

**The Impact of Home Financing Costs and The Built Environment on The Depression
Levels of Lower-Income Employees Working From Home During The Covid-19
Pandemic (March 2020 - March 2021)**

Dr. Ema Izati Bt Zull Kepili (Project Leader)
Dr. Nik Hadiyan Bt Nik Azman
Associate Professor Dr. Asrenee Bt Ab Razak
Dr. Suriati Bt Abdul Rahman
(Universiti Sains Malaysia)

ABSTRACT

As a result of COVID-19 which was at its height between March 2020 and March 2021, the Malaysian government was forced to impose a Movement Control Order in phases to limit mobility. Consequently, many employees, including those from lower-income (B40) groups, were compelled to work from home (WFH). The movement limitations caused severe losses in income, and many had to alter the nature of their work to adapt to the WFH requirements. Concern with the mental health issues which have become a serious issue worldwide due to the increasing psychological damage caused by COVID19, this study, through questionnaire of lower income employees working from home in Penang Island, Malaysia, aims to contribute to the study of the quality of live and impact of their habit towards built environment when working from home. Data analysis is performed using SEM-PLS to examine the impact of housing cost and built environment on WFH productivity levels. This was subsequently extended to observe the influence of productivity levels on levels of depression. The results show that home financing costs and the built environment positively influenced WFH productivity levels but at the expense of higher levels of depression. The results of this study may be of interest to policy makers who need to plan mental health awareness programs due to financial worries and confined space environment for lower income group, as health culture could foster healthy equitable communities and well-being physically and mentally.