

Emotion-Focused Coping with the Increasing Cost of Living: Insights from Middle-Income Households in Klang Valley

Nor Hasniah Kasim¹, Siti Hajar, A.B.², & Roza Hazli Zakaria³

^{1,3} Department of Economics,
Faculty of Business and Economics
Universiti Malaya

² Department of Social
Administration & Justice, Faculty of
Arts and Social Sciences,
Universiti Malaya

Corresponding Author

Nor Hasniah Kasim
Department of Economics,
Faculty of Business and Economics
Universiti Malaya
Email: norhasniah@um.edu.my

Abstract

This study examines the emotion-focused coping strategies employed by urban middle-income households in the Klang Valley to manage the stress associated with the rising cost of living. Through qualitative methods, in-depth interviews with eight participants reveal diverse coping strategies, including seeking social support for emotional reasons, mental disengagement, acceptance, and religious coping. Participants emphasised the critical role of emotional connections with family and peers for psychological relief. Activities such as hiking, cooking, and gaming served as mental distractions, while acceptance allowed participants to confront financial realities with resilience. Religious practices offered spiritual solace and a framework for enduring hardship. The findings suggest that while these strategies alleviate emotional distress, they do not address the underlying economic challenges that contribute to it. The study highlights the need for a holistic approach to stress management, integrating both emotion-focused and problem-focused strategies. By examining these coping strategies, the research contributes to an understanding of emotion-focused coping strategies in the context of the increasing cost of living among urban middle-income households.

Keywords

Emotion-focused coping strategies, Transactional Model of Stress, cost of living, middle-income households, stress management

Introduction

The increasing cost of living significantly impacts households' choices and decisions, particularly in terms of consumption. Families, especially those with low incomes, are under considerable pressure to alter their coping strategies. With limited, stagnant, and sticky income, individuals and households are forced to adapt and navigate the challenges posed by this economic uncertainty. These adaptations can significantly

impact the overall well-being of individuals and households, often necessitating drastic coping strategies and potentially leading to long-term financial consequences. Additionally, this stressful event of economic uncertainty not only affects their behaviour but also has psychological implications, further impacting the coping strategies adopted by these individuals and households. Ultimately, they must find ways to endure this period characterised by risk, poverty and vulnerability, highlighting the urgent need for policy changes.

The concept of coping strategies has been extensively explored from various perspectives involving individuals, households, events, and stressors. These strategies serve as a response to shocks or threatening events that affect the individuals. This encompasses not only the individual's response but also delves into the specific practices within households facing uncertain economic environments. The financial practices of the lower income group, for instance, are not simply actions; they are a diverse array of financial strategies that these households employed to handle challenging circumstances and make ends meet amid increasing cost of living and adverse economic conditions.

The increasing cost of living is not just a financial burden, but a threat to the very fabric of society. It adversely affects purchasing power, which limits their choices and abilities to meet their needs. This situation is affecting their overall living standards and well-being. Furthermore, the increasing cost of living has led to higher levels of debt and credit, further exacerbating these challenges and potentially having significant consequences for living standards and general welfare (Nurul Shahnaz et al., 2020). In addition, policy-driven domestic cost-push factors, such as the implementation of the Goods and Services Tax from April 1, 2015, to May 31, 2018, coupled with other economic challenges, including the decline of the Malaysian Ringgit and volatility in oil prices, have exacerbated this problem.

Factors such as the increase in food prices, the government's removal of subsidies, and taxes on goods and services have contributed to the escalating cost of living in Malaysia. Economic shocks, particularly the food, fuel, and financial crises, have further affected individuals and households across income groups. This study, conducted over a significant period of time, explicitly explores and discusses how the increasing cost of living has impacted urban middle-income households and their coping strategies prior to 2019. In this study, the term 'increasing cost of living' refers to the gradual increase in the cost of living in Malaysia between 2016 and 2018, as indicated by the Consumer Price Index (CPI). Data from the Department of Statistics Malaysia show a consistent increase in the CPI since 2011, resulting in a higher overall cost of living. The rise in consumer prices, particularly in the Food & Non-Alcoholic Beverages categories, has significantly contributed to the overall inflation rate. The 2.6 per cent increase in this category in August 2019 compared to the previous year added to the economic challenges faced by households. The share accounted for 29.5 per cent of the overall CPI in August 2019.

The concept of cost of living refers to households' expenditures on goods and services, encompassing their financial responsibility, such as car and housing loans. This spending is crucial for maintaining or sustaining a specific standard of living, which is influenced by households' spending patterns and the prices they encounter. Their spending patterns vary due to factors such as household income, demographics, family structure, and location. Such variations also impact the price changes experienced by

households based on their geographical considerations. The inflationary impacts households more directly due to the heterogeneity in the prices of goods consumed by different income groups. The Consumer Price Index (CPI) plays a significant role in approximating the increase in living costs, despite its limitations in accurately reflecting differences in household spending patterns and price changes for goods and services (BNM, 2016).

The cost of living varies among households based on the characteristics discussed above. It is essential to examine the increase in consumption expenditure, particularly the primary contributor to overall consumption expenditure. According to the Household Expenditure Survey by the Department of Statistics Malaysia in 2017, the top three contributors to overall consumption expenditure by households are Housing, water, electricity, gas, and other fuel (24%), food and non-alcoholic beverages (18%), and Transportation (13.7%). The data also reveals that urban households faced 1.6 times higher consumption expenditure compared to rural households in 2017. This underscores the need for understanding these expenditure patterns, as it is crucial for assessing living costs and the impact of inflation on different demographics.

While the CPI may have deficiencies in accurately measuring the general price level, it is still a relevant and valuable indicator for policy formulation. By incorporating household-specific inflation and expenditure levels into the measurement of the cost of living, a more accurate representation of the impact of inflation on different income groups can be achieved. This approach considers the spending patterns and price fluctuations experienced by households, providing a more comprehensive understanding of the cost of living. It is also essential to recognise that the increase in CPI has a direct and significant impact on the cost of living. Higher prices, as reflected by an increased CPI, can pose substantial challenges for households (BNM, 2016). However, the intensity of these effects varies among households. This discrepancy is particularly evident when considering that some households' consumption expenditure on essential items such as food is substantial. When food prices increase, the financial burden on these households significantly increases their cost of living.

The ongoing trends are increasingly threatening the well-being of individuals and households, ultimately affecting their quality of life. The slow increase in their income cannot keep pace with the rapid rise in the price index, leading to a decline in their standard of living, especially for urban households. Understanding these economic dynamics is crucial, as it helps us comprehend the challenges households are facing. With market price increases and slow wage growth, households are finding it increasingly difficult to manage and sustain their consumption (Guenette, 2020). The substantial impact of price changes on households' living standards is prompting adjustments in their coping strategies based on available resources. This understanding is key, as it can significantly affect the quality of life for individuals and households with limited financial means.

Furthermore, when individuals encounter similar shocks or events, their stress levels may differ, leading to diverse coping strategies that depend on their capabilities and available resources. Coping is a dynamic process that varies depending on the events, shocks, or circumstances. What is truly inspiring is how individuals often employ various coping strategies and behave differently to adapt to the rising cost of living, relying on resources such as health, physical energy, beliefs, commitments, talents, skills, social abilities, support, and material and financial resources. Key factors

influencing strategies include gender, age, education, and income. The psychological and behavioural impacts of the stresses or shocks they experience significantly affect and alter their coping mechanisms. Thus, this study explored the psychological impact and coping strategies of the urban middle-income households in Klang Valley, showcasing the remarkable adaptability and resilience of the human spirit.

Literature Review

Coping strategies refer to the actions or efforts individuals undertake to manage, reduce, or eliminate stress and challenges arising from various life situations or events. Stress is a psychological process in which an individual perceives certain situations as harmful, threatening, or beyond their ability to handle. The Transactional Model of Stress, proposed by Lazarus and Folkman (1984), emphasises that stress is not solely caused by external events but rather by how individuals perceive and evaluate these events. This underscores the power of perception in managing stress, making individuals more aware and in control of their own stress levels. According to this model, stress occurs in the relationship between an individual and their environment. An event becomes stressful when a person appraises it as a threat or harm and feels unable to cope effectively with it (Lazarus & Folkman, 1984; Kaur, 2016). Stress involves complex interactions among thoughts, emotions, and behaviours, contributing to how an individual experiences and responds to stressors. In response to stress, individuals use coping strategies, which Lazarus and Folkman (1984) define as cognitive and behavioural efforts to manage, tolerate, or avoid stress. These coping strategies act as psychological mechanisms that help individuals adapt to stressful events and protect their mental and physical well-being (Bamuhair et al., 2015).

Coping strategies play a crucial role in protecting individuals from psychological harm. Coping, a dynamic process, is influenced by various factors such as the nature of the stressor, an individual's available resources, and the specific context in which the stress occurs. According to Lazarus and Folkman (1984), coping is an ongoing process in which individuals continuously evaluate and adjust their responses to stressors based on the resources available to them at that time. Coping strategies are considered adaptive when they effectively address or reduce the stressor, while they are seen as maladaptive when they involve avoidance or denial, potentially worsening the stress. Overall, coping strategies represent an individual's cognitive and behavioural efforts to manage psychological stress. This continuous effort involves handling specific external or internal demands that are evaluated as challenging or beyond an individual's capacity. Additionally, coping mechanisms protect people from psychological harm caused by difficult social experiences (Folkman et al., 1986; Lazarus, 1993; Lazarus & Folkman, 1984; Supe, 1998).

There are two main types of coping strategies: emotion-focused coping and problem-focused coping. Emotion-focused coping aims to manage emotional responses to stress rather than addressing the underlying source of the stress. Standard mechanisms include distancing oneself from the stressor, seeking social support, self-regulating emotional responses, and positive reappraisal, where the stressor is viewed in a more positive light. In contrast, problem-focused coping involves actively solving or addressing the stressor, assuming the stressful situation can be changed or controlled. This approach involves planning, directly confronting the problem, and

seeking instrumental support to resolve the issue (Carver et al., 1989; Lazarus & Folkman, 1984; Chang et al., 2006; Lazarus, 1993).

The coping framework consists of three key stages: primary appraisal, secondary appraisal, and coping. In the primary appraisal stage, individuals evaluate a stressor to determine if it is positive, harmful, or irrelevant. Following this, the secondary appraisal involves assessing the resources available to manage the stressor, which may include social support, financial resources, or personal skills. After completing these appraisals, individuals engage in the coping process to address the stressor. These stages illustrate that coping is not a one-time event; instead, it is a continuous process that can change based on the nature of the stressor and the individual's perception of their coping abilities (Lazarus & Folkman, 1984). This understanding of the continuous nature of coping prepares individuals to manage their stress effectively over time.

To assess coping strategies, Lazarus and Folkman (1984) developed the Ways of Coping Questionnaire. It categorises these strategies into several factors: confrontative coping, planful problem-solving, distancing, self-controlling, seeking social support, accepting responsibility, escape-avoidance and positive reappraisal. The Multidimensional Coping Inventory, introduced in 1989, is a practical tool that expands on this framework by offering a broader range of coping strategies into thirteen scales, including adaptive coping such as active coping, positive reframing, acceptance, planning, instrumental support, emotional support, religion, mental disengagement, venting and maladaptive coping such as denial, behavioural disengagement (Carver et al., 1989). Understanding these coping mechanisms is crucial for comprehending how individuals manage stress and how their responses affect their psychological well-being.

The increasing cost of living can create significant stress for individuals and households. This economic situation could contribute to psychological stress, prompting individuals or households to alter their coping strategies to fulfil at least their necessities. People from the lower level are exposed to more significant stressful events and experience greater emotional suffering than those in the upper class. The impact of these economic situations on psychological disorders is a cause for concern, as people in this group usually have less efficient coping strategies and a lack of resources to combat stress compared to wealthier households. On the other hand, higher-income households can normally absorb the impact of shocks, cope, and recover faster due to their larger asset shares compared to low-income families, which will suffer more (Greenglass et al., 2014; Tran, 2015).

Methodology

Research design

This study employed a qualitative method to capture the detailed experiences of the participants regarding the increasing cost of living and coping strategies among urban middle-income households in Klang Valley. By examining the situation in its natural setting, this study explored the diverse realities these households face and the complexity of sociocultural and socioeconomic aspects, providing practical implications

for policymakers and stakeholders in addressing the challenges faced by these households.

Population and sampling procedure

This study focused on middle-income households living in the Klang Valley, defined as those earning between RM3,900 and RM8,300, categorised as M40 by the Department of Statistics Malaysia in 2016, and generally referred to as the M40. A household is defined as an individual or a group of people, related or unrelated, headed by a person who is an income recipient, age 15 years and above. These individuals and groups live in the same housing arrangement and have a standard provision for food consumption and other living necessities. Eight participants from middle-income households were selected in Klang Valley using a rigorous purposeful sampling based on specific criteria. A criterion sampling technique, known for its thoroughness, was employed to select the participants in this study. The criteria included being from the middle-income group, earning between RM3,900 and RM8,300, residing in the Klang Valley, and being male or female, representing the key races in Malaysia: Malay, Chinese, and Indian.

Data collection

The researcher employed in-depth interviews with semi-structured questions to gather primary data for this study. Participants were asked about their experiences facing the increasing cost of living and their emotion-focused coping strategies. Before the interview session, the researcher and participants engaged in several phone calls and other forms of communication. These interactions were aimed at establishing trust and discussing the logistics of the interviews, ensuring that both parties were comfortable and prepared. Informed consent forms were provided, allowing for audio recording. The interview was conducted using a semi-structured interview protocol to ask participants about their experiences, situations, impacts, and coping strategies related to the increasing cost of living. During the interviews, broad introductory questions were followed by detailed inquiries to extract relevant information. The researcher also probed deeper into responses by breaking down broad questions into sub-questions and tailoring the language to ensure understanding.

Data analysis

The data analysis involved gathering information from interviews, observations, and field notes. The qualitative data were analysed, and the audio recordings were transcribed immediately after each interview using Microsoft Word, ensuring the timeliness of the research process. Although the transcription process was tedious and time-consuming, it was essential for accurately capturing details and understanding participants' responses. For data analysis, the study used Computer-Assisted Qualitative Data Analysis Software (CAQDAS), specifically Atlas.ti versions 8 and 9. Both descriptive and thematic analyses were applied. The descriptive analysis examined the interview setting and participants' backgrounds and behaviours, while the thematic

analysis focused on identifying themes and patterns in the data. Findings are presented in subsequent chapters, organised around theoretical concepts and new themes that emerged from the study.

Findings

Emotion-focused coping involves utilising internal coping strategies that prioritise emotions to alleviate and manage emotional distress caused by stressful events (Carver et al., 1989; Lazarus, 1993; Lazarus & Folkman, 1984). It enables individuals to confront stressful relationships and mitigate the stress, even if the conditions remain unchanged. The following discussion examines the emotion-focused coping strategies employed by the participants in this study to manage stress, highlighting their adaptability and empowering nature.

Seeking social support for emotional reasons

When faced with stress, individuals often turn to coping strategies such as seeking moral support, love, trust, sympathy, and understanding about their problem. These strategies provide a much-needed psychological relief from the stress. In the in-depth interviews with the participants, the researcher found that they used these coping strategies. For example, Mr Ady, Mr Jamal, and Madam Zila, as evidenced by the following excerpts, found relief in these strategies.

Because I have known my close friend since I was in school, a friend from primary school, he knows me, and he knows more about me. So, I talk to my friends. My friend also shares. Yes, I share with him. That helps, so I share.

(EF/Support/Emotional/Ady/35)

Friends. Family [pause]... seldom [pause]. But mostly, I shared it with my wife. Because I spend a lot of time with her, however, I manage the money.

(EF/Support/Emotional/Jamal/30)

We often discuss it [pause]. The friends in my circle are relatively young. We seek advice and discuss, and yes, it is terrible [the cost of living].

(EF/Support/Emotional/Zila/26)

These excerpts vividly portray personal narratives of social support for emotional reasons among households grappling with financial challenges, particularly the escalating cost of living. They articulate how relationships with friends, family, or a spouse offer them a profound sense of relief, understanding, and emotional security in the face of economic stress. Mr Ady's account of a long-standing friendship serves as a poignant example, underscoring the trust and understanding that have deepened over years of companionship. This relationship serves as a steadfast emotional refuge for Mr Ady, aiding him in navigating financial stress through the power of collective resilience,

mutual sharing, and support. This narrative powerfully underscores the pivotal role of social bonds in fostering emotional resilience.

For Mr Jamal, his wife is his primary companion due to their close relationship and shared daily life. Although he maintains control over their finances, he finds comfort in discussing his concerns with her. This choice highlights the importance of close spousal relationships in managing financial issues. The open communication, though limited in some respects, is a key factor that reinforces their trust and companionship. Madam Zila highlighted her peer group as a source of shared understanding, where young friends face similar economic challenges. Through group discussions, they validate each other's experiences and seek advice, emphasising a sense of community in dealing with the burdens of high living costs. For Madam Zila, this support network is a crucial part of her coping strategy, as they acknowledged their collective difficulties and offered guidance to one another. These narratives highlight the significance of close relationships and social networks in offering emotional support to individuals facing economic hardships.

Mental disengagement

Half of the participants in this study employed mental disengagement coping mechanism to manage stress, each in their own unique way. For instance, Mr Ady engaged in outdoor activities such as mountain climbing and jungle trekking, activities that resonate with his adventurous spirit. Mr Nathan, who has a dog as a pet, makes it a habit to take his dog for walks every morning, a routine that strengthens his bond with his pet. Madam Jen copes with stress by cooking and cleaning, which helps her regain focus and find solace in her home. In contrast, Mr Tan played online games and slept to escape his problems, emphasising the need to avoid overthinking. They shared their experiences of managing stress through these activities with the researcher. Listed are some examples of excerpts from the participants.

If I have a problem or feel stressed, I climb the mountain.

(EF/MentalD/Ady/23)

Haa! One way to get rid of this stress is hiking, and I feel it is ok. Then I will work on it. I will forget my problem when I go into the jungle.

(EF/MentalD/Ady/44)

Oh okay. If I am stressed, I cook a lot of good food. If I cannot finish it, I will give it to my neighbours [pause]. I am stressed, and I cook. I also clean the house. So, the house is clean. Wipe it all off. I cleaned the toilet. Because when I do this kind of work, I notice that I am focused on the work.

(EF/MentalD/Jen/17)

Of course, yes. We play games. Sleep [pause]. Do not overthink. It is okay [Pause]. For us, this is normal [pause]. We handle that one regularly. Just sleep, play a game and wait for tomorrow; standby for tomorrow.

(EF/MentalD/Tan/20)

These examples serve as powerful illustrations of mental disengagement as a coping strategy adopted by urban middle-income households. They underscore the deeply personal nature of the participants' coping strategies, respecting and understanding their unique responses to stress and emotional wellbeing. Each individual has found activities that allow them to distract themselves from stressors, regain focus, or find relief. For instance, Mr Ady found solace in outdoor physical activities, such as mountain climbing and hiking. These activities provided him with a mental escape from stress by allowing him to immerse himself in nature and engage in physically demanding tasks. Climbing a mountain or entering a jungle not only offered him a temporary detachment from his problems but also helped him reset emotionally. His approach vividly demonstrates the therapeutic value of nature and physical exertion as a form of mental disengagement.

Madam Jen outlets her stress into productive household tasks, such as cooking and cleaning. She found that these structured activities help her redirect her focus, providing a sense of control and accomplishment. By cooking 'a lot of good food' and sharing it with her neighbours, she also added a social dimension to her coping mechanism. Similarly, cleaning the house or bathrooms allowed her to engage in repetitive, tangible tasks, which served as a mental disengagement and helped her achieve emotional relief. Meanwhile, Mr Tan opted for more passive stress-relief strategies, such as playing online games and sleeping. These activities allowed him to disengage mentally from his problems by creating a barrier between himself and his stressors. His approach emphasises disengagement from the problems, reflecting a preference for low-energy methods that help him avoid overthinking. He demonstrated a perspective that acknowledges the temporary nature of stress and trusts that, over time, it will bring solutions. These strategies highlight the importance of personalisation in coping, making the audience feel understood and catered to, showcasing how different approaches can provide effective relief and contribute to emotional resilience.

Acceptance

In this study, five participants perceived acceptance as a primary appraisal, acknowledging the fact that their problem arises due to the high cost of living. However, their secondary appraisal was marked by their determined efforts to address the challenges associated with the high cost of living. In the face of the increasing cost of living, Madam Hani acknowledged the difficulties of this event, which caused her stress. On the other hand, Mr Ady struggled to express his acceptance and optimism about his circumstances. Madam Zila and Mr Tan emphasised the importance of accepting their situations, with Mr Tan maintaining an optimistic outlook despite the higher living costs. The responses from Madam Hani, Mr Ady, Mr Tan and Madam Zila reflecting their acceptance of this event are provided below:

I do not want to think about it... it makes me more stressed. I must accept it [pause]. How not to accept [long pause]? It is something that we must face.

(EF/Acceptance/Hani/21)

I am actually [long pause]. That one, I am [long pause]. Yes, how can I not be stressed? I am [pause]. Yes, what can I do [pause]? Just accept it. I must accept. Be positive. If I follow, then I become stressed.

(EF/Acceptance/Ady/18)

I cannot forget about it. I have to accept it. It is a reality that I have to face.

(EF/Acceptance/Zila/)

I have to accept it. I have no choice. Tomorrow, we will need to go on [pause]. So, do not stop there because of some problem.

(EF/Acceptance/Tan/27)

The excerpts from the study vividly illustrate the participants' strong reliance on acceptance as a coping mechanism in the face of stress triggered by the escalating cost of living. This reliance on acceptance is a key finding of the study, reflecting the participants' understanding that certain stressors, such as financial pressures or life challenges, are beyond their control. This understanding is an adaptive process that enables them to navigate their circumstances without succumbing to overwhelming stress. For instance, Madam Hani's acknowledgment that overthinking her problems only exacerbates her stress underscores the importance of acceptance in dealing with unavoidable challenges. Her choice to confront reality rather than resist it is a clear cognitive shift towards a more realistic perspective, a transformation that highlights the significance of addressing life's difficulties with a clear and composed mindset.

Mr Ady's statement reveals his struggle with stress, a feeling that is inevitable in life. He acknowledged this inevitability while emphasising the importance of maintaining a positive outlook. He demonstrates an adaptive coping approach by accepting his circumstances and trusting that remaining optimistic will help mitigate his stress. His statement underscores that acceptance is not a passive surrender but an active decision to avoid emotional escalation and maintain hope. Madam Zila acknowledged the unchangeable nature of her problems. She highlighted her determination to confront reality and adapt in her statement. This reflects her ability to reconcile emotional distress with the necessity of moving forward, which is a critical element of psychological resilience.

Mr Tan views acceptance as a practical necessity and emphasises the importance of moving forward despite challenges. His statement reflects a forward-thinking approach, where acceptance serves as a foundation for perseverance. It highlights his determination to maintain momentum and focus on future opportunities rather than living on current difficulties. From these examples, participants addressed the increasing cost of living through acceptance and proactive coping strategies. By accepting their stressor and actively seeking solutions, they created a balanced approach that fosters resilience and prevents additional stress from resistance. They demonstrated a proactive and complex approach to the increasing cost of living, utilising acceptance as the foundation to maintain stability and wellbeing.

Religious coping

Five participants in this study reported turning to their faith during times of stress, gaining resilience from their religious acts. Among the Muslim participants, five believed they would receive physical and emotional rewards for relying on Allah. Mr Ady emphasised prayer and seeking blessings while valuing religious education. Madam Zila highlighted the morning *Dhuha* prayer as a source of sustenance and resilience. Participants like Madam Hani and Madam Zila also practice giving gifts and donations, believing these acts will be recognised. The following quotations illustrate this theme.

I am actually [long pause]. That one, I am [long pause]. Yes, how can I be not stressed? I am [pause]. Yes, what can I do [pause]? Just accept it. I must tawakkul [trusting in God's plan]. Be positive. If I follow, then I become stressed.
(EF/Religious/Ady/15)

Haaa! If you want something, do a prayer. It is the one that helps. Actually, prayer is the weapon. Allah Taala, if He wants to answer our prayer, it is not immediately [pause].

It is not; today we pray, and today we will get [pause]. Continue after every time we pray. That is all [pause]. My kids' success and health, and always ask for good health, madam. It is essential for me to be healthy. Maybe we are healthy because of our parents' prayers. Insya-Allah. One more thing I want to tell you, madam, how great we are; our children must hold on to our religion. The [Islamic] primary school [pause]. How great we are; do not ignore our religion. It is, indeed. But, of course, we will face some problems.
(EF/Religious/Ady/45)

Higher! We pray, no, we practice [long pause]. Hmmm. Perform the Dhuha prayer. Insya-Allah, we will get our have rizq [sustenance].
(EF/Religious/Zila/29)

I usually give alms and others.
(EF/Religious/Hani/24)

The alms to people [pause]. Do people borrow some money? No need to borrow. I give it to them.
(EF/Religious/Zila/29)

These excerpts reveal how participants seamlessly integrate their faith and religious practices into their daily lives, using them as effective tools to manage stress and adversity. The participants' daily routines are enriched by prayer, trust in divine plans, and acts of charity, which provide them with emotional support, a sense of purpose, and hope during challenging times.

Mr Ady emphasises *tawakkul*, or trusting in God's plan, as the cornerstone of his coping strategy. He acknowledges stress as an inevitable part of life, believing that trust in *Allah* and a positive outlook help him avoid feeling overwhelmed. By surrendering outcomes to God, he lightens the emotional burden of uncertainty while maintaining a hopeful attitude. He sees prayer as a potent tool for seeking divine strength and understands that while prayers may not be answered immediately, persistence is

crucial. His focus on health, success, and the well-being of his children reflects his belief that spiritual values contribute to family stability. Mr Ady underscores the importance of instilling religious values in his children, demonstrating his reliance on faith to cope with stress and promote resilience within his family, fostering a sense of community and support. Meanwhile, Madam Zila highlighted the significance of *Dhuha*, a mid-morning prayer in Islam, as a means to seek *rizq*, or sustenance and blessings. She believed consistent prayer provides spiritual benefits, strengthens resilience, and ensures material provision. Her perspective demonstrated how spirituality can be integrated into everyday life, providing a source of emotional stability and fostering trust in divine providence, inspiring and motivating others to do the same.

In addition to praying, Muslim participants also offer gifts and donations (alms) to others. Madam Hani's mention of giving alms reflects her belief in the spiritual and emotional rewards of helping others. By engaging in acts of charity, she aligns herself with Islamic teachings and experiences personal fulfilment and emotional relief. For her, charity is a coping mechanism that reinforces her sense of purpose and connection to the community. Madam Zila expanded on the idea of charity by rejecting the practice of lending money and instead choosing to give freely when she could afford to do so. This reflects her belief in selfless giving as a religious obligation and a means of receiving divine blessings. Her approach indicates that helping others, especially during difficult times, brings her profound emotional satisfaction and aligns with her faith-based values.

Meanwhile, Mr Tan, a freethinker, shared his thoughts regarding his belief in receiving rewards for performing good deeds, such as donating to others. He expressed that all virtuous actions will be acknowledged and reciprocated. As a result of this belief, Mr Tan occasionally feels motivated to help those less fortunate. These excerpts highlight the pivotal role of religious beliefs and practices in enabling participants to manage stress and find emotional relief. Whether through trust in God's plan, persistent prayer, or acts of charity, participants demonstrate how faith serves as a primary source of resilience and a practical framework for managing life's challenges. Exploring the participants' reliance on their faith and belief, particularly in the context of Islam, reveals a profound connection between spirituality and resilience. The participants' unwavering commitment to prayer and belief in the rewards reflects a profound spiritual strength that sustains them through adversity. These serve as an anchor, offering them hope and a sense of purpose, fostering emotional wellbeing and contributing to their communities as they navigate the difficulties brought by the increasing cost of living.

Discussion

Emotion-focused coping strategies play a crucial role in recognising and responding to the complex nature of emotions, serving as internal coping strategies that individuals employ to reduce and manage emotional distress when confronted with stressors. As highlighted in this study, a key aspect of these strategies is the importance of seeking social support for emotional reasons. In the event of stress, one of the mechanisms adopted is seeking moral support, love, trust, sympathy, and understanding of the problem. Carver, Scheier, and Weintraub (1989) defined this mechanism as seeking social support for an emotional reason. This mechanism was employed as a source of

sympathy to ventilate stressful feelings and ease a person's emotional burden, encouraging and motivating the individual to seek and accept support.

The importance of emotional support is further explained in a study by Whiteman et al. (2019). Their study highlights the psychological relief that comes with alleviating the stress associated with poverty and food insecurity. Their study found that time spent with families and close friends, as well as help from others, was described and translated into caring and love. The emotional support they received not only helped them manage but also significantly reduced their stress, offering a beacon of hope in challenging times. In addition, Fiksenbaum et al. (2017) reported that seeking emotional support is a method that demonstrates the mediating effect of motivation and cognition on people with financial distress, such as debt and economic hardship.

The second emotion-based coping strategy identified in this study is mental disengagement. This coping strategy is classified as maladaptive coping, in which a person is distracted from the stressor by engaging in other activities or behaviours. It is used to direct attention and alleviate the emotions and feelings caused by stressors through different activities such as reading, sleeping, or daydreaming. In extreme cases, substance abuse, overeating, and alcohol consumption have also been reported in the literature (Carver et al., 1989; Kamilah et al., 2020; Savitsky et al., 2020). In this study, the participants adopted this mechanism, for example, by engaging in activities such as hiking, cooking, and cleaning to disengage from the problems they faced.

Meanwhile, acceptance is classified as an emotion-focused coping strategy usually employed when an individual accepts and acknowledges the reality of a stressful event. It can be viewed from two aspects: as a primary appraisal, when an individual accepts the stressor, and as a secondary appraisal, when the individual attempts to cope with the stressor, which can lead to personal growth (Carver et al., 1989; Ortega et al., 2016). The findings of this study indicated that both primary and secondary appraisals were utilised as emotion-focused coping. Participants accepted the challenges posed by the increasing cost of living and, thus, tried to confront the associated difficulties.

The last emotion-focused coping strategy is religious coping, which involves turning to religion or spiritual belief as a source of emotional support by praying or meditating to vent emotions. This study found that religious belief is vital as a mechanism that the participants adopted to alleviate their emotional burden while facing stress. Religious coping is adopted for various purposes, including providing emotional support, facilitating positive reinterpretation and growth, and acting as a method for active coping (Carver et al., 1989).

In addition, Pargament et al. (2011) described religious coping as seeking religion during difficult times or stressful events. Past research revealed that taking religiosity as a coping strategy. For instance, García et al. (2018) found a positive relationship between religion and both subjective well-being and perceived stress in their study of the Chilean population, using the Brief COPE Inventory. Furthermore, Seguin et al. (2017) reported in their research that religious beliefs, having faith in God, and practising their religion positively impacted their mental health and strength. These help them accept their problems, providing a calming effect and thus reducing their stress.

Conclusion and Limitations

This study highlights the significant role of emotion-focused coping strategies in managing stress and emotional distress in response to the increasing cost of living. The findings underscore the diversity and adaptability of these strategies, which include seeking social support for emotional reasons, mental disengagement, acceptance and religious coping. Participants in this study sought emotional relief through social connections and having close relationships with friends, family, and peers to gain support, trust, and understanding. Mental disengagement, another coping mechanism observed, allowed participants to redirect their focus away from stressors through activities like hiking, cooking, and cleaning. Acceptance was utilised as a dual appraisal process, where participants acknowledged their challenges and took steps to adapt, fostering resilience in the face of the increasing cost of living. The last emotion-focused coping strategy observed in this study is religious coping. It emerged as a vital mechanism, with participants turning to faith, prayer, and spiritual practices to alleviate their emotional burdens, reinterpret stress in a positive light, and find solace in divine guidance. These strategies reflect a complex relationship of emotional regulation, cognitive reframing, and cultural influences, enabling participants to manage their emotional well-being despite persistent stressors, such as the increasing cost of living, as observed in this study. The findings align with existing research, demonstrating how emotion-focused coping not only reduces psychological distress but also promotes resilience and personal growth. However, while these strategies are effective for emotional management, they do not address the root causes of their challenges, emphasising the need for comprehensive approaches to stress relief that integrate both problem-focused and emotion-focused coping.

References

- Bank Negara Malaysia (2016). Inflation and the Cost of Living, *Box Article in BNM Annual Report 2015*. https://www.bnm.gov.my/documents/20124/829207/cp01_003_box_updated.pdf
- Bamuhair, S. S., Farhan, A. I. Al, Althubaiti, A., Agha, S., Rahman, S., & Ibrahim, N. O. (2015). Sources of stress and coping strategies among undergraduate medical students enrolled in a problem-based learning curriculum. *Journal of Biomedical Education*, 2015. <https://doi.org/http://dx.doi.org/10.1155/2015/575139>
- Carver, C. S., Scheier, M. F., & Weintraub, J. K. (1989). Assessing coping strategies: A theoretically based approach. *Journal of Personality and Social Psychology*, 56(2), 267–283. <https://doi.org/10.1037/0022-3514.56.2.267>
- Chang, E. C., Tugade, M. M., & Asakawa, K. (2006). Stress and coping among Asian Americans: Lazarus and Folkman's model and beyond. In P. T. P. Wong & L. C. J. Wong (Eds.), *Handbook of Multicultural Perspectives on Stress and Coping* (pp. 439–456). Springer. https://doi.org/10.1007/0-387-26238-5_19
- Department of Statistics Malaysia. (2015). *Report on Household Income and Basic Amenities Survey 2014*. <https://www.dosm.gov.my/v1/index.php?r=column/>

- ctHEME&menu_id=
amVoWU54UT10a21NWmdhMjFMMWcyZz09&bul_id=cGpPdWw3REhucFZPdX
Rpek1Jd3FZUT09
- Department of Statistics Malaysia. (2017). *Report on Household Income and Basic Amenities Survey 2016*. https://www.dosm.gov.my/v1/index.php?r=column/ctHEMEByCat&cat=323&bul_id=WnZvZWNVeDYxKzJjZ3RIUVVYU2s2Zz09&menu_id=amVoWU54UT10a21NWmdhMjFMMWcyZz09
- 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>
- Folkman, S., Lazarus, R. S., Dunkel-Schetter, C., DeLongis, A., & Gruen, R. J. (1986). Dynamics of a stressful encounter: Cognitive appraisal, coping, and encounter outcomes. *Journal of Personality and Social Psychology*, 50(5), 992–1003. <https://pdfs.semanticscholar.org/493f/a0261c1ede05848044d008c11c91f7e7d13c.pdf>
- Folkman, S., Lazarus, R. S., Gruen, R. J., & DeLongis, A. (1986). Appraisal, coping, health status, and psychological symptoms. *Journal of Personality and Social Psychology*, 50(3), 571–579. <https://doi.org/10.1037/0022-3514.50.3.571>
- García, F. E., Barraza-peña, C. G., Wlodarczyk, A., Alvear-Carrasco, M., & Reyes-Reyes, A. (2018). Psychometric properties of the Brief-COPE for the evaluation of coping strategies in the Chilean population. *Psicologia: Reflexão e Crítica*, 31(22).
- Greenglass, E., Antonides, G., Christandl, F., Foster, G., Katter, J. K. Q., Kaufman, B. E., & Lea, S. E. G. (2014). The financial crisis and its effects: Perspectives from economics and psychology. *Journal of Behavioral and Experimental Economics*, 50, 10–12. <https://doi.org/10.1016/j.socec.2014.01.004>
- Guenette, J. D. (2020). Price Controls: Good Intentions, Bad Outcomes. World Bank Policy Research Working Paper, (9212).
- Hirsch, C. D., Barlem, D. E. L., Almeida, L. K., Tomaschewski-Barlem, G. J., Figueira, A. B., & Lunardi, V. L. (2015). Coping strategies of nursing students for dealing with university stress. *Res Brav Enferm*, 68(5), 1–8. <http://dx.doi.org/10.1590/0034-7167.2015680503i>
- Kamilah Kamaludin, Karuthan, C., K., Sheela, S., Khoshaim, H. B., Muhammad Nurunnabi, M., Gul Muhammad Baloch, Sukayt, A., & Hossain, S. F. A. (2020). Coping with COVID-19 and movement control order (MCO): Experiences of university students in Malaysia. *Heliyon*, 6(e05339). <https://doi.org/10.1016/j.heliyon.2020.e05339>.
- Kaur, A. (2016). Academic stress and time management in adolescents. *The International Journal of Social Sciences and Humanities Invention*, 3(1), 1790–1792. <https://doi.org/10.18535/ijsshi/v3i1.01>
- Lazarus, R. S., & Folkman, S. (1984). *Stress, appraisal and coping*. Springer Publishing Company.
- Lazarus, R. S. (1993). Coping theory and research: Past, present, and future. *Psychosomatic Medicine*, 55, 234–247. <https://doi.org/10.1097/00006842-199305000-00002>

- Nurul Shahnaz Mahdzan, Rozaimah Zainudin, Mohd Edil Abd Sukor, Fauzi Zainir & Wan Marhaini Wan Ahmad. (2020), "An exploratory study of financial well-being among Malaysian households", *Journal of Asian Business and Economic Studies*, Vol. 27 No. 3, pp. 285-302. <https://doi.org/10.1108/JABES-12-2019-0120>
- Ortega, Y. M., Gomà-i-Freixanet, M., & Deu, A. F. (2016). The COPE-48: An adapted version of the COPE inventory for use in clinical settings. *Psychiatry Research*, 246, 808–814. <https://doi.org/10.1016/j.psychres.2016.10.031>
- Pargament, K., Feuille, M., & Burdzy, D. (2011). The Brief RCOPE: Current psychometric status of a short measure of religious coping. *Religions*, 2, 51–76. <https://doi.org/10.3390/rel2010051>
- Savitsky, B., Findling, Y., Ereli, A., & Hendel, T. (2020). Anxiety and coping strategies among nursing students during the Covid-19 pandemic. *Nurse Education in Practice*, 46(102809). <https://doi.org/10.1016/j.nepr.2020.102809>
- Seguin, M., Lewis, R., Razmadze, M., Amirejibi, T., & Roberts, B. (2017). Coping strategies of internally displaced women in Georgia: A qualitative study. *Social Science and Medicine*, 194, 34–41. <https://doi.org/10.1016/j.socscimed.2017.10.014>
- Supe, A. N. (1998). A study of stress in medical students at Seth G. S. Medical College. *Journal of Postgraduate Medicine*, 44(1), 1–6.
- Tran, V. Q. (2015). Household's coping strategies and recoveries from shocks in Vietnam. *Quarterly Review of Economics and Finance*, 56, 15–29. <https://doi.org/10.1016/j.qref.2014.06.006>
- Whiteman, E., Oberle, M., Dupuis, R., Cannuscio, C. C., & Hillier, A. (2019). Food and financial coping strategies during the monthly Supplemental Nutrition Assistance Program cycle. *SSM - Population Health*, 7. <https://doi.org/10.1016/j.ssmph.2019.100393>