



Household Economy, Anxiety During The COVID-19 Pandemic And Economic Activity During The COVID-19 Pandemic

Fitri Hayati

Universitas Islam Negeri Sumatera Utara, Indonesia.

Article Info

Article history:

Received : 15 October 2021
Revised : 19 Nopember 2021
Accepted : 03 April 2022

Keywords:

Anxiety; COVID-19; Household economy; Market;

ABSTRACT

The COVID-19 pandemic has a big impact on people's economic activities where there is an increase in family expenditure; basic needs cannot be met until people do not want to go to public places or facilities such as markets, malls or restaurants. This study was conducted in Medan City in January-August 2021. The number of participants in this study was 1029 families. The results show went to Market for last Month as many as 230 families (22.4%) and did not go to the Market during the last Month, as many as 515 families (50%). Of the 284 families whose family needs were not met, they were less likely to go to the Market during the last Month than as many as 197 families (19.1%). The Medan City Government must provide comfort for the community in carrying out buying and selling activities in public places such as markets, malls and restaurants during the COVID-19 pandemic.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Fitri Hayati,
Universitas Islam Negeri Sumatera Utara, Medan
Email: fitrihayati@uinsu.ac.id

1. INTRODUCTION

Corona Virus Disease is a broad family of viruses that causes mild to severe infections, including the common cold, MERS, and SARS (WHO, 2020) (Ministry of Health, 2020). Originating in Wuhan, China, the virus has spread to other countries. To prevent the spread of this illness, the government urged the population to undertake social distance, such as working and praying from home. The spread of this virus affects numerous industries, including tourism, economy, trade, and investment. The emergence of Covid-19 precipitated the decline of MSME actors (Sina, 2020). There is an increased risk of corona if it is in line with the decreased human body immunity and also the presence of other diseases that can trigger a weak body (Amalia, 2020).

The covid-19 pandemic began to arise due to the virus's transmission, causing a variety of symptoms. All nations encounter conditions in which their populations are infected, altering

nearly every element of human life. The economic sector is one of the several sectors disrupted by this virus (R. Bahtiar, 2020). The Indonesian economy has encountered challenges since the outbreak hampers Indonesia's economic progress. The deterioration of the Indonesian economy is further attributed to increased deficits, slower growth, the depreciation of the rupiah exchange currency, interest rate shocks, and an increase in loans to support stimulus packages (Kontan, 2020). The shock of the Covid-19 pandemic will impact the distribution of household income and expenditures; this is due to the Covid-19 pandemic that has hit the world and has succeeded in laying off workers both in the formal sector and in the non-formal sector (Saputri, 2020).

The government aims to disrupt the transmission chain of COVID-19 in Indonesia. One of these is the installation of Large-Scale Social Restrictions (PSBB), which limit people's movement and activities outside the home under official health guidelines (Andrian, 2020). As a result of its high positive value, COVID-19 has altered numerous aspects of existence. Consequently, health care measures are now centred on addressing and preventing COVID-19 (Hayati, 2022). As a result of COVID-19, humans must modify their methods of thinking, behaving, and even working. Unquestionably, the COVID-19 epidemic has caused a severe problem in several countries, particularly Indonesia (Firmansyah, 2021).

Mitra (2020) discovered that due to the global pandemic, corporations tend to reduce or eliminate worker income through layoffs. According to a survey undertaken by the Institute of International Finance (IIF), the outbreak of the COVID-19 epidemic increased household debt. Baker (2020) discovered that households spend more on credit cards and food. According Hayati (2022) that unprotected workers, including self-employed, casual, and seasonal workers who do not have access to paid or sick leave, as well as migrant workers who may not be able to access their destination country's workplace or return to their families, will bear a disproportionate burden in care responsibilities related to school closures or nursing systems. According to Hanoatubun (2020), the market was closed, and merchants were unable to sell due to the coronavirus outbreak. This causes traders to lack a stable income, making it difficult to meet ends. The Covid-19 pandemic impacts the bargaining power of agricultural and marine products that are getting smaller, fishers have to sell marine catches, and agricultural sector harvests at low prices and have difficulty selling marine catches and harvests to the market (Tapung, 2020).

In addition, the home economic sector was also affected by the COVID-19 pandemic. The Minister of Finance also warned that the corona outbreak would reduce the rate of economic expansion in Indonesia. He stated that the corona outbreak would significantly influence household consumption rates shortly. The reduction in consumption will reduce the increase of Indonesia's gross domestic product (GDP) from 2.3% to -0.4%. This number is far below the 5,3 per cent forecast of the 2020 State Budget (APBN). The administration anticipates a decline in economic growth to 2,3 cent, with the worst-case scenario reaching -0.4 per cent. The household sector would see a significant fall in consumption due to the cessation of its activities, resulting in a severe decline from 3.22 per cent to 1.60 per cent (Sina, 2020).

The economy in Indonesia is disrupted due to the Covid-19 pandemic, which also occurs in market mechanisms, not only affecting real economic fundamentals. Disruption of this market mechanism can eliminate economic surpluses that affect demand and supply, Disrupting the economy in Indonesia, not economic fundamentals. Vital aspects of the economy include supply, demand and supply chain (Yamali, 2020; Iskandar, 2020). With the Covid-19 disease pandemic, some companies inevitably reduce the number of workers or employees so that there are layoffs for employees to prevent the spread of the disease. Many companies are also taking

steps and strategies to maintain their business and, of course, to reduce losses due to Covid-19 (Syahril, 2020; Siregar, 2020).

The impact of COVID-19 on patients' psychology is that patients experience decreased motivation, shock, sadness, distress, insomnia, and trauma to require motivational support from certain aspects such as family and fellow patients. The impact of COVID-19 on patients socially is in the form of changes in people's views on patients and the stigma of society towards patients, so that patients have difficulty undergoing social activities (Aslamiyah, 2021).

2. RESEARCH METHODE

This study uses a cross-sectional design. This research was conducted in Medan City from January 2020-August 2020; this research was conducted by interviewing 1029 families. The sampling technique in this study used snowballing sampling. This study uses a structured questionnaire instrument that has been prepared. This study will use the independent variable, namely anxiety, fulfilment of basic needs, and family expenses, while the dependent variable in this study is economic activity, namely activities going to the market and activities going to the mall or restaurant for one months later.

This study will describe each research variable's frequency distribution and percentage and perform a cross-tabulation analysis between anxiety variables, fulfilment of basic needs, and family expenses with economic activity variables, namely activities going to the market and activities going to malls or restaurants. This study will also perform a chi-square analysis using 95% CI.

3. RESULT AND ANALYSIS

Table 1. Cross-Tabulation Distribution between Basic necessities, Anxiety and Family Expenses with Goes to Market for Last Months

Basic necessities	Goes to Market for Last Months				Total		P	PR
	Yes		No		N	%		
	n	%	N	%				
Available	230	22.4	515	50	745	72.4	0.941	1.008
Not Available	87	8.5	197	19.1	284	27.6		
Total	317	30.8	712	69.2	1029	100		

Anxiety	Goes to Market for Last Months				Total		P	PR
	Yes		No		N	%		
	n	%	n	%				
Yes	109	10.6	229	22.3	338	32.8	0.484	1.071
No	208	20.2	483	46.9	691	67.2		
Total	317	30.8	712	69.2	1029	100		

Family Expenses	Goes to Market for Last Months				Total		P	PR
	Yes		No		N	%		
	n	%	n	%				
Normal	137	13.3	279	27.1	416	40.4	0.224	1.053
Increases	180	17.5	433	42.1	613	59.6		
Total	317	30.8	712	69.2	1029	100		

The results showed that most necessities people declared Goes to Market for 1 Month as many as 230 families (22.4%) and did not go to the market during the last month, as many as 515 families (50%). Of the 284 families whose family needs were not met, they were less likely to go to the market during the last month than as many as 197 families (19.1%).

The results showed that families with anxiety tended to go to the market over the past month, as many as 109 families (10.6%) and families who did not go to the market over the past month, as many as 229 families (22.3%). Six hundred ninety-one families (67.2%) went to the market over the past month, as many as 208 families (20.2%) and families who had not been to the market for the past month as many as 483 families (46.9%).

The results showed that families who did not experience increased family expenditure were less likely to go to the market, as many as 137 families (13.3%) and families who did not go to the market, as many as 279 families (27.1%). Families who experienced increased family expenses and still went to the market over the past month, as many as 180 families (17.5%) and those who did not go to the market during the last month, as many as 433 families (42.1%).

Table 2. Cross-Tabulation Distribution between Basic necessities, Anxiety and Family Expenses with Goes to Restaurants or Mall for Last Months

Basic necessities	Goes to Restaurant or Mall for Last Months				Total		P	PR
	Yes		No		N	%		
	n	%	n	%				
Available	142	13.8	603	58.6	745	72.4	0.425	1.128
Not Available	48	4.7	236	22.9	284	27.6		
Total	190	18.5	839	81.5	1029	100		

Anxiety	Goes to Restaurant or Mall for Last Months				Total		P	PR
	Yes		No		N	%		
	n	%	n	%				
Yes	63	6.1	275	26.7	338	32.8	0.920	1.014
No	127	12.3	564	54.8	691	67.2		
Total	190	18.5	839	81.5	1029	100		

Family Expenses	Goes to Restaurant or Mall for Last Months				Total		P	PR
	Yes		No		N	%		
	n	%	n	%				
Normal	88	8.6	328	31.9	416	40.4	0.047	1.057
Increases	102	9.9	511	49.7	613	59.6		
Total	190	18.5	839	81.5	1029	100		

The results showed that families who can meet basic needs have a tendency not to go to malls or restaurants; as many as 603 families (58.6%) and families who can meet family needs and go to the mall or restaurant during the last month as many as 142 families (13.8%). Families who cannot meet basic needs and do not go to the mall or restaurant for the last one month, as many as 236 families (22.9%), while families who can not meet basic needs and go to the mall or restaurant during the last one month as many as 48 families (4.7%).

The results showed that families with anxiety then went to malls or restaurants, as many as 63 families (6.1%) and families who had anxiety but did not go to the mall or restaurant during the last month, as many as 275 families (26.7%). Families who had no anxiety and went to the mall

or restaurant over the last month were 127 families (12.3%), while families who had no anxiety did not go to the mall or restaurant over the last month, as many as 564 families (54.8%).

The results showed that families with anxiety then went to malls or restaurants, as many as 63 families (6.1%) and families who had anxiety but did not go to the mall or restaurant during the last month, as many as 275 families (26.7%). Families who had no anxiety and went to the mall or restaurant over the past month were 127 families (12.3%), while families who had no anxiety did not go to the mall or restaurant over the past month, as many as 564 families (54.8%).

The Government has issued several policies related to the economic slowdown due to the Covid-19 outbreak, namely by providing incentives in the tourism sector, increasing joint leave days, and debt repayment waivers for entrepreneurial business actors. In addition, the Government opened a call centre to receive reports and complaints from cooperatives and entrepreneurial businesses affected by the Covid-19 outbreak (R. A. Bahtiar, 2020). Not a few lower-class people have difficulty meeting basic needs, even hunger. All patients stated that the impact of COVID-19 on their economy is in the form of difficulties to be able to meeting daily needs, especially to meet food needs (Aslamiyah, 2021).

The Covid-19 pandemic has caused losses in the economic and social spheres, and people in Klaten and Wonogiri Regencies have a limited understanding of what a virus is. The public is only aware that the coronavirus is a virus that attacks breathing and can be transmitted through saliva splashes or droplets. The installation of PSBB in the region causes people who sell in the market to incur losses; for instance, Residents should have been able to sell more items prior to the Covid-19 outbreak, but sales are declining, and traders cannot recover funds (Azimah, 2020).

Community activities constrained by policies of social distancing from the government cause the wheels of the community economy, including the market, to slow due to a drop in public revenue. The large increase in the price of items on the market, which are necessary for the community, is the primary cause of the economic troubles produced by Covid-19.

The influence of Covid-19 was felt by market traders, particularly traders in Kalikotes market, Klepu market in Klaten Regency, and Wonogiri City market, each of which responded to our survey as a market trader. Traders are already familiar with the dangerous Covid-19 virus, a virus that damages breathing and is spread between humans via saliva splashes or droplets. Traders continue to sell at the market to satisfy their daily necessities while adhering to health protocols, i.e., they continue to wear masks when selling. During the selling time of the pandemic, market traders' incomes decreased by up to 50 per cent due to the decline in market visitors (Azimah, 2020).

Household economic management is the process of planning, implementing, monitoring, evaluating, and controlling the acquisition and use of family economic resources, particularly finances, to achieve the optimal level of meeting the needs of all family members and ensuring the family's stability and economic growth (Community MK). The family economy is one of the smallest elements of the wider economic system, including corporations and the government (Doriza, 2015). The family is committed to achieving the highest fulfilment, happiness, and well-being. To fulfil these objectives, the family must be able to choose among numerous activities or occupations. Making intelligent economic judgments is a choice that demands effort. In addition to exerting effort, individuals must also comprehend the appropriate conditions for making everyday economic judgments about these activities and needs (Sina, 2020).

Families with greater expenditures can still cover their demands, but many families struggle to do so. Families who do not experience layoffs continue to struggle to meet their daily needs, whereas many families who experience layoffs have no trouble fulfilling their families' needs.

When a family's income decreases, it becomes harder for the family to satisfy its daily necessities. Families whose family income decreased were 6,178 times more likely to be unable to meet their daily needs than families whose family income did not fall (Hayati, 2022).

For people who feel disadvantaged at work, which leads to low incomes, social assistance is provided enough to help fulfil their body's desires for one to two months. Thus, the consumption of food for the skeleton can be maintained properly (Pumama, 2021). Social assistance programs were completed so that community networks could receive socio-economic assistance during times of epidemic, and their awareness of the risks of Covid-19 was expanding (Aini, 2020; Abdullah, 2021).

One way to strengthen economic security is by strengthening household food security; households seek food from homes for daily food consumption to reduce household consumption expenditures without reducing family nutrition needs (Saputri, 2020; Verawati, 2021). The impact of COVID-19 on the economic condition of patients is in the form of work delays that result in reduced income to have an impact on the difficulty of meeting food needs (Aslamiyah, 2021); .

The market mechanism was disrupted due to the impact of covid, which eliminated the economic surplus. However, the impact of covid-19 also had a positive influence on the Indonesian economy, namely the opening of new opportunities for export markets other than China. The positive impact of this pandemic is an opportunity for Indonesia to be able to strengthen the domestic economy (Yamali, 2020). A study showed that people with food insecurity consume foods of lower quality, namely fewer fruits and vegetables and more sugar. It is reported that family members skip meals when they are hungry due to limited food availability, which is still related to family income factors and social restriction efforts (Neff, 2020).

The medical authorities should be the ones who understand each the most—definition and meaning of a series of examinations performed on the patient. Hopefully, the medical authorities can provide support and a good understanding of Patients so that patients do not feel panic when sentenced reactive (Azzahra, 2021).

The medical authorities should be the ones who understand each the most—definition and meaning of a series of examinations performed on the patient. Hopefully, the medical authorities can provide support and a good understanding of Patients so that patients do not feel panic when sentenced reactive (Aslamiyah, 2021).

4. CONCLUSIOON

Families who cannot meet their living needs have been proven not to visit the market for the past one month, while families who can meet the needs of families tend to still go to the market. The fulfilment of daily needs greatly impacts family economic activities, such as family activities to go to the market; this is because families who can already meet their family needs will go to the market to buy daily necessities, while families who cannot meet their daily needs tend to buy various needs in small stalls near their homes.

During the COVID-19 pandemic, people experience high levels of anxiety and then they tend not to want to go out of the house for non-urgent needs, including going to markets, malls or restaurants. Many families are proven to prefer to visit activities in public places such as markets, malls and restaurants during the Covid-19 pandemic; this will impact the local economy.

People who experience increased family expenses tend not to go to malls or restaurants but still go to the market. People who do not experience increased family expenses still go to the market but do not go to the mall or restaurant.

References

- [1] Abdullah, 2021. Covid-19: Decentralized Food Supply Chain Management,. *Syst. Rev. Pharm* 12, 142-152.
- [2] Aini, 2020. Exploring E-learning Challenges During the Global COVID-19 Pandemic: A Review. *J. Sist. Inf.* 16, 57-65.
- [3] Amalia, L., 2020. Analisis Gejala Klinis Dan Peningkatan Kekebalan Tubuh Untuk Mencegah Penyakit Covid-19. *Jambura J. Heal. Sci. Res.* 2, 71-76.
- [4] Andrian, H., 2020. Effectiveness of Large-Scale Social Restrictions (PSBB) toward the New Normal Era during COVID-19 Outbreak: a Mini Policy Review. *J. Indones. Heal. Policy Adm.* 5.
- [5] Aslamiyah, S., 2021. Dampak Covid-19 terhadap Perubahan Psikologis, Sosial dan Ekonomi Pasien Covid-19 di Kelurahan Dendang, Langkat, Sumatera Utara. *J. Ris. dan Pengabd. Masy.* 1, 56-69.
- [6] Azimah, R.N., 2020. Analisis Dampak Covid-19 Terhadap Sosial Ekonomi Pedagang Di Pasar Klaten Dan Wonogiri. *Empati* 9, 59-68.
- [7] Azzahra, I., 2021. Utilization Of Traditional And Medical Treatment During The Covid-19 Pandemic. *Int. Arch. Med. Sci. Public Heal.* 2, 57-67.
- [8] Bahtiar, R., 2020. Dampak Covid-19 Terhadap Perlambatan Ekonomi Sektor. Jakarta.
- [9] Bahtiar, R.A., 2020. Dampak Covid-19 terhadap Perlambatan Ekonomi Sektor UMKM. *Info Singk.* XII, 19-23.
- [10] Baker, S., 2020. How does household spending respond to an epidemic? Consumption during the 2020 covid-19 pandemic. *Rev. Asset Pricing Stud.* 10, 834-860.
- [11] Firmansyah, 2021. Overview of Compliance Implementation of Public and Community Health Protocol Implementation on Effort to Break the Chain of Transmission of the Covid-19 Virus. *Int. Arch. Med. Sci. Public Heal.* 2, 224-234.
- [12] Hanoatubun, S., 2020. Dampak Covid-19 Terhadap Perekonomian Indonesia. *EduPsyCouns J.* 2, 151-160.
- [13] Hayati, F., 2022. Impact of the COVID-19 Pandemic on Social and Economic Families and Ability to Meet Daily Needs. *Int. Arch. Med. Sci. Public Heal.* 3, 116-123.
- [14] Iskandar, 2020. Peran Ekonomi dan Keuangan Sosial Islam Saat Pandemi Covid-19. *J. Sos. Budaya Syar'i* 7, 625-638.
- [15] Kontan, 2020. Prediksi Bank Dunia ekonomi Indonesia 2020 susah mengalami pertumbuhan positif [WWW Document]. Nasional.kontan. URL <https://nasional.kontan.co.id/news/prediksi-bank-duniaekonomi-indonesia-2020-susah-mengalami-pertumbuhan-positif> (accessed 1.1.22).
- [16] Mitra, R., 2020. Household Finance During the COVID-19 Pandemic. Jakarta.
- [17] Neff, L.M., 2020. Hidden Hunger: Food Insecurity in the Age of Coronavirus. *Am. J. Clin. Nutr.* 1, 1-10.
- [18] Purnama, S., 2021. Bantuan Sosial untuk Masyarakat yang Terkena Dampak Ekonomi Selama Covid-19 di Garut. *ADI Pengabd. Kpd. Masy* 2, 67-72.
- [19] Saputri, S.A.D., 2020. Budidaya Ikan dalam Ember: Strategi Keluarga dalam Rangka Memperkuat Ketahanan Pangan di Tengah Pandemi Covid-19. *J. Ilmu Pertan. Tirtayasa* 2, 102-109.
- [20] Sina, P.G., 2020. Ekonomi Rumah Tangga Di Era Pandemi Covid-19. *J. Manag. - Small Mediu. Enterp.* 12, 239-254.
- [21] Siregar, P.A., 2020. Manajemen surveilans Covid-19 di wilayah kerja Bandar Udara Internasional Hang Nadim. *Jhecds* 6, 73-81.
- [22] Syahrial, 2020. Dampak COVID-19 terhadap Tenaga Kerja di Indonesia. *J. Ners* 4, 21 - 29.
- [23] Tapung, M.M., 2020. Bantuan Sosial Dan Pendidikan Kesehatan Bagi Masyarakat

- Pesisir Yang Terdampak Sosial-Ekonomi Selama Patogenesis Covid-19 Di Manggarai. *Transform. J. Pengabd. Masy.* 16, 12-26.
- [24] Verawati, B., 2021. Hubungan Asupan Protein dan Ketahanan Pangan dengan Kejadian Stunting pada Balita di Masa Pandemi COVID 19. *PREPOTIF J. Kesehat. Masy.* 5, 415-423.
- [25] WHO, 2020. *Coronavirus disease 2019 Situation Report - 155*. Geneva.
- [26] Yamali, F.R., 2020. Dampak Covid-19 Terhadap Ekonomi Indonesia. *Ekon. J. Econ. Bus.* 4, 384-388.