COVID-19 Lockdown Issue: A Study on Daily Expenditure

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Abstract

The major focus of this article is on whether daily expenditures increase during a lockdown covid-19 pandemic. The major idea of this research is to show how Covid-19 influences our daily lives through increasing spending. Convenient sampling techniques have used for selecting sample and area (Sector 10 Uttara Dhaka). With the constructed questionnaire, researchers ran a study to better understand people's perceptions of their everyday spending. The questionnaire was conducted during the lockdown period of COVID-19 when all participants were self-isolated at home. There are two types of variables that researchers work with. The questionnaire has created using a combination of Yes/No and Likert scale questions. The result has analyzed using SPSS software. The result has shown that if our daily spending increases or decreases under a lockdown. This study concludes with some potential solutions for managing daily expenditures as well as provided ideas of potential government actions.

Keywords: pandemic; expenditure; lockdown; online; COVID-19.

JEL Classification: G51; I12; C93; D12.

Introduction

Due to coronavirus spread so swiftly over the world, many countries have implemented preventative measures such as transit bans, remote office activities, country lockdowns and most crucially social distancing. People are staying at home and ordering all of their essentials through online or home delivery services. As a result, daily expenditures are steadily increasing. This article assesses and investigates whether daily expenditures increased or decreased during the Covid-19. As the lockdown time increases, it causes people's physical and mental health to worsen. This situation causes personal, family, and social problems. Moreover, as the duration
of COVID-19 measures extends, unemployment rates increase for economic reasons (Celik, 2020). However, in Bangladesh, a lower-middle-income country with one of the world's densest populations, these efforts meet obstacles. Regrettably, it is true that academic research on the effects of epidemic outbreaks on the income and expenditure of the family economy has been much less (Celik, 2020). The United States has created a platform that aggregates daily data for consumer spending, business revenue, employment rates, and other key indicators. In the case of family spending, we find mostly consistent results (Chetty et al., 2020). The outbreak of the COVID-19 virus and the resulting falls in demand due to uncertainty and policy interventions such as lockdowns, “social distancing,” and travel restrictions are having a severe impact on Asian economies and hence on Asian households (Morgan, 2021). According to a study conducted by the Nielsen Company, the spread of the COVID-19 pandemic led to a globally manifested change in spending levels related to consumer behavior (Crosta et al., 2021). This research would be played a crucial role to take the strategy and helps the government legislators in thinking more deeply about lockdown in the event of a pandemic. The thesis statement is ‘Covid-19 Lockdown Issue: A study on Daily Expenditure’.

**Research Objective**

1. To find out whether the daily expenditure increase or decrease during the Covid-19 pandemic lockdown.
2. To determine the causes of the COVID-19 rise in daily expenditure and how everyday spending may be managed.

**Research Hypothesis**

HO: Daily expenditure doesn’t increase during COVID-19.
H1: Daily expenditure increases during COVID-19.

**Scope of the Research**

This study will aid government legislators in thinking more deeply about lockdown in the event of a pandemic. It will be beneficial for policy maker to comprehend the impact of a pandemic on people's everyday expenditures when their income remains constant or decreases.

**Literature Review**

Pandemics are named after the Greek words pans, which mean “all,” and demos, which mean “people.” They are commonly used to describe a contagious epidemic that affects an entire country or one or more continents at the same time (Honigsbaum, 2009). COVID-19 has become a pandemic, and it has a significant impact on the world, given the current condition of affairs. On March 11, 2020, World Health Organization experts declared the Coronavirus Disease/COVID-19 pandemic as a worldwide health outbreak (Sana Pisot et al., 2020). An epidemic that affects “all” people has been elevated to the status of a worldwide media event (Honigsbaum, 2009).

The contemporary definition of a pandemic involves an epidemic that affects a larger number of people and locations. Pandemic is defined as “an epidemic that occurs over a big area and usually affects a large proportion of the population” and “distributed or occurring widely throughout a region, country, continent, or globe,” among other things (Morens et al., 2009). When we look back in history, we can find that pandemics and epidemics were frequently used
interchangeably. The phrases epidemic and pandemic were used loosely and frequently interchangeably in many social and medical contexts during the 17th and 18th century.

COVID-19 is a highly contagious disease that quickly spreads throughout society. It is often extremely symptomatic and may go undiagnosed, yet it causes serious sickness and, in some circumstances, mortality in a small percentage of the population (Giesecke, 2020). The invisibility of COVID-19 becomes confusing. COVID-19 is spreading like wildfire around the globe, but we aren't aware of it. It nearly always spreads from young persons who have no or few symptoms to others who have similar symptoms (Giesecke, 2020).

As a result, a group of people comes to believe it doesn't exist, despite the fact that their colleagues disagree. Governments are establishing laws that will force their citizens to stay at home when COVID-19 is in effect. The effects of the lock-down are likewise perplexing. Certain countries in the European Union impose lockdowns, while Sweden takes a more permissive approach. Despite the fact that this choice has been questioned, the Swedish government continues to operate normally. A lock may prevent instances from reappearing for a period of time, but once constraints are removed, cases reappear (Giesecke, 2020).

This charge helps the government reduce infection rates, but it creates complications for people who stay at home. It is quite difficult for them to meet their basic requirements. During this conversation, it was made evident that the COVID-19 pandemic drove people to stay at home, despite their unwillingness to do so.

The bulk of people in our society are from the middle class. This is a significant development for underdeveloped countries. The bulk of middle-class families live in Asia. Even though the COVID-19 pandemic was widespread throughout Asia, middle-class families in Asia suffered and battled to live. While the middle classes in the United States and Western Europe are suffering from severe economic issues and are shrinking in size, the middle classes in many emerging economies are flourishing and expanding (KOO, 2016).

The expansion of midsized families was a favorable indicator as consumer demand increased. It contributes to the industrialization of society. Naturally, the expanding population of the middle-class world is welcomed in Asia and elsewhere since it signifies the creation of a massive untapped market in the consumables sector at a time when consumer demand in sophisticated industrial countries continues to worsen (KOO, 2016). Unfortunately, many people believe that staying at home rather than going out is more relaxing. We will have to spend money on travel and food if we leave. Furthermore, the food we consume outside is of a different quality and flavor than that prepared at home. Eating more outside our homes may trigger some food-borne illnesses. Restaurant food is a major source of infection, according to a growing body of evidence from multiple etiology and foodborne investigations of sporadic (non-outbreak) gastrointestinal disorders. (Jones & Angulo, 2006)).

Some common etiology diseases include norovirus, Salmonella species, Scombroid, Escherichia coli, Clostridium perfringens, Shigella species, and Staphylococcus species. (Jones & Angulo, 2006). Unfortunately, if a person is infected with any of these diseases, they must seek medical attention. Medical care would be more expensive, but people who stay at home have a lower risk of contracting these diseases. Homemade cuisine has become the major alternative for those staying at home during a pandemic, albeit this tendency is transitioning to internet meal deliveries. People feel bored after sitting at home for days on end and seek for new experiences. Ordering food online is one of the significant developments that help to alleviate the loneliness of staying at home. People currently prefer to order food online, which drives up food prices. “When these changes in consumption habits are taken into account, inflation levels appear to be much greater.” (Cavallo,2020). Buying more goods than usual has a substantial impact on remaining at home. People will stock up on their daily requirements earlier than usual because everything would be closed during the lockdown. It causes a daily commodities deficit, which has an impact on the price of daily consumables. Higher grocery prices have a significant
influence on people's finances because they are currently purchasing more groceries. (Horsley, 2020). Because demand is substantially higher than supply, it limits the options for negotiation. As a result, nearly no one can bargain, notwithstanding the clients' budgetary constraints. As a result, people spend more for food but receive less in terms of quantity, resulting in inflation.

Another key factor that affects daily spending is the way people live during a pandemic. People's lifestyles have changed as a result of having to stay at home for several days. Lifestyles, as a "pretty cohesive set of material and symbolic acts in everyday life," are to some part the architects of people's identities. This can be seen in eating habits, sleeping patterns, sports and recreational activities, bodily care, leisure time habits, social forms, cultural consumption, and so on. (Sana Pisot et al., 2020). When we consider these lifestyle elements, we find that not all of them are conveniently accessible from within the home. Forms of sociality, like sports and recreational pursuits, necessitate external connections. As a result, if we want to perform these outside activities inside the house due to the pandemic's lockdown, it may cost more in a new manner. The majority of activities, such as ordering food online, playing online games, and utilizing social media programs, has moved online.

All three activities raise electricity and internet data use, resulting in greater expenditures. Life became increasingly focused on the house and screen media connections (Sana Pisot et al., 2020). Staying at home is also linked to a psychological risk. It has an effect on people's sedentary behavior or inactivity levels. Sedentary behavior is defined as sitting or lying down with little or no energy expenditure. A sedentary lifestyle over an extended period of time causes poor psychological adaption in the human body. Feeling compelled to stay indoors (public life lockdown, quarantine) could be a psychological risk factor for consuming higher quantities of lower-quality food than in normal circumstances. This resulted in a shift in eating habits as well as a challenge to the energy balance proportions, resulting in weight increase. (Sana Pisot et al., 2020). All of these factors raise the cost of food consumption since sedentary behavior need more food. Obesity has become a long-term condition that leads to a variety of ailments. So, once again, there's the matter of medical care, which necessitates financial expenditure. Diabetes, hypertension, and depressed symptoms can all be caused by poor sleeping patterns. Finally, all of these activities have a greater or lesser impact on human life, resulting in a greater or lesser increase in life expenditure.

**Gap Analysis**

Researchers discussed diverse views from many experts from around the world in the literature study. It is evident from their talk that the epidemic has a tremendous impact on our daily lives. The impact of the pandemic on huge numbers of individuals in any geographic region, as well as its intensity, has already been addressed by (Giesecke, 2020). The several sorts of foodborne infections that could become more prevalent during a pandemic (Jones & Angulo, 2006). People stay in their homes for long periods of time, especially during pandemics, and purchase food from various internet platforms. Because internet food suppliers are located outside of the home, they spread a variety of diseases. Expenditures in everyday life rise as the demand for daily groceries rises during the pandemic. People's routines vary in a variety of ways during a pandemic (Sana Pisot et al., 2020). Researchers discovered mostly debates on the impact of pandemics or the severity of pandemic events both inside and outside of the house. This has an impact on our daily lives, resulting in an increase in our spending.

Another important concern that has arisen is the loss or diminution of earning opportunities. So, how would daily increases in expense with high inflation is managed if a family's earning or revenue ceases or drops during a pandemic? What role would the government play in this pandemic? The majority of the stories focused on the economic impact of the epidemic on our daily lives, but there were no solutions offered to alleviate the issue. As a result, academics are
looking for possible solutions for people with low or no income during the epidemic, as well as how to control daily expenditure and possible government efforts to lessen the impact of excessive expenditure in our daily lives.

Methodology

Researchers conducted a descriptive analysis on this title in order to undertake this research on a large scale. The goal of this study is to learn about people's perceptions of their daily spending habits and to identify any issues. Convenient sampling techniques were used for selecting sample. With the constructed questionnaire, researchers ran a study to better understand people's perceptions of their everyday spending. This study shows how small-scale research can lead to large-scale results. If there are any issues with the variable selection, such as independent variables and dependent factors, as well as the survey's targeted family. For the survey, thirty middle-class families were sent the questionnaire. As a dependent variable, “Family Expenditure during the Pandemic” was evaluated. This dependent variable is influenced by factors such as online food ordering, changing eating habits, foodborne diseases, rising grocery prices, obesity, psychological stress, and increased family earnings. All of these variables are regarded as independent variables. The respondents were chosen based on their capacity to respond during a lockdown. A combination of “Yes” or “No,” a five-point Likert Scale ranging from 1=Strongly Disagree to 5=Strongly Agree, and several options were used to create the questionnaire. The outcome was analyzed using SPSS software for descriptive analysis.

Data Analysis and Findings

This study is done with the perception of the people. The researchers first conducted a pilot study. Through pilot study many questions are asked. From these questions the dependent and independent variables are selected. Here the dependent variable is- Increase of family expenditure during pandemic and independent variable are- Increases online orders for consumer products/foods, Increase in psychological pressure, obesity, and foodborne diseases, Family earning increased, the government’s decisions have an impact on family income and expenditure, Family expenditure has increased although stayed home.

| Dependent Variable | Independent Variable |
|--------------------|----------------------|
| Increase of Family Expenditure during Pandemic | V1 Increases online orders for consumer products/foods |
| | V2 Increase in psychological pressure, obesity, and foodborne diseases |
| | V3 Family Earning Increased |
| | V4 The government’s decisions have an impact on family income and expenditure |
| | V5 Family Expenditure has increased although stayed home |

Source: Authors’ creation based on people’s perceptions.

For analyzing the output from the respondents, simple statistical tools have been used, such as mean, standard deviation, and standard error of the mean. According to each of the variables mean, standard deviation and standard error of the mean are mentioned in the following table:
Table 2. Statistics/Model summary

|               | Increases online order for consumer products/foods | Increase of psychological pressure, obesity and food borne diseases | Family Earning Increased | Government’s decisions has impact on family income and expenditure | Family Expenditure has increased although I stayed home |
|---------------|---------------------------------------------------|-------------------------------------------------------------------|--------------------------|------------------------------------------------------------------|------------------------------------------------------|
| N             | 30                                                | 30                                                                | 30                       | 30                                                               | 30                                                   |
| Valid         |                                                  |                                                                   |                          |                                                                  |                                                      |
| Missing       | 0                                                 | 0                                                                 | 0                        | 0                                                                | 0                                                    |
| Mean          | 2.0000                                            | 1.3000                                                            | 2.0000                   | 1.5000                                                           | 1.4100                                               |
| Std. Error of Mean | .00000                                            | .3000                                                            | .0000                    | .18530                                                          | .16285                                               |
| Median        | 2.0000                                            | 1.0000                                                            | 2.0000                   | 1.0000                                                           | 1.0000                                               |
| Mode          | 2.00                                              | 1.00                                                              | 2.00                     | 1.00                                                             | 1.00                                                 |
| Std. Deviation| .00000                                            | .98868                                                            | .0000                    | .60740                                                           | .49650                                               |

Source: Authors’ Calculation.

There were no missing or unanswered questions in the survey because all of the people who were approached had filled out the questionnaire.

- According to the average response, the majorities of respondents strongly agrees or agree with the question about increased online orders for consumer products/foods. The standard error mean and standard deviation are both .00000, indicating that there is no deviation from the mean and that all data points are perfectly on the genuine population mean.

- A mean of 1.3000 for the second variable indicates that most of the respondents are suffering from psychological pressure during the pandemic. The standard error mean is .30000 and the standard deviation is .98868. So, it can be said that 95% of the mean data is presented accurately.

- Family earning has not increased in this Covid-19 pandemic as the mean is 2.0 with a standard error mean and standard deviation of .00000, which means there is no dispersion from the mean and all the data is exactly to the point of the true population mean.

- Most of the respondents said that government’s decision has an impact on family income and expenditure. The mean was 1.5000, indicating that some respondents’ said government’s decision hasn’t an impact on family income and expenditure. The standard error mean is .18530 and the standard deviation is .60740.

- Most of the respondents said their family expenditure has increased. The mean was 1.4100, indicating that some respondents’ family expenditure has not increased. The standard error mean is .16285 and the standard deviation is .49650.

Recommendation

- Consumers are particularly interested in avoiding public gatherings for health awareness and showing respect for government restrictions at this time. Due to the availability of products and services, e-commerce makes our lives much easier and more convenient. The majority of respondents agreed that online ordering has increased, according to the survey. It's certainly wonderful news for us because we can save time and buy things when it's convenient for us. When we compare pricing and costs between physical and online purchases, we face significant problems. Aside from that, a number of other factors have emerged. In any crisis situation, the government should take steps to bridge the gap between the two sides so that consumers benefit equally from both offline and online platforms.

- Consumers are under psychological stress as a result of the Corona outbreak. According to the results of the poll, the vast majority of respondents agree. Any restriction on movement, such as lockout, puts the consumer under psychosocial stress. Financial crisis, obesity, food
management, food-borne diseases, unemployment, product quality difficulties, depression, and other reasons all contribute to psychological stress. When making choices, the government should take these aspects into account. Consumers are concerned about a variety of issues, including not simply financial concerns but also food-borne illnesses. As a result, be sure to figure out how to increase consumer daily income and keep a constant eye on the offline and online markets.

○ Family income has fallen, according to the poll. In such instance, how can regular people subsist if the price of a consumer product is high? Except for government personnel, everyone who earns a living has been affected by the Pandemic. The government has provided financial help, but owing to poor management, people who are actually entitled to it have not gotten it. During a pandemic, the government should monitor the private sector, provide financial assistance to daily wage earners, select the appropriate person for financial assistance, and monitor the market to keep prices under control. It should also maintain the high-income sector through strict monitoring to protect us from any crisis situation.

○ The government has adopted a number of initiatives or policies affecting family income and daily expenses, but the results reveal that they have had little impact on this element. The government should make major decisions that will be ideal in the event of a future crisis.

○ In this study, it is demonstrated that while staying at home, family expenses have increased. As a result, the government should implement such a strategy so that people can work multiple jobs. Expenses cannot be increased; but revenue must be increased. As a result, everyone must keep themselves occupied at home. When individuals are lazy, they simply raise the price. All individuals must be employed in many fields such as business ideas, new technology innovation, creative thoughts, old technology observation, agriculture, handicrafts, and so on. The fact that everyone will be held accountable for their behavior during the lockdown should be widely publicized on television and social media. Those who stick to these tasks will be rewarded, while those who waste their time will be punished and held accountable.

Conclusion

Finally, based on the findings, it can be concluded that daily expenditure increases during the Covid 19 pandemic lockdown. According to the average response, the majorities of respondents strongly agrees or agree with the question about increased online orders for consumer products/foods. Second question indicates that most of the respondents are suffering from psychological pressure during the pandemic. Third question indicates that family earning has not increased in this Covid-19 pandemic. Fourth questions indicate that government’s decision has an impact on family income and expenditure. In fifth question most of the respondents said their family expenditure has increased. As a result of the lockdown, it is unavoidable to consider how to keep everyday spending under control in order to get through the crisis. It’s not a good idea to go from one pandemic to the next. Lockdown is certainly a good idea to protect people from COVID-19, Omicron, but policy makers need to think about how the consequences are affecting family costs. The administration should find a way out of this problem based on appropriate preparation as the Corona pandemic proceeds and dreadful varieties such as Omicron emerge. The COVID-19 pandemic is in a strong position. The economy of almost every household in the world has been affected. Now is the time to do more research on this issue and find alternative solutions to lockdown so that we do not have to face any more problems.
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**APPENDIX**

**Questionnaire**

1. During Pandemic, I have to order consumer products/foods and it costs more than before pandemic.
   a. Strongly Agree
   b. Agree
   c. No Comments
   d. Disagree
   e. Strongly Disagree

2. Which of the following problems you are suffering most because of staying home during pandemic?
   a. Psychological pressure
   b. Obesity
   c. Food borne diseases
   d. All of the above

3. During pandemic, my family earning has increased.
   a. Yes
   b. No

4. During pandemic, Government’s decisions impacts on family income and expenditure.
   a. Strongly Agree
   b. Agree
   c. No Comments
   d. Disagree
   e. Strongly Disagree

5. My family expenditure has increased during lockdown although I stay home.
   a. Yes
   b. No