

## Understanding the Impacts of Lockdown during COVID-19 Pandemic on Financial Threat and Psychological Response among Sarawak Adults

Nurkhalida Suut<sup>1</sup>, Aainaa Nasha Mohamad Azlan<sup>1</sup>, Siti Jamilah Jamaluddin Jugah<sup>1</sup>, Ting  
Chuong Hock<sup>2</sup>, Nurul Husna Syaffa Amin<sup>1</sup>, Muhmmad Ainul Rashyd Aris Mohd Aris  
Fadillah<sup>1</sup>, Zurraini Arabi<sup>3</sup>

<sup>1</sup>Faculty of Medicine and Health Sciences, Universiti Malaysia Sarawak (UNIMAS)

<sup>2</sup>Department of Psychological Medicine, Faculty of Medicine and Health Sciences, Universiti Malaysia  
Sarawak (UNIMAS)

<sup>3</sup>Department of Family Medicine, Faculty of Medicine and Health Sciences, Universiti Malaysia Sarawak  
(UNIMAS)

Ting Chuong Hock

*Corresponding author*

Department of Psychological Medicine,

Faculty of Medicine and Health Sciences, Universiti Malaysia Sarawak (UNIMAS),

Sarawak, Malaysia

Email: [chtting@unimas.my](mailto:chtting@unimas.my)

### Abstract

The Malaysian government announced the lockdown measures following the Coronavirus Disease 2019 (COVID-19) outbreak in mid-March 2020. This action unavoidably led to economic instability and negative psychological effects. The present study examines perceived financial threats and psychological impacts on Sarawak adults during lockdown for the COVID-19 pandemic. Data from 336 respondents were collected from all divisions in Sarawak using an

Manuscript Received Date: 31/12/20

Manuscript Acceptance Date: 31/06/21

Manuscript Published Date: 15/08/21

©The Author(s) (2021). Published by USIM Press on behalf of the Universiti Sains Islam Malaysia. This is an Open Access article distributed under the terms of the Creative Commons Attribution Non-Commercial License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited. For commercial re-use, please contact [usimpress@usim.edu.my](mailto:usimpress@usim.edu.my)

doi: 10.33102/uij.vol33no3.358



Universiti Sains Islam Malaysia  
<https://uijournal.usim.edu.my>

online self-reported questionnaire that included sociodemographic, the Financial Threat Scale (FTS), and the Depression, Anxiety, Stress Scales 21 (DASS-21). Results showed that perceived financial threat was associated with the employment sector, the number of children, and the change in income during the lockdown period. Almost half (47.9%) of the respondents perceived moderate-to-severe financial threat, particularly self-employed persons and those who had reduced income during the lockdown. Negative psychological effects were found to be associated with the employment sector, marital status, number of children, and number of liabilities. In general, people who perceived severe financial threats were significantly associated with severe levels of depression, anxiety, and stress. The study provided some insights into the urgent need to build on strategic plans to mitigate the economic and psychological crisis for the affected communities.

**Keywords:** *COVID-19, lockdown, financial threat, psychological response*

## **1. Introduction**

Following an outbreak of pneumonia of unknown origin in Wuhan City, Hubei Province, China in late 2019, the World Health Organisation (WHO) officially announced the disease as Coronavirus Disease 2019 (COVID-19) whilst the International Committee on Taxonomy of Viruses (ICTV) called this new pathogen as severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (Wang et al., 2020). Due to its unpredicted nature and the severity of the disease, the Malaysian authority had taken emergency steps in mitigating the outbreak through the implementation of the Movement Control Order (MCO) starting from 18<sup>th</sup> March 2020 under the Prevention and Control of Infectious Disease Act 1988 and The Police Act 1967. This pandemic has adverse impacts on global economic growth (Jackson et al., 2021) and Malaysia is not an exception. The knock-on effect on Malaysian economics is from the effects of coronavirus outbreaks abroad as well as the locally implemented movement control (Cheng, 2020).

Several strict regulations were enforced including the prohibition of mass gatherings and unnecessary movement of people, discontinuation of non-essential services, closing of nurseries, schools, pre-university institutions, and public and private higher education institutions, as well as restricting foreign tourists from entering the country (Prime Minister's Office, 2020). The lockdown measures inevitably brought negative impacts on jobs, businesses with disrupted supply chains, and foreign investment, increasing the gap of inequalities, worsening poverty, and hardships for the people (Lim, 2020).

The financial threat can be defined as an intense feeling towards uncertainty with regard to one's present and future financial status (Fiksenbaum et al., 2017). Debts, economic hardship, and anxiety were found to be positively related to financial threat and could perpetuate psychological distress (Fiksenbaum et al., 2017). Given the government's uncommon public health measures during this pandemic, there was an exacerbation of emotional reactions and psychiatric illness (Brooks et al., 2020; Pfefferbaum & North, 2020). Work loss during the pandemic and financial insecurity were also noted to have increased prevalence in mental health problems (Griffiths et al., 2021).

In a nationwide study, Ahmad et al. (2020) reported that gender, religion, nature of the job, marital status, family size, and health condition were predictors of anxiety among the Indian population during the COVID-19 pandemic. Another similar study also found that perceived poorer health status and perceived poor current financial status were significantly associated with

psychological distress among the Malaysian population (Wong et al., 2021). To date, the effects of the lockdown during pandemic on perceived financial threat and psychological effects are not being extensively studied in the Sarawak population. Through this study, we hope to gather this information to help policymakers formulate measures to cope with this issue.

## **2. Materials and methods**

This cross-sectional study was carried out between 18<sup>th</sup> May 2020 and 8<sup>th</sup> August 2020. Data was collected via an online questionnaire using Google Forms. The link was disseminated through social media platforms such as WhatsApp, Facebook, Instagram, Twitter, and Telegram as well as emails. Respondents were given options to respond to the questionnaire in either English or Malay language. The inclusion criteria were the employed or self-employed adults in Sarawak. Those who were illiterate were excluded from this study as the researchers had difficulty conducting physical interviews with the implementation of social distancing measures. A pilot study was performed on 40 working adults in Kuala Lumpur and Selangor before the actual data collection to ensure the relevance and practicality of the questionnaire. Feedback from the pilot study was taken into consideration in improving the questionnaire.

### ***Instrument***

The questionnaire included socio-demographic information, assessment of the financial threat, and psychological response to COVID-19.

Socio-demographic information included age, gender, race, marital status, number of children, and employment. Monthly income and expenditure, job status during MCO, the sustainability of savings, and the number of liabilities were also collected.

The Financial Threat Scale developed by Marjanovic and colleagues was used to assess perceived financial threats (Marjanovic et al., 2013). The 5-item scale was rated using a Likert Scale, in which “1” indicates “Not at all” and “5” indicates “Extreme. It covers areas of uncertainty, risk, perceived threat worry, and cognitive preoccupation with one’s current personal finances. It reliably measures a unidimensional construct with a good internal consistency ( $\alpha=.90$ ). A higher summative score signifies a higher economic burden whereas a lower score suggests a low economic burden. In this study, we used the cut-off point based on the SPSS version. The score was classified into normal [less than -1 standard deviation (SD)], mild threat [(between -1 SD and mean)], moderate threat [(between mean and +1 SD)], and severe threat [(more than +1 SD)].

The Depression Anxiety Stress Scales (DASS-21), a 21-item questionnaire with statements reflecting the three subscales of depression, anxiety, and stress, was used to assess the level of psychological responses. Each item had 4 options that showed how much the statement correlates to the respondent over the past week (‘0’ for ‘Never’, ‘1’ for ‘Sometimes’, ‘2’ for ‘Often’, and ‘3’ for ‘Almost always’). The overall subscale score was classified into normal, mild, moderate, severe, and extremely severe. In assessing the association of these psychological effects with economic burden, both “severe” and “extremely severe” were grouped as “severe”. The questionnaire was validated in the Malay language version and had good internal consistency ( $\alpha>.70$ ) (Musa et al., 2007).

### ***Data Entry and Analysis***

All statistical analyses were performed using the Statistical Package for Social Sciences Program (SPSS) software version 23.0. The descriptive statistics were used to determine the frequency and percentages of demographic data, the financial threat, and psychological response on working adults during lockdown for the COVID-19 pandemic in Sarawak. Association between the variables and perceived financial threat as well as psychological response were analysed using the Chi-square test. A p-value of less than 0.05 is statistically significant.

### ***Ethical approval***

The study was approved by the Ethics Committee of the Faculty of Medicine and Health Sciences (FMHS), Universiti Malaysia Sarawak [UNIMAS/NC-21.02/03 Jld.4(60)]. The respondents were provided information about the study and required to fill the consent form before answering the questionnaire. Participation in this study was voluntary. In ensuring privacy, anonymity, and confidentiality, and data quality, the participant's identification data such as name and e-mail were not obtained.

### **3. Results**

A total of 336 respondents participated in this study. 81.5% of the respondents were employed. Almost half of them were below the age of 30 years old. A large majority of the respondents were female (62.5%) and 61.0% were non-Dayak ethnicity. The majority of the respondents (72.9%) were still working during the MCO and 82.1% of all the respondents did not experience any change in income during the study period. 14.0% of the respondents did not have any savings whilst only about a quarter (21.3%) had savings that could sustain for over 4 months. As for the number of liabilities, 91.7% of the respondents had one or more liabilities.

#### ***Association between the sociodemographic characteristics of the respondents and financial threat during the lockdown***

More than half of the self-employed respondents (72.6%) experienced moderate to severe financial threat whereas only 42.3% of the employed respondents had a moderate-to-severe financial threat. 54.6% of those with no children, 42.1% of those with 1 to 3 children, and 40.9% that have 4 or more children were found to be significantly associated with a moderate-to-severe financial threat. In addition, 60.0% of the respondents who had a decrease in their income during the lockdown and 45.3% with unchanged income perceived moderate-to-severe financial threat.

#### ***Association between the sociodemographic characteristic and psychological response during lockdown for the COVID-19 pandemic***

Self-employed respondents were more affected psychologically as compared to the employed respondents. 48.4% of the respondents experienced depression, 51.6% had anxiety, and half of them suffered from stress. 46.2% of the divorced or widowed respondents showed that they had depression. Other than that, respondents without children showed a higher level of psychological effect in which 43.6% of them underwent depression and stress, while 59.2% of them suffered from anxiety. 33.1% of respondents with 1 or 2 liabilities experienced depression and 63.6% of the respondent with 5 to 6 liabilities had anxiety.

Table 1: Socio-demographic characteristics of the respondents (N=336)

Characteristics	Frequency	%	Statistics
<b>Employment</b>			
Employed	274	81.5	
Self-employed	62	18.5	
<b>Age</b>			
<30	142	42.3	Mean (SD) = 36.51 (12.16)
30 - 49	118	35.1	
≥50	76	22.6	
<b>Gender</b>			
Male	126	37.5	
Female	210	62.5	
<b>Ethnicity</b>			
Non-Dayak	205	61.0	
Dayak	131	39.0	
<b>Marital status</b>			
Single	135	40.2	
Married	188	56.0	
Divorced/ widowed	13	3.9	
<b>Number of children</b>			
0	163	48.5	Mean (SD) = 1.65 (1.96)
1 - 3	107	31.8	
≥4	66	19.6	
<b>Job status during MCO</b>			
Still working	245	72.9	
On leave/ fired	91	27.1	
<b>Income change during MCO</b>			
Decrease	60	17.9	
Same	276	82.1	
<b>Sustainability of savings</b>			
No saving	47	14.0	
<1 month	71	21.1	
1 - 3 months	113	33.6	
≥4 months	105	21.3	
<b>Number of liabilities</b>			
0	28	8.3	Mean (SD) = 1.34 (0.68)
1 - 2	178	53.0	
3 - 4	119	35.4	
5 - 6	11	3.3	

MCO: Movement control order  
SD = Standard deviation

Table 2: Association between socio-demographic characteristics and financial threat

Characteristics	Financial threat						<i>p</i> value
	No		Mild		Moderate to severe		
	n	%	n	%	n	%	
Employment							
Employed	51	18.6	107	39.1	116	42.3	0.000*
Self-employed	3	4.8	14	22.6	45	72.6	
Age							
<30	27	19.0	51	35.9	64	45.1	0.533
30 - 49	18	15.3	45	38.1	55	46.6	
≥50	9	11.8	25	32.9	42	55.3	
Gender							
Male	19	15.1	43	34.1	64	50.8	0.715
Female	35	16.7	78	37.1	97	46.2	
Ethnicity							
Non-Dayak	29	14.1	71	34.6	105	51.2	0.261
Dayak	25	19.1	50	38.2	56	42.7	
Marital status							
Single	27	20.0	46	34.1	62	45.9	0.332
Married	27	14.4	70	37.2	91	48.4	
Divorced/ widowed	0	0.0	5	38.5	8	61.5	
Number of children							
0	19	11.7	55	33.7	89	54.6	0.041*
1 - 3	25	23.4	37	34.6	45	42.1	
≥4	10	15.2	29	43.9	27	40.9	
Job-status during MCO							
Still working	43	17.6	94	38.4	108	44.1	0.067
On leave/ fired	11	12.1	27	29.7	53	58.2	
Changed income during MCO							
Decrease	3	5.0	21	35.0	36	60.0	0.020*
Same	51	18.5	100	36.2	125	45.3	
Sustainability of savings							
No saving	6	12.8	17	36.2	24	51.1	0.955
<1 month	29	15.8	64	34.8	91	49.5	
1 - 3 months	9	18.0	18	36.0	23	46.0	
≥4 months	10	18.2	22	40.0	23	41.8	
Number of liabilities							
0	4	14.3	6	21.4	18	64.3	0.135
1 - 2	22	12.4	69	38.8	87	48.9	
3 - 4	27	22.7	42	35.3	50	42.0	
5 - 6	1	9.1	4	36.4	6	54.5	

MCO: Movement control order

\**p* value of less than 0.05 taken as significant

Understanding the Impacts of Lockdown during COVID-19 Pandemic on Financial Threat and Psychological Response among Sarawak Adults

Table 3: Association between socio-demographic characteristics and psychological response

Characteristics	Depression				Anxiety				Stress			
	No		Yes		No		Yes		No		Yes	
	n	%	n	%	n	%	n	%	n	%	n	%
Employment												
Employed	201	73.4	73	26.6	184	67.2	90	32.8	196	71.5	78	28.5
Self-employed	32	51.6	30	48.4	30	48.4	32	51.6	31	50.0	31	50.0
<i>p</i> value	0.001*				0.006*				0.001*			
Age												
<30	90	63.4	52	36.6	86	60.6	56	39.4	92	64.8	50	35.2
30 - 49	87	73.7	31	26.3	74	62.7	44	37.3	81	68.6	37	31.4
≥50	56	73.7	20	26.3	54	71.1	22	28.9	54	71.1	22	28.9
<i>p</i> value	0.128				0.297				0.611			
Gender												
Male	86	68.3	40	31.7	77	61.1	49	38.9	83	65.9	43	34.1
Female	147	70.0	63	30.0	137	65.2	73	34.8	144	68.6	66	31.4
<i>p</i> value	0.737				0.446				0.609			
Ethnicity												
Non-Dayak	139	67.8	66	32.2	125	61.0	80	39.0	137	66.8	68	33.2
Dayak	94	71.8	37	28.2	89	67.9	42	47.6	90	68.7	41	31.3
<i>p</i> value	0.444				0.195				0.721			
Marital status												
Single	85	63.0	50	37.0	79	58.5	56	41.5	88	65.2	47	34.8
Married	141	75.0	47	25.0	129	68.6	59	31.4	133	70.7	55	29.3
Divorced/widow	7	53.9	6	46.2	6	46.2	7	53.8	6	46.2	7	53.8
<i>p</i> value	0.032*				0.072				0.140			
Number of children												
0	92	56.4	71	43.6	83	50.9	80	59.2	92	56.4	71	43.6
1 - 3	83	77.6	24	22.4	76	71.0	31	29.0	79	73.8	28	26.2
≥4	58	87.9	8	12.1	55	83.3	11	16.7	56	84.8	10	15.2
<i>p</i> value	0.000*				0.000*				0.000*			
Job status during MCO												
Still working	175	71.4	70	28.6	160	65.3	85	34.7	168	68.6	77	31.4
On leave/ fired	58	63.7	33	27.9	54	59.3	37	40.7	59	64.8	32	35.2
<i>p</i> value	0.174				0.312				0.516			
Changed income during MCO												
Decrease	41	68.3	19	31.7	37	61.7	23	38.3	38	63.3	22	36.7
Same	192	69.6	84	30.4	177	64.1	99	35.9	189	68.5	87	31.5
<i>p</i> value	0.851				0.719				0.440			
Sustainability of savings												
No saving	30	63.8	17	36.2	28	59.6	19	40.4	29	61.7	18	38.3
<1 month	124	67.4	60	32.6	113	61.4	71	38.6	122	66.3	62	33.7
1 - 3 months	37	74.0	13	23.6	35	70.0	15	30.0	35	70.0	15	30.0
≥4 months	42	76.4	13	23.6	38	69.1	17	30.9	41	74.5	14	25.5
<i>p</i> value	0.426				0.510				0.526			
Number of liabilities												
0	14	19.4	14	8.6	15	53.6	13	46.4	15	53.6	13	46.4
1 - 2	119	66.9	59	33.1	110	61.8	68	38.2	121	68.0	57	32.0
3 - 4	92	77.3	27	22.7	85	71.4	34	28.6	86	72.3	33	27.7
5 - 6	8	72.7	3	27.3	4	36.4	7	63.6	5	45.5	6	54.5
<i>p</i> value	0.028*				0.043*				0.104			

MCO : Movement control order

\*P value of less than 0.05 taken as significant

Table 4: Association between perceived financial threat and psychological respon

Financial Threat Scale	Depression								Anxiety								Stress							
	Normal		Mild		Moderate		Severe		Normal		Mild		Moderate		Severe		Normal		Mild		Moderate		Severe	
	n	%	N	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
No	51	94.4	2	3.7	0	0.0	1	1.9	47	87.0	3	5.6	2	3.7	2	3.7	51	94.4	1	1.9	1	1.9	1	1.9
Mild	99	81.8	5	4.1	12	9.9	5	4.1	93	76.9	5	4.1	13	10.7	10	8.3	96	79.3	14	11.6	8	6.6	3	2.5
Moderate	62	55.9	14	12.6	18	16.2	17	15.3	55	49.5	5	4.5	17	15.3	34	30.6	59	53.2	19	17.1	23	20.7	10	9.0
Severe	21	42.0	4	8.0	6	12.0	19	38.0	19	38.0	3	6.0	8	16.0	20	40.0	21	42.0	10	20.0	6	12.0	13	26.0
<i>p</i> value	0.000*								0.000*								0.000*							

\**p* value <0.05 is significant



### *Association between perceived financial threat and psychological response*

38.0% of the respondents with severe financial threat experienced severe levels of depression. Among those who experienced a severe level of anxiety, 30.6% perceived moderate and 40.0% perceived severe financial burden. In terms of stress level, 26.0% of those with severe financial threat were found to have a severe level of stress.

## **4. Discussion**

In this study, self-employed persons perceived moderate-to-severe financial threat. Lemoine et al. (2016) reported that people tend to focus on the direct negative consequences such as unemployment and other indirect financial difficulties during an economic crisis, contributing to a higher level of financial threat. During a pandemic, there is an increasing sense of job insecurity, uncertainties and difficulty to sustain income among the self-employed population, affecting their mental health (Gevaert et al., 2020). In a recent report, the most affected areas of businesses among small and medium-sized enterprises were sales, human resources, and marketing and the majority of subjects (68.9%) in a recent study stated MCO posed negative impacts on their businesses (Lim, 2020). Businesses that were labelled as non-essential services such as agriculture, food service, arts and entertainment were among the industries that were most affected (DOSM, 2020; Lim, 2020).

Among those who were employed, many of the low-skilled workers had a higher tendency to lose their jobs, and increasing their financial burden (Lim, 2020). It is worthwhile to note that about 80% of people in this study had only less than 3 months of savings. Lim (2020) revealed a worse situation in his survey in which 71.4% of the self-employed persons had only sufficient savings for less than a month. In an online survey carried out by the Department of Statistics, Malaysia (DOSM, 2020) immediately after the commencement of MCO in March 2020 involving 168,182 subjects, 81.9% self-employed persons and 71.3% employers stated that they were not financially ready if the MCO was extended. Lacking saving awareness among Malaysians implied that they were not financially ready for the unexpected events such as the current pandemic (DOSM, 2020; New Straits Times, 2020). This explains the increasing probability of this particular population having negative psychological responses.

We also observed that single persons and widowed or divorced persons had increased vulnerability suffering from the depressive condition during the lockdown period. Although not statistically significant, the widowed or divorced population had reported a relatively high level of moderate-to-severe financial threat. This could be contributed by the loss of sustainable income due to the death of the husband and the reduction of assets over years (Sevak et al. 2003). In these populations, they tend to be lonely and socially isolate themselves, thereby increasing the risk of developing depression (Matthews et al., 2016).

Having no children was noted to have a significant association with severe financial threats and negative psychological states. Social support from children especially for older people could serve as a crucial personal resource in facing economic turmoil (Alcover et al., 2020). Viseu et al. (2019) also described that having adequate social support could help one to cope with stress better, thus reducing the severity of the financial threats and negative psychological outcomes. However, in countries with a higher prevalence of poverty like India or Africa (Ahmad et al., 2020; Mcloyd,

1990), the increasing family size may mean an increasing burden due to disproportionation between financial resources and expenditure or economic loss. Parents may experience higher stress and anxiety, especially when they have children of younger age (Skreden et al., 2012) as they need more attention and intense care.

People with more liabilities in this study had reported a higher level of anxiety and stress amid the pandemic. A nationwide study in England that comprised 7461 subjects revealed that adults in debt were three times more likely to develop common mental disorders (Meltzer et al., 2012). Another recent systematic review also provided evidence of an increased likelihood to experience depression, anxiety, stress, and even suicidal ideations among the Asian population when they were in debt (Amit et al., 2020).

The financial threat has been strongly associated with negative psychological outcomes. The higher the financial threat, the more severe the psychological distress, as presented in a few previous studies (Fiksenbaum et al., 2017; Griffiths et al., 2021). The economic crisis during the lockdown created more room for poverty and unemployment, leading people to feel hopeless about the present and future. These could be a rippling effect on the increasing suicide events over the globe (Thakur & Jain, 2020).

The present study should be interpreted with care as there are several limitations. First is the lack of generalisability of this study as not all people could be reached through the online survey. Internet access was also limited in remote and suburban areas. It is also difficult to determine the temporal relationship between the causes and effects using a cross-sectional study design. For future research, it is recommended that the questionnaire should be distributed through both online and physical forms. Qualitative studies are also suggested to understand the temporal relationship between perceived financial threats, psychological responses, and predictors for more comprehensive views of the people.

## **5. Conclusion**

We have found several factors in this study that could have associations with the level of perceived financial threats and the severity of the psychological distress for working adults in Sarawak during the lockdown for the COVID-19 pandemic. Self-employed persons and the vulnerable population with less social support such as single, divorced or widowed and people with no children are among those who were found to be associated with high financial threats and a greater level of psychological distress. Given the current findings, the government should focus on providing more financial resources and alternatives to address the needs of the self-employed as well as offering mental health assistance to those who are more susceptible to negative psychological outcomes during a pandemic.

## **6. Acknowledgement**

We sincerely thank Prof Dr. Md Mizanur Rahman from Universiti Malaysia Sarawak (UNIMAS) for his contribution in assisting us with the data analysis.

## References

- Ahmad, A., Ishrat, R., & Agarwal, M. (2020). Factors influencing mental health during Covid-19 outbreak: An exploratory survey among Indian population. *MedRxiv*. <https://doi.org/10.1101/2020.05.03.20081380>
- Alcover, C. M., Salgado, S., Nazar, G., Ramírez-Vielma, R., & González-Suhr, C. (2020). Job insecurity, financial threat and mental health in the COVID-19 context: The buffer role of perceived social support. *MedRxiv*. <https://doi.org/10.1101/2020.07.31.20165910>
- Amit, N., Ismail, R., Zumrah, A. R., Mohd Nizah, M. A., Tengku Muda, T. E. A., Tat Meng, E. C., Ibrahim, N., & Che Din, N. (2020). Relationship between debt and depression, anxiety, stress, or suicide ideation in Asia: A systematic review. *Frontiers in Psychology, 11*, 1336. <https://doi.org/10.3389/fpsyg.2020.01336>
- Brooks, S. K., Webster, R. K., Smith, L. E., Woodland, L., Wessely, S., Greenberg, N., & Rubin, G. J. (2020). The psychological impact of quarantine and how to reduce it: rapid review of the evidence. *The Lancet, 395*(10227), 912–920. [https://doi.org/10.1016/S0140-6736\(20\)30460-8](https://doi.org/10.1016/S0140-6736(20)30460-8)
- Cheng, C. (2020). COVID-19 in Malaysia: Economic impacts & fiscal responses. In *Institute of Strategic and International Studies Policy Brief* (Issue 1). <https://www.isis.org.my/2020/03/26/covid-19-in-malaysia-economic-impacts-fiscal-responses/>
- DOSM. (2020). *Effects of COVID-19 on the economy and individual*. Retrieved from <https://www.dosm.gov.my/v1/index.php?r=column/cone>
- Fiksenbaum, L., Marjanovic, Z., & Greenglass, E. (2017). Financial threat and individuals' willingness to change financial behavior. *Review of Behavioral Finance, 9*(2), 128–147. <https://doi.org/10.1108/RBF-09-2016-0056>
- Gevaert, J., Van Aerden, K., De Moortel, D., & Vanroelen, C. (2020). Employment quality as a health determinant: Empirical evidence for the waged and self-employed. *Work and Occupations, 1*–38. <https://doi.org/10.1177/0730888420946436>
- Griffiths, D., Sheehan, L., van Vreden, C., Petrie, D., Grant, G., Whiteford, P., Sim, M. R., & Collie, A. (2021). The impact of work loss on mental and physical health during the COVID-19 Pandemic: Baseline findings from a prospective cohort study. *Journal of Occupational Rehabilitation, 0123456789*. <https://doi.org/10.1007/s10926-021-09958-7>
- Jackson, J. K., Weiss, M. A., Schwarzenberg, A. B., Nelson, R. M., Sutter, K. M., & Sutherland, M. D. (2021). Global economic effects of COVID-19. In *Congressional Research Service*. <https://crsreports.congress.gov>
- Lemoine, J., Darriet, E., Kmiec, R., & Christine, R. L. (2016). Financial threat during the economic crisis: Connections with the social representation of the economic crisis and the willingness to act. *International Review of Social Psychology, 29*(1), 113–126. <https://doi.org/10.5334/irsp.84>

- Lim, L. L. (2020). The socioeconomic impacts of COVID-19 in Malaysia: Policy review and guidance for protecting the most vulnerable and supporting enterprises. *International Labour Organization*, 1–99.
- Marjanovic, Z., Greenglass, E. R., Fiksenbaum, L., & Bell, C. M. (2013). Psychometric evaluation of the Financial Threat Scale (FTS) in the context of the great recession. *Journal of Economic Psychology*, 36, 1–10. <https://doi.org/10.1016/j.joep.2013.02.005>
- Matthews, T., Danese, A., Wertz, J., Odgers, C. L., Ambler, A., Moffitt, T. E., & Arseneault, L. (2016). Social isolation, loneliness and depression in young adulthood: a behavioural genetic analysis. *Social Psychiatry and Psychiatric Epidemiology*, 51(3), 339–348. <https://doi.org/10.1007/s00127-016-1178-7>
- Mcloyd, V. C. (1990). The impact of economic hardship on Black Families and Children: Psychological distress, parenting, and socioemotional development. *Child Development*, 61(2), 311–346. <https://doi.org/10.2307/1131096>
- Meltzer, H., Bebbington, P., Brugha, T., Farrell, M., & Jenkins, R. (2012). The relationship between personal debt and specific common mental disorders. *European Journal of Public Health*, 23(1), 108–113. <https://doi.org/10.1093/eurpub/cks021>
- Musa, R., Fadzil, M. A., & Zain, Z. (2007). Translation, validation and psychometric properties of Bahasa Malaysia version of the Depression Anxiety and Stress Scales (DASS). *ASEAN Journal of Psychiatry*, 8(2), 82–89.
- New Straits Times. (2020). *Saving awareness still lacking*. <https://www.nst.com.my/news/nation/2020/10/636843/>.
- Pfefferbaum, B., & North, C. S. (2020). Mental health and the COVID-19 pandemic. *New England Journal of Medicine*, 383, 510–512. <https://doi.org/10.1056/NEJMp2008017>
- Prime Minister’s Office. (2020). *Restriction of movement order*. Prime Minister’s Office of Malaysia. <https://www.pmo.gov.my/2020/03/movement-control-order/>
- Sevak, P., Weir, D. R., & Willis, R. J. (n.d.). The economic consequences of a husband’s death: Evidence from the HRS and AHEAD. *Social Security Bulletin*, 65(3), 31–44.
- Skreden, M., Skari, H., Malt, U. F., Pripp, A. H., Björk, M. D., Faugli, A., & Emblem, R. (2012). Parenting stress and emotional wellbeing in mothers and fathers of preschool children. *Scandinavian Journal of Public Health*, 40, 596–604. <https://doi.org/10.1177/1403494812460347>
- Thakur, V., & Jain, A. (2020). COVID 2019-suicides: A global psychological pandemic. *Brain, Behavior, and Immunity*, 88(January), 952–953. <https://doi.org/10.1016/j.bbi.2020.04.062>
- Viseu, J. N. R., de Jesus, S. N., Leal, A. R. C., Pinto, P. S. L. G. dos S., Ayala-Nunes, L., & Matavelli, R. D. (2019). Coping and social support as moderators: Relationship between financial threat and negative psychological outcomes. *Current Psychology*. <https://doi.org/10.1007/s12144-019-0157-z>

Understanding the Impacts of Lockdown during COVID-19 Pandemic on Financial Threat and Psychological Response among Sarawak Adults

Wang, L., Wang, Y., Ye, D., & Liu, Q. (2020). Review of the 2019 novel coronavirus (SARS-CoV-2) based on current evidence. *International Journal of Antimicrobial Agents*, 55, 105948. <https://doi.org/10.1016/j.ijantimicag.2020.105948>

Wong, L. P., Alias, H., Md Fuzi, A. A., Omar, I. S., Nor, A. M., Tan, M. P., Baranovich, D. L., Saari, C. Z., Hamzah, S. H., Cheong, K. W., Poon, C. H., Ramoo, V., Che, C. C., Myint, K., Zainuddin, S., & Chung, I. (2021). Escalating progression of mental health disorders during the COVID-19 pandemic: Evidence from a nationwide survey. *PLoS ONE*, 16(3), 1–14. <https://doi.org/10.1371/journal.pone.0248916>