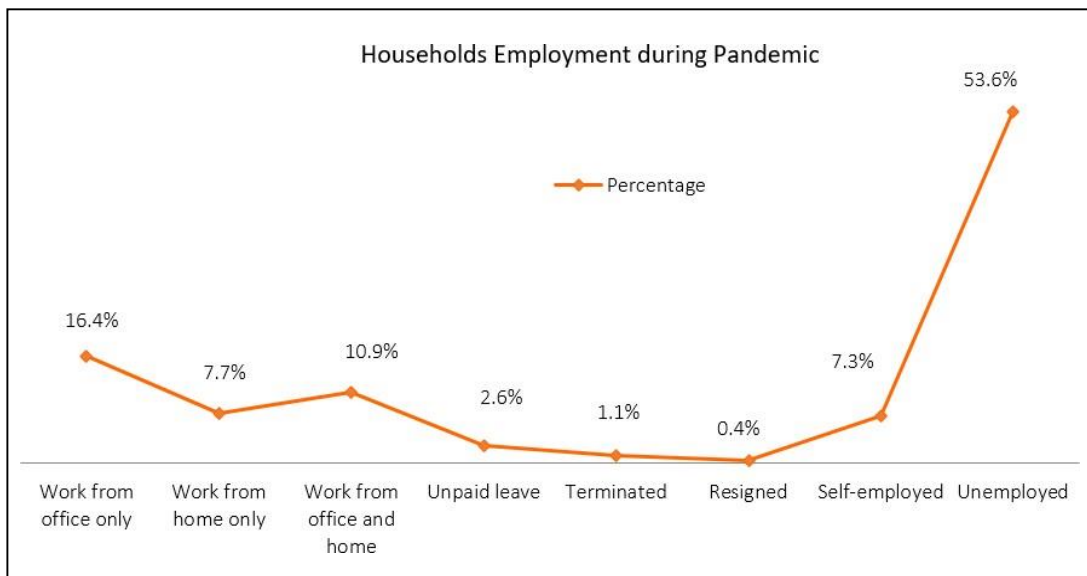

Figure 4: Household Occupational Status during Pandemic

During the pandemic, the number of non-working households and income increased by 12 per cent from 45 households before the pandemic to 79 households during the pandemic. Besides, the number of working-with-income households per family, also decreased during the pandemic (refer to Figure 5). In terms of the total monthly income, the findings show that households with no monthly income increased from 8 per cent before the pandemic to 20 per cent during the pandemic. Similarly, the total monthly household income was declining during this pandemic period (refer to Figure 6). This situation causes the family economy and the ability to spend among these communities, to decline if they rely solely on their usual source of income.
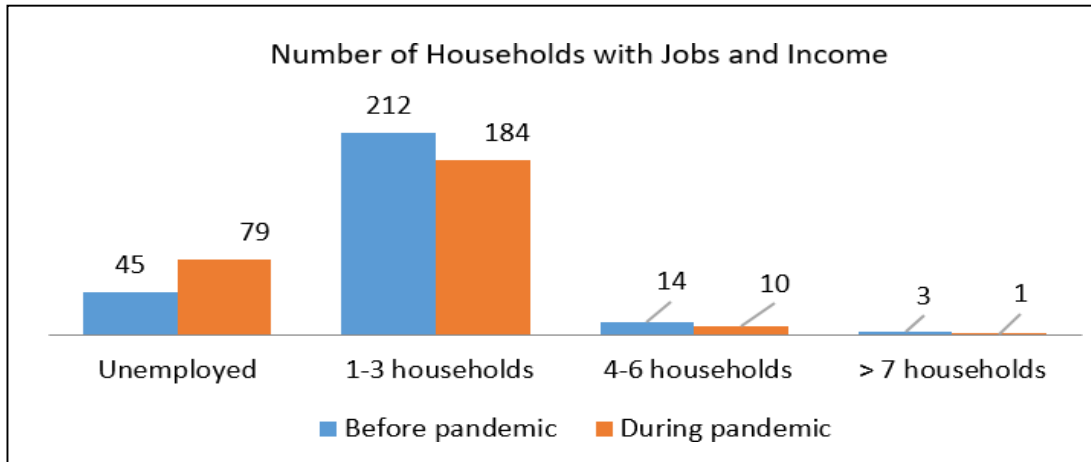
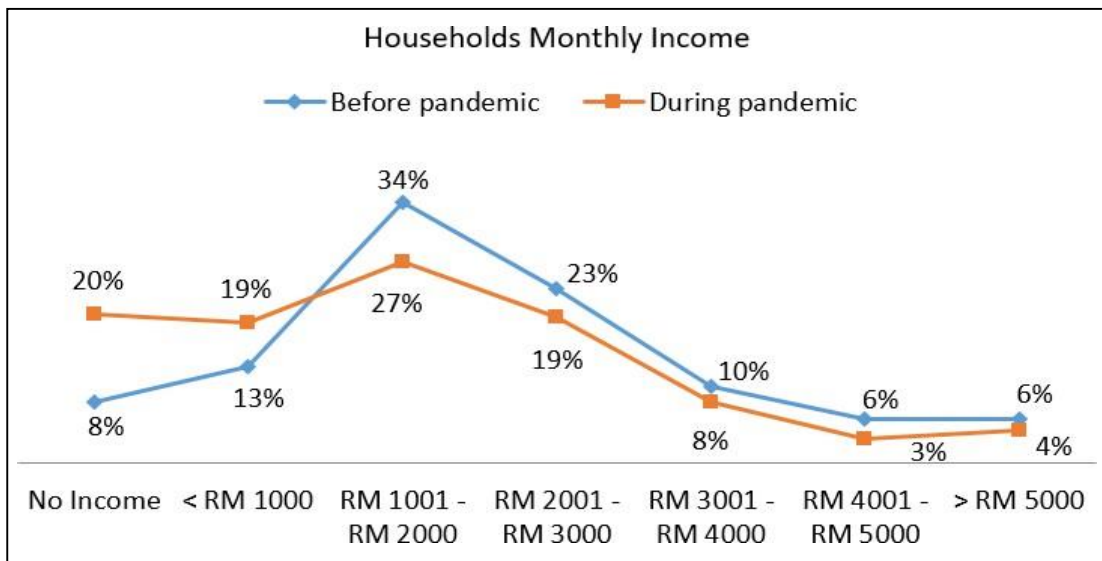**Figure 5:** Households with Jobs and Income

Figure 6: Household Income before and during the Pandemic

Although the household income decreased, studies show that the rate of personal indebtedness among them- whether indebted to individuals or institutions or making personal loans- decreased by 12 per cent from 22 per cent of respondents who were indebted before the pandemic to 10 per cent during MCO and the pandemic. However, during the pandemic, the number of household savings also decreased by 17 per cent from 21.5 per cent to 9.5 per cent (refer to Figure 7).
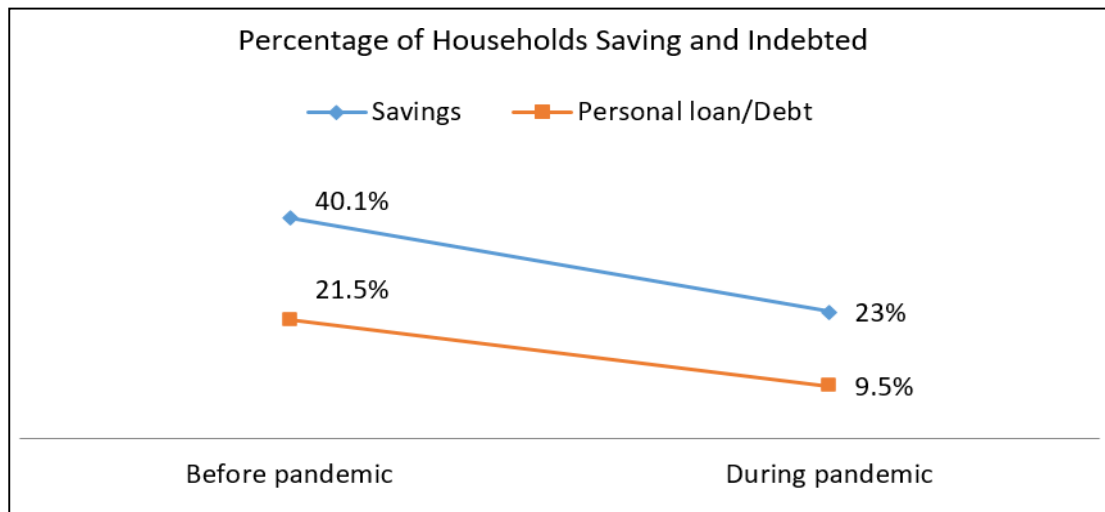
Figure 7: Percentage of Households with Savings and Debt

These findings show that the B40 urban community in PPR Hiliran Ampang can still survive during the pandemic although the income from their jobs was somewhat affected. This situation was due to the fact that, in addition to doing side work, the assistance and contributions they received during the MCO and the pandemic can meet their daily needs. Other parties, such as Baitulmal, Media Prima, Yayasan Bakti Nusa, Wilayah Prihatin and others, have also contributed, in particular, to buying and donating food, including oil, rice, milk powder and sugar, as well as various other dry goods. The elderly, disabled, single mothers in dire need as well as low-income households have been given the priority to receive these goods. Debt rates also declined as the government provided various forms of financial assistance, such as Bantuan Prihatin Nasional, student assistance, moratoriums, six-month house rental exemption, and many more, which enabled them to survive financially.

Comparison of B40 Urban Community in PPR Hiliran Ampang Well-Being Level Before and During Pandemic

Descriptive statistics and t-tests have been used to achieve the first objective of this study, which is to compare the level of well-being of the B40 community in the period before and during the COVID-19 pandemic. Overall, the level of well-being of the PPR Hiliran Ampang community before and during the pandemic was at a moderate level with a mean score of 3.92. Mean comparison findings (refer to Table 1) show that there are three domains of community well-being that have declined throughout the pandemic namely family and community relationships (MS = -0.03), family and community economics (MS = -0.04) and family and community health (MS = -0.03). There are four domains that have improved, namely family security (MS = + 0.02), religion, spirituality and culture (MS = + 0.02), complete and accessible infrastructure facilities and communication technology (MS = + 0.03) and justice, equality as well as individual empowerment (MS = + 0.01). Meanwhile, there is one domain that remains unchanged, namely sustainable housing and environment. Overall, the mean comparison shows that the level of well-being of the PPR Hiliran Ampang community is declining with a mean score decrease of 0.02.

T a b l e 1

Comparison of the Level of Community Well-Being of PPR Hiliran Ampang before and during the COVID-19 Pandemic

Community Well-Being Domains	Average Level of Community Well-Being (Mean Comparison)			Comparison of Community Well-Being Level (T-Test)	
	Before the Pandemic	**During the Pandemic**	**Comparison of Mean Scores (MS)**	**Value T-Test**	**P (2-Tailed Significant)**
D1: Family and Community Relations	4.02 (High)	3.99 (Moderate)	-0.03 Decreasing	1,271 No difference	.205 Not Significant
D2: Family and Community Economics	3.63 (Moderate)	3.59 (Moderate)	-0.04 Decreasing	1,774 No difference	.077 Not Significant
D3: Family and Community Health	3.83 (Moderate)	3.80 (Moderate)	-0.03 Decreasing	2,309 There are differences	.022 Significant
D4: Family Safety	4.23 High	4.25 High	+0.02 Increased	- 1,600 No difference	.111 Not. Significant
D5: Religious, Spiritual and Cultural	4.53 High	4.55 High	+0.02 Increased	- 1.197 No difference	.232 Not Significant
D6: Sustainable Housing and Environment	3.36 (Moderate)	3.36 (Moderate)	No change	-.535 No difference	.593 Not Significant
D7: Complete and Easily Accessible Infrastructure and Communication Technology Facilities	3.54 (Moderate)	3.57 (Moderate)	+0.03 Increased	- 2,816 There are differences	.005 Significant
D8: Community Justice and Equality and Individual Empowerment	4.26 High	4.27 High	+0.01 Increased	-.838 No difference	.403 No. Significant
Overall	3.93 (Moderate)	3.92 (Moderate)	-0.02 Decreasing	5,691 There are differences	.000 Significant

Estimated Mean Scores (MS): 0.00-1.00 (Very Low), 2.00-2.9 (Low), 3.00-3.99 (Moderate), 4.00-4.99 (High), 5.00 (Very High). Significant at a value of p <0.05.

Based on the t-test, it shows that two domains have significant differences before and during the pandemic, namely "family and community health" and also "complete and accessible infrastructure and communication technology facilities". Meanwhile, the difference in the level of well-being before and during the pandemic for the other six domains was insignificant. The t-value for the family and community health domain before and during the COVID-19 Pandemic was 2.309 and the significance level of $p = 0.022$. The mean score of 'family and community health' before the pandemic, which is 3.83 is greater than the mean score of 'family and community health' during the pandemic with a mean value of 3.79. Although the rate of decline is not very significant, and that each is at a moderate level, the decline in the health of households and the PPR Hiliran Ampang community has decreased significantly throughout the pandemic. This involves a decrease in health practices among households, poor diet for family members, chronic illnesses and a decrease in the level of happiness among households and the community.

The t-value for the domain 'complete and easily accessible infrastructure and communication technology facilities' before and during the pandemic was -2.405 with a significant level of $p = 0.017$. The mean score for the domain 'complete and easily accessible infrastructure and communication technology facilities' is greater during the pandemic with a value of 3.57 than before the pandemic with a mean value of 3.54. This indicates that the level of accessible infrastructure and communication technology facilities provided during the COVID-19 pandemic experienced a significant improvement rate of 0.03 compared to the previous pandemic. While still at a moderate level, this improvement is something very desirable, including an increased control over the use of communication technology in the family and the use of communication technology in education throughout the pandemic. The t-test showed that there was a significant difference between the level of well-being of the PPR Hiliran Ampang community before and during the pandemic if viewed as a whole, with a value of 5.691 and a significant level of $p = .000$ at the moderate level.

COVID-19 Effect Towards B40 Urban Community of PPR Hiliran Ampang

The correlation and regression analysis were conducted to achieve the second objective of the study which is to evaluate the impact of the COVID-19 pandemic on the well-being of the B40 urban community in PPR Hiliran Ampang during the pandemic, which is divided into two main stages during MCO phase 1 to 3 (18 March - 9 June 2020) and throughout RMCO (10 June to 30 November 2020). Findings for both of these analyses are detailed below:

Correlation Test

Pearson correlation analysis was conducted to test the strength of the relationship between the dependent variable and independent variable before proceeding with the regression analysis. The findings show that out of the total eight domains, only two domains, namely "family and community relations" and "family and community health" have a correlation with the number of working households and have income during MCO phases 1 to 3 (Table 2) with the values of $r = .225$, $p = .000$ and $r = .239$, $p = .018$ respectively. Meanwhile, there are three domains that have a relationship to the total monthly household income, namely 'family and community relations', 'family and community economy' and 'family and community health' with a value of $r = .239$, $p = .000$; $r = .164$, $p = .007$ and $r = .210$, $p = .000$ respectively. The same situation can also be seen in the period of RMCO during 10 June - 30 November 2020. Findings show that from the total of eight domains, only two domains, namely "family and community relations" and "family and community health" have a correlation with "number of working households work and have income during RMCO (Table 2) with values of $r = .192$, $p = .001$ and $r = .143$, $p = .018$ respectively.

T a b l e 2

Relationship between the Number of Working and Income Households and Total Monthly Income with the B40 Urban Community Well-Being in PPR Hiliran Ampang during MCO and RMCO.

Movement Control Order during Pandemic COVID-19 in Malaysia	Movement Control Order Phase 1-3 (18 March - 9 June 2020)		Recovery Movement Control Order (10 June - 30 November 2020)	
Variables	**Pearson (r)**	**Correlation Significance (p)**	**Pearson (r)**	**Correlation Significance (p)**
RELATIONSHIP BETWEEN THE NUMBER OF HOUSEHOLD INCOME AND B40 URBAN COMMUNITY WELL-BEING DOMAIN				
Number of Income Working Households - Family and Community Relations	.225 **	.000 Significant	.192 **	.001 Significant
Number of Income Working Households - Family and Community Health	.142 *	.018 Significant	.143 *	.018 Significant
RELATIONSHIP BETWEEN MONTHLY INCOME AND B40 URBAN COMMUNITY WELL-BEING DOMAIN				
Total Household Income - Family and Community Relations	.239 **	.000 Significant	.250 **	.000 Significant
Total Household Income - Family and Community Economics	.164 **	.007 Significant	.186 **	.002 Significant
Total Household Income - Family and Community Health	.210 **	.000 Significant	.233 **	.000 Significant

*. Correlation is significant at the 0.05 level (2-tailed).
**Correlation is significant at the 0.01 level (2-tailed).

Meanwhile, there are three domains that have a relationship with the total monthly household income, namely 'family and community relations', 'family and community economy' and 'family and community health' with the values of r = .250, p = .000; r =.186, p = .002 and r = .233, p = .000 respectively. This shows that during the pandemic period, starting MCO phases 1-3 and then RMCO, the number of working and income households is related to the state of the relationships among family members as well as the health of the family and community. Also, the total monthly household income is related to the relationship between family members and the community, the economy and the health of the family and the community. Although the strength of the relationship is very weak, to some extent, these aspects have a relationship with each other.

Regression Analysis

Multiple regression analysis was conducted to identify whether or not the number of working households with income and the total monthly household income affect the three domains of B40 urban community well-being ('family and community relations',' family and community economy' and family and community health'), and

vice versa throughout the pandemic. The periods affected by this pandemic were MCO Phase 1-3 (18 March - 9 June 2020) and RMCO (10 June - 30 November 2020). Findings show that only the total monthly household income affects the well-being of the family and community relations, the economic well-being of families and communities and the well-being of health of the B40 PPR Hiliran Ampang community with a significant value of α = 0.05. The percentage of the contribution of the variation for family and community relationships that can be explained by the two independent variables measured by R^2 or the determination coefficient is 7.3 per cent (R^2 = .073). Meanwhile, the other 92.7 per cent is influenced by other factors that are not examined in this study (refer to Table 3).

T a b l e 3

Pandemic Impact on the Well-Being of Family and B40 Community Relations in PPR Hiliran Ampang

Variables	Family and Community Relations		t	P	Contribution %
	B	β			
Constant	3,594		33,282	.000	
Number of households working and earning during the pandemic	.120	.120	1,776	.077 (Not significant)	7.3%
Total household income during the pandemic	.064	.190	2,826	.005 (Significant)	
F = 10.683, R = .270a Sig.F = .000 (p <0.05) R^2 = 0.073 Percentage Contribution = 7.3%					

The percentage of the contribution of the variation of the family and community economy that can be explained by the two dependent variables measured by R2 or the coefficient of determination is 3.2 per cent (R^2 = .032). Meanwhile, the remaining 96.8 per cent was influenced by other factors not studied in this study (refer to Table 4). Meanwhile, the percentage of the variation contribution for the family and community health's dependent variables that can be explained by the two independent and dependent variables measured by R^2 or the determination coefficient is 5.2 per cent (R^2 = .052). Meanwhile, the remaining 94.8 per cent is due to other factors not examined in this study (refer to Table 5).

Thus, based on this multiple regression analysis, it is concluded that the number of households that work and have an income does not have a clear effect on the well-being of family and community relationships, economic status and health of the family and the community. However, the well-being of the B40 community in PPR Hiliran Ampang is affected by the total monthly household income between 3.2 per cent and 7.3 per cent, which are in terms of family and community relations of 7.3%, family and community economy by 3.2% and family and community health of 5.2% and the rest are influenced by other aspects that require further research.

T a b l e 4

Pandemic Impact on Family and B40 Community Economic Well-Being in PPR Hiliran Ampang

Variables	Family and Community Economics		t	P	Contribution %
	B	β			
Constant	3,330		33,787	.000	
Total household monthly income during the pandemic	.086	.178	2,984	.003 (Significant)	3.2%
F = 8.905, R = .178a Sig.F = .000 (p <0.05) R^2 = 0.032 Percentage Contribution = 3.2%					

T a b l e 5

Pandemic Impact on Family and B40 Community Health Well-Being in PPR Hiliran Ampang

Variables	Family and Community Health		t	P	Contribution %
	B	β			
Constant	3,474		28,086	.000	
Number of households working and earning during the pandemic	0.50	0.77	-.065	.516 (Not Significant)	5.2%
Total household income during the pandemic	.077	.026	3,461	.003 (Significant)	
F = 7.467, R = .229a Sig.F = .000 (p <0.05) R^2 = 0.052 Percentage Contribution = 5.2%					

DISCUSSION AND CONCLUSION

The number of working and income households, as well as the total monthly income of PPR Hiliran Ampang community households, declined slightly during the COVID-19 pandemic. However, the findings show that from an economic outlook, B40 households in this community are somewhat less affected due to the assistance provided by the government that coincides with their financial needs. Moratoriums and exemptions for rent are among the assistance that is very helpful to this group. Furthermore, contributions from others who meet their basic needs with the help of necessities and food are also essential. Besides, the community in this housing is also actively carrying part time work to meet their needs. This situation would probably be the other way around if the government did not proactively provide the assistance needed by this community. These findings indicate that the B40 community in PPR Hiiliran Ampang is a community that works hard by doing part time jobs despite being affected during the pandemic. Similarly, the caring attitude of the residents' association and other contributors who are very concerned about the welfare of this community has also been demonstrated. These characteristics indicate the existence of the government's caring attitude as well as the commendable attitude of the able-bodied people who are concerned about the B40 community in this residential area. Financial assistance is also given equitably to the population and the community taking into account the values of diversity. This situation makes the PPR Hiliran Ampang community a prosperous urban community in terms of justice and equality for the community as well as individual empowerment as shown in Table 1 with a mean score of 4.26 before the pandemic and increased to 4.27 during the pandemic. Therefore, every person has the right to survive and not be marginalised from development and growth.

Overall, the level of well-being of the B40 community in PPR Hiliran Ampang before and during the pandemic was at a moderate level with a mean score of 3.92. Only three domains of well-being remain at high levels before and during the pandemic, namely the domains of family security, religion, spirituality and culture and justice and community equality as well as individual empowerment. These three domains are also increasing during the pandemic based on the mean score comparisons. Although the increase is not significant based on the t-test, it clearly shows that the well-being of this community in terms of family safety, religion, spirituality and culture as well as justice and equality and empowerment of individuals is at a high level compared to other domains.

Based on the t-test, it shows that two domains have significant differences before and during the pandemic namely "family and community health" which is declining and "complete and accessible infrastructure and communication technology facilities" which are experiencing a slight increase. Only two domains, namely "family and community relations" and "family and community health" have a relationship with the number of working households with income during the pandemic period with a value of $r = .214$, $p = .000$; and $r = .145$, $p = .016$ respectively. Meanwhile, there are three domains that have a relationship with the total monthly household income during the pandemic, namely 'family and community relations', 'family and community economy' and 'family and community health' with the values of $r = .250$, $p = .000$; $r = .178$, $p = .003$ and $r = .225$, $p = .000$ respectively. However, based on the multiple regression analysis, the well-being of the B40 community in PPR Hiliran Ampang is only influenced by the total monthly income of the household, which includes the well-being of the family and community relationships, family and community economy as well as family and community health as shown in Figure 8.
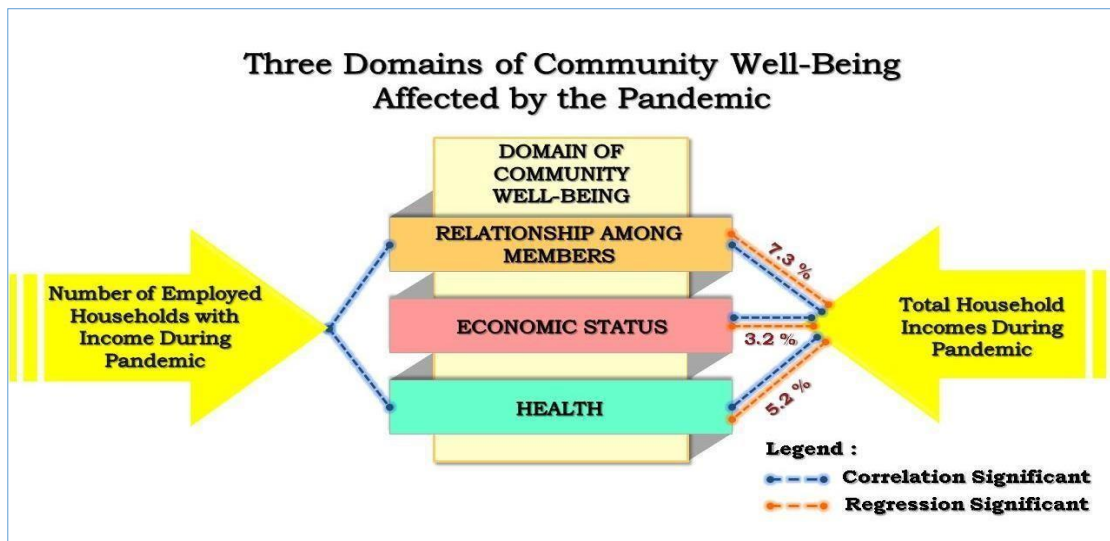
Figure 8: Domains of Community Well-Being Affected by the Pandemic

In conclusion, the empowerment of monthly household income is very important to achieve the well-being of family and community relations, family and community economy as well as family and community health in PPR Hiliran Ampang. Through the empowerment of household income, these three domains of well-being can be increased from a moderate level to a higher level. However, the total monthly household income is not the only factor influencing the well-being of these three domains. Further studies need to be done to identify other factors that affect the well-being of the community for these three domains as well as five other domains that are not affected by the total monthly household income.

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