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# Families on the Edge

Mixed methods longitudinal research on the impact of the COVID-19 crisis on women and children in lower income families

Issue 2: Status of the households post-MCO

October 2020



# Background and objectives

In May 2020, UNICEF and UNFPA jointly commissioned the Families on the Edge study to explore the impact of the COVID-19 crisis on women and children in low-income urban families in Malaysia. This report is the second in a series of reports under the Families on the Edge project and describes the extent to which 500 families with children in Kuala Lumpur's low-cost flats have recovered from the Movement Control Order (MCO) period, which was from 18 March 2020 to 13 May 2020. The report is meant to offer critical insights for the general public and policymakers as Malaysia aims to 'build-back-better'.

The purpose of this study is to support the Government of Malaysia's efforts to mitigate the direct and indirect impacts of COVID-19 on vulnerable groups through the generation of high-quality evidence and promotion of stakeholder dialogue on short, medium and long-term policy solutions. Families on the Edge has been commencing over a period of at least 9 months beginning May 2020 until early 2021. Four rounds of quantitative and qualitative data collection will be undertaken over this period to allow the study to track short to medium

socio-economic impacts of COVID-19 on women and children from low-income urban families. This includes their interaction with changing policy and social service responses. It is envisaged that the study will respond to emerging evidence, exploring specific issues in more detail over time.

The first report analysed the immediate socio-economic impact of the COVID-19, with a focus on the relevance, adequacy and accessibility of key COVID-19 mitigation policies and other critical social services for these vulnerable groups.

This second report continues on the above by analysing key changes in their lives that continue after the initial MCO, in particular those related to the economic and emotional impacts of COVID-19. Specifically, it focuses on circumstances that affect children, single mothers and person with disabilities.

## Executive summary

The low-income urban families are showing signs of recovery, but it has yet to recover to the pre-crisis level. The recovery is partial, uneven, and uncertain.

Although the median household income has increased by 23 per cent between May 2020 and September 2020 to RM2,233, it is still about 10 per cent lower compared to last year.

While the unemployment rate among head of households have improved, the unemployment rate in the community remains troubling, where 1 out of 3 adults are unemployed. 1 out of every 3 heads of households with disabilities are not working, and among their household members, 60 per cent are unemployed. Unemployment rate for female heads of households is also relatively high compared to the national average, with 20 per cent of their household members not working.

A sizeable number of workers remain unprotected. About 45 per cent of those currently working do not have an account with the Employment Provident Fund (EPF) or Social Security Organisation (SOCSO), and the figure is higher among working female heads of households (51 per cent) and household heads with disabilities (73 per cent).

The COVID-19 crisis has pushed more families into poverty. The poverty rate in the community is higher than last year, with 1 in 2 of the families now living in absolute poverty, and it is slightly higher among children. In relative terms, 97 per cent of the children and 100 per cent

of households with disabilities live in relative poverty.

Majority of the households are vulnerable to further economic shocks, with 68 per cent of the households having no savings. It is much worse for female-headed households and heads of households with disabilities, where their average savings are RM342 and RM74 respectively. The families continue to pawn their valuables and have started to default on their rental payments.

Reduced employment opportunities and lack of precautionary savings have made it difficult to cope with the economic impact of COVID-19. Indeed, 7 in 10 of these households reported that COVID-19 had affected their ability to meet their basic living expenses, with 37 per cent reporting that they struggle to purchase enough food for their families while 35 per cent are unable to pay their bills on time. The consistent and persistent hardship is more pronounced among female-headed households and households affected by disability.

Government assistance is still needed, and needs to be inclusive. Families need assistance due to their inability to resume work or economic activities, with many preferring cash and rental assistance, as well as job opportunities. Coverage for assistance can be improved, in particular for the self-employed, given that only 2 per cent of the self-employed applied for the Prihatin Special Grant.

New challenges are emerging, especially on education and mental health. Children have returned to school, yet 7 per cent of upper secondary-age children (9 per cent for

boys) in these families reported not returning to school. Nearly 1 in 5 parents reported that their children have lost interest in school, and the incidence is higher among children from female-headed households (1 in 4). A significant proportion of the families reported difficulties in meeting the cost associated with school attendance, especially among female-headed households. COVID-19 has added additional expense; about 4 in 10 of all heads of households and 1 in 2 of female-headed households reported difficulties in providing face masks to their children.

It is clear that negative psychosocial impacts of COVID-19 remains a major concern, with almost 1 in 5 of heads of households and roughly 1 in 3 of female-headed households reporting feeling depressed. They expressed feeling fear, worry, anxiety, anger and stress about uncertain economic and financial conditions, the wellbeing of their children and their parents.

Nonetheless, these families continued to be resilient in facing the challenges, but it is becoming harder for them to survive. It is not surprising that only 14 per cent of the heads of households expect their financial status to be better in the next 6 months.

Immediate corrective policy responses are urgently required. Key options for urgent consideration include: (i) extending JKM's financial assistance schemes at least to all children, older people and people with disabilities living in, or at high risk of falling into, poverty; (ii) introducing measures to increase income generating opportunities

for low income families, particularly for low-income single mothers (including increasing access to affordable high quality child care and employment support); (iii) providing greater access towards employment protection such as SOCSO and other income relief schemes among the self-employed; (iv) expanding the provision of quality school meals; (v) strengthening measures to prevent school drop-out, including through more active risk-informed collaboration between schools and social welfare services; (vi) strengthening the provision of mental health services and interventions in communities and schools; (vii) strengthening services that prevent and respond to gender-based violence and violence against children, including expanding parenting support programmes in vulnerable communities.



© UNICEF Malaysia/2020/Batrisyah (13 years old)

The photographs featured in this document were taken by the children from the surveyed households to document their family life during the Movement Control Order (MCO). Details of this photography activity can be found in page 26.



# Overview of the study

This study has three main approaches:

1

**Socio-economic survey:** How COVID-19 affected household finances.

2

**Wellbeing interviews:** Impact of COVID-19 on the households' wellbeing, and government interventions.

3

**Photography/ videography project** to visualize the impact of COVID-19 as seen by children.

## Survey design and data collection

### Socio-economic survey

- **Restricted Area Sampling:** Designed to capture a sample of 61,713 households in low-cost flats.
- **Sample size:** 500 heads of household in 16 low cost flats in Kuala Lumpur with 4.36% margin of error at 95% confidence level.
- **Telephone interviews** (1st September–7th October) with HoH that have at least one child (aged below 18 years old).
- **Rounding of estimates:** The calculation of certain categories may not always be the same between tables due to independent rounding. The differences however were insignificant. Percentages shown in the charts were computed from actual absolute figures and may not always add up exactly to 100 per cent because of the rounding method used.

### Wellbeing interviews

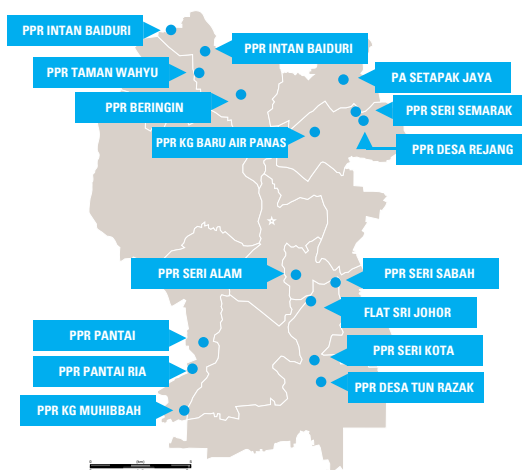
- **Purposive Sampling**
- **Telephone interviews** (1st September–22th September) with 50 selected heads of households' spouses, or single parents.

## Photography and videography



Photography and videography project to visualize the impact of COVID-19 as seen by children. Details are in page 26.

## Location of surveys



# Profile of study participants

## Socio-economic survey

### Key facts

- 500 households
- 1,155 children
- 2,832 household members (59% adults, 41% children)

### Household statistics

- **Average size of household:** 5.7
- **Average number of children per household:** 2.3
- **Households with three generations:** 28%
- **Children under grandparents' care:** 10.9%
- **Household with a grandparent as a head of household:** 11.2%
- 1% of households have at least one pregnant woman.

### Heads of households statistics

- **Average age of head of households (HoH):** 46 years old
- **Gender:** 79% male HoH; 21% female HoH
- **Ethnicity:** 74% Malay, 23% Indian, 3% Chinese
- **Marital status:** 78% of HoH are married
  - 22% are single parents;
  - 18% are single mothers

### Household member statistics

- **Average age of child:** 10 years old
- 64% of households have one to two children, and only 1% has more than 6 children.

### Persons with disabilities

- 60% of households have at least one person with disabilities or chronic illness.
- 16% of total household members have disabilities or chronic disease.
- 82% of household members with disabilities have registered with the Department of Social Welfare (JKM).

## Wellbeing interviews

### Key facts

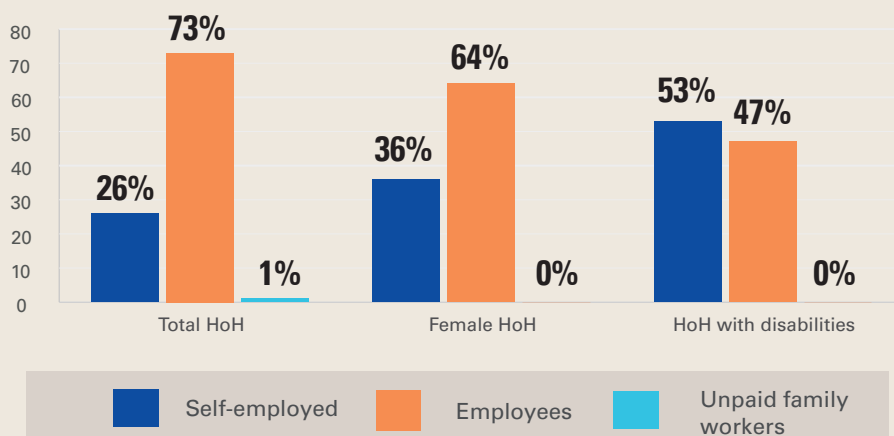
- 50 households
- Half of the respondents are in the 40-49 years old age range.

### Demographics of respondents

- **Married women (with household members with disabilities or chronic disease, or the elderly):** 32%
- **Single mothers, self-employed:** 18%
- **Single mothers, employed:** 14%
- **Married women, self-employed:** 10%
- **Married women, employed:** 10%
- **Pregnant or post-natal women:** 6%
- **Single mothers (with household members with disabilities or chronic disease, or the elderly):** 6%
- **Single mothers, multiple generations:** 4%

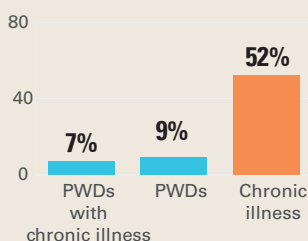
**Majority of the HoH are employees, but self-employment is higher among female HoH and HoH with disabilities.**

**Figure 1.1: Employment status by different household groups, September 2020 (%) (N: 407)**



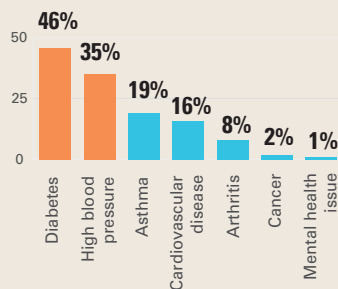
**More than half of the households contain at least one household member with chronic illness.**

**Figure 1.2: Distribution of persons with disabilities or those with chronic illness by household (%) (N:500)**



**4 in 5 household members with chronic illnesses are diabetic or have high blood pressure.**

**Figure 1.3: Household members with chronic illness by type of chronic illness (%) (N: 412)**





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