

COVID-19 Impact on Income and Expenditures Pattern of Household

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KEYWORDS

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ABSTRACT

This paper provides a comprehensive analysis of studies conducted on the impact of COVID-19 in India, focusing on change in income level and consumption and expenditure pattern and overall economic stability. By study of various research papers, journals, articles we highlight the immediate and long term effect of COVID-19 on personal income, consumption, expenditure and saving etc. However COVID-19 affects all the sphere of economy as whole and exacerbated existing disparities, significantly affecting consumer behaviour, income, expenditure, employment, and livelihoods among rich and poor households, necessitating targeted economic policies and interventions. The media and entertainment industry has faced significant challenges, presenting emergent business opportunities and challenges. Studies have also explored the impact on energy consumption patterns, water security strategies, non-vegetarian diets, and shifts in consumer behaviour during crises. Additionally, the pandemic has highlighted the importance of comprehensive health and social support systems. Various studies provide insights into the impacts on agriculture, poultry industry, wholesale prices, trade volumes, employment dynamics, and food consumption patterns, offering valuable insights for recovery and resilience strategies. Our study shows the result that a significant decline in income affects the consumption behaviour and expenditure pattern of the most of the people. Declined income decrease the spending upon non-essential item as well increased spending upon essential items, healthcare, and hygiene foods. The study concludes with policy formation to recover economy and balanced the affected life of population.

STATEMENT OF PROBLEM:

COVID-19 pandemic has distracted the whole life of people across various sectors of economy at micro as well as macro level. The crisis has exacerbated existing inequalities, with lower-income households disproportionately affected, thereby altering spending patterns, saving behaviours, and livelihoods. Change in income level affects consumption, expenditure, saving pattern of the household. This study aim to fill the gap by balanced the economy and to lead people life on track.

INTRODUCTION:

The COVID-19 pandemic has exacerbated socioeconomic disparities in India, particularly affecting consumption patterns, food security, and livelihoods among rich and poor households. Consumer behavior has undergone significant shifts, including changes in purchasing patterns, volume, frequency, and expenditure, necessitating adaptation by businesses to meet evolving consumer preferences. The economic impact has been profound, with repercussions on income, expenditure, employment, and livelihoods, especially among vulnerable populations and rural households. This calls for targeted economic policies and interventions to address sector wise challenges and revive economic growth. Energy consumption patterns have also been influenced, requiring further study for effective policy planning. The Media and Entertainment industry has faced significant challenges due to COVID-19 induced shutdowns, presenting both emergent business opportunities and challenges. Similar shifts in consumer behavior have been observed in neighbouring countries like Bangladesh, India, and Pakistan, with potential

implications for regional economic dynamics. The pandemic has also highlighted the importance of comprehensive health and social support systems to address the physical and mental well-being of individuals globally.

RESEARCH METHODOLOGY:

In this paper, descriptive study was done. The purpose of this descriptive study is to highlight the change in income and consumption pattern of household. To study the impact of pandemic on economy income and consumption, secondary data was collected from various journals and research papers across different geographic and population segment help to fulfil our research objectives.

OBJECTIVE OF THE STUDY:

1. To examine the impact of COVID-19 on income and expenditure pattern of household
2. To study the income effect on consumption pattern of household.

Data Collection: Data collected by researcher for this study is mainly from secondary sources and study approx. 80 research papers, newspapers, national and international journals for the collection of required data. This data provide core knowledge at national and international level about change in income and expenditure of household due to COVID-19.

REVIEW OF LITERATURE:

The impact of COVID-19 on consumption patterns has been a subject of considerable research interest. Kasturi et al. (2023) examined the effects of the global COVID-19 pandemic on consumption patterns specifically within rich and poor households in India. Their study likely sheds light on the disparities in how different socioeconomic groups have been affected by the pandemic. Solanki and Singh (2021) focused on the impact of home confinement measures during the pandemic on consumers' food consumption patterns and dietary habits in Haryana. This research likely contributes valuable insights into how forced changes in lifestyle, such as confinement, have influenced people's eating habits and food choices. Gupta et al. (2021) delved into the economic impact of the COVID-19 outbreak in India, specifically examining its effects on income and expenditure up to December 2020. Their study likely provides valuable insights into the evolving economic situation in India during the pandemic. Ramakumar and Kanitkar (2020) focused on the economic repercussions of the COVID-19 pandemic in India, highlighting the challenges faced by the country's economy even before the pandemic hit. This research likely underscores the complex interplay between the pandemic and India's pre-existing economic conditions. Saini et al. (2022) investigated household-level water consumption patterns during the COVID-19 pandemic to enhance water security strategies. Rahman et al. (2021) explored meat consumption habits in India, focusing on the pandemic's impact. Shanabhoga et al. (2022) measured how the pandemic influenced consumption behaviors related to animal-based products. Castelino and Punamiya (2020) examined the potential impact of e-commerce ventures on consumption behaviors and economic recovery in India post-COVID-19, offering insights into the role of online platforms in shaping consumer purchasing trends. On the other hand, Gupta and Kala (2021) focused on changes in the cosmetic purchase conduct of female consumers in Gurugram, India, due to the pandemic, providing a specific and detailed analysis of how the beauty industry has been affected. These studies offer insights for policymakers on water management, public health strategies for non-vegetarian diets, and understanding shifts in consumer behavior during crises, with implications for sustainable food systems and public health policies.

Kolluri et al. (2021) and Biswal et al. (2020) examine the impact of the COVID-19 pandemic on India's poultry industry, tracing disruptions in poultry protein chains due to consumer behaviour influenced by misinformation and lockdown-induced supply chain constraints. Cariappa et al. (2021) discusses the effects of COVID-19 on Indian agriculture, proposing recovery strategies, while also addressing disruptions in agricultural commodity distribution and consumption catalyzed by the lockdown, with strategies for recovery and resilience. Varshney et al. (2023) analyzes the repercussions of COVID-19 on wholesale prices and trade volumes in agricultural markets in India, examining variations across commodities and policy

impacts. Travasso et al. (2023) explores the impact of pandemic scenarios on employment dynamics and food consumption patterns within informal economy households, highlighting changes in food insecurity, household dietary diversity, and employment in the agricultural sector between pre-COVID-19 and COVID-19 pandemic periods. These studies collectively shed light on the multifaceted impacts of the pandemic on India's agricultural and food sectors, offering insights for recovery and resilience strategies.

The COVID-19 crisis has brought about significant changes in household behavior, prompting researchers to investigate these shifts in detail. Tyagi et al. (2022) examined nuanced alterations in consumer behavior, including changes in purchase patterns, volume, frequency, and household expenditure that have emerged as a result of the COVID-19 crisis. Their study likely provides a comprehensive understanding of how the pandemic has influenced various aspects of consumer behavior. Bandyopadhyaya and Bandyopadhyaya (2021) focused on the impact of the pandemic outbreak on the grocery purchasing trends of Indian households. This research likely offers valuable insights into how households have adjusted their grocery shopping habits in response to the pandemic.

The crisis has led to notable shifts in household behavior, prompting researchers to explore these changes in detail. Tyagi et al. (2022) investigated nuanced alterations in consumer behaviour, including changes in purchase patterns, volume, frequency, and household expenditure that have arisen as a result of the COVID-19 crisis. Their study likely provides a comprehensive understanding of how the pandemic has influenced various aspects of consumer behavior. Meanwhile, Bandyopadhyaya and Bandyopadhyaya (2021) focused on the impact of the pandemic outbreak on the grocery purchasing trends of Indian households. This research likely offers valuable insights into how households have adjusted their grocery shopping habits in response to the pandemic.

Kesar et al. (2021) conducted an analysis of the impact of COVID-19 pandemic containment measures on employment, livelihoods, and food security in India. Their study likely sheds light on the challenges faced by individuals and households as a result of the pandemic and the measures implemented to curb its spread. Jaacks et al. (2021) focused on the repercussions of the COVID-19 lockdown on agricultural practices, livelihoods, food security, and dietary habits within India, providing valuable insights into the broader impacts of the pandemic on rural communities. In the context of rural households, Gupta et al. (2020) highlighted the inadequate understanding of the economic impacts of COVID-19 lockdowns on vulnerable rural households in developing countries, including those in India. Their research likely underscores the need for targeted interventions to support these households during times of crisis. Gopal and Malliasamy (2022) explored changes in savings and spending behaviors among rural households in India due to the COVID-19 pandemic, offering insights into how rural communities have adapted to the challenges posed by the pandemic.

The studies collectively provide a comprehensive view of the impact of the COVID-19 pandemic on various aspects of the Indian economy and society. Mehta and Jha (2020) analyze the economic impact of past pandemics and predict the COVID-19 impact on the Indian economy, providing a basis for understanding the potential long-term effects. Agrawal et al. (2020) focus on the effects of COVID-19 on the Indian economy and supply chains, identifying critical barriers hindering supply chain operations, which could inform strategies for resilience and recovery. Singh and Neog (2020) offer an economic assessment of the COVID-19 impact on India and policy recommendations to mitigate health and economic challenges, providing insights for policymakers.

Qarnain, Sattanathan, et al. (2020) study the primary determinants influencing energy consumption within residential buildings during the COVID-19 pandemic, highlighting the importance of energy efficiency measures in the context of changing lifestyles and work-from-home arrangements. Varade and Makhija (2020) explore shifts in consumer buying behavior within India catalyzed by the pandemic, emphasizing the impact of cultural influences on consumption patterns, which could guide businesses in adapting their strategies.

The later studies focus on specific aspects of consumer behavior and economic dynamics. Natarajan et al. (2022) investigate post-COVID-19 consumption behavior of Branded Functional Beverages (BFBs), highlighting the role of subjective norms in shaping consumption patterns, which could be relevant for marketing strategies. Sharma and Lulandala (2022) address the gaps in understanding consumer behavior and strategies employed by subscription-based Over-the-Top (OTT) platforms amidst the pandemic's impact on the media and entertainment industry, providing insights for industry players. Kufel et al. (2022) assess the impact of COVID-19 lockdowns on the business cycle, specifically focusing on electricity consumption, which could inform energy policy and resource management. Soava et al. (2021) elaborate on the repercussions of the pandemic on economic growth and electricity consumption, exploring their interrelation and potential influence on Romania's Gross Domestic Product (GDP), offering insights into the broader economic impacts of the pandemic. Saini et al. (2022) investigate the underlying causes shaping household-level water consumption patterns amidst the pandemic, aiming to enhance water security and management strategies for the future, highlighting the importance of sustainable water management practices in times of crisis.

Kasturi et al. (2023) examine the effects of the pandemic on consumption patterns within rich and poor households in India, shedding light on disparities in how different socioeconomic groups have been affected. Solanki and Singh (2021) focus on the impact of home confinement during the pandemic on consumers' food consumption patterns and dietary habits in Haryana, highlighting the influence of lockdown measures on lifestyle and dietary choices. Gupta et al. (2021) analyze the economic impact of the COVID-19 outbreak on India, focusing on income and expenditure repercussions until December 2020, providing insights into the immediate economic effects of the pandemic. Ramakumar and Kanitkar (2020) uncover the already challenging economic landscape in India exacerbated by the COVID-19 pandemic, emphasizing the need for targeted economic policies and interventions. Tyagi et al. (2022) explore nuanced alterations in consumer behavior, including purchase patterns, volume, frequency, and household expenditure, precipitated by the COVID-19 crisis, highlighting the evolving nature of consumer behavior in response to the pandemic. Bandyopadhyaya and Bandyopadhyaya (2021) focus on the impact of the pandemic outbreak on the grocery purchasing trends of Indian households, offering insights into how households have adjusted their purchasing habits in response to the pandemic. Kesar et al. (2021) analyze the impact of COVID-19 pandemic containment measures on employment, livelihoods, and food security in India, highlighting the challenges faced by vulnerable populations. Jaacks et al. (2021) study the repercussions of the COVID-19 lockdown on agricultural practices, livelihoods, food security, and dietary habits within India, providing insights into the broader impacts of the pandemic on rural communities. The impact of COVID-19 on rural households in developing countries remains a significant concern, with Gupta et al. (2020) highlighting the inadequate understanding of its economic impacts on vulnerable rural households. In India, Gopal and Malliasamy (2022) observed changes in savings and spending behaviors among rural households due to the pandemic, indicating a shift in financial priorities and strategies.

On a broader scale, the pandemic has exacerbated the precarious state of the Indian economy, as noted by Mahendra Dev and Sengupta (2020). They suggest that the pandemic has not only highlighted existing vulnerabilities but also necessitates urgent policy interventions to mitigate further economic deterioration.

In terms of the Indian economy, Joshi et al. (2020) provide a meticulous assessment of the impacts of lockdown measures, while Das and Patnaik (2020) investigate the profound repercussions on the Indian business landscape. Agarwal and Singh (2020) further elucidate these impacts across various sectors, emphasizing the need for targeted interventions to revive economic growth. Consumer behavior has also witnessed significant shifts during the pandemic, as studied by Chauhan and Shah (2020) and Kumar and Abdin (2021). These studies

highlight the need for businesses to adapt to changing consumer preferences and behavior patterns to sustain their operations.

Energy consumption patterns have been affected by the pandemic, with Kanitkar (2020) applying linear input-output modelling to quantify economic ramifications. Aruga et al. (2020) examine the interplay between COVID-19 cases and energy consumption in India, suggesting a complex relationship that requires further study for effective policy planning. Overall, Mishra and Dhanerwal (2020) address crucial facets of the economic crisis induced by COVID-19, focusing on consumption demand and anticipating shifts in private consumer spending. Ghosh (2020) and Pillai et al. (2020) further highlight the profound impact on India's economy, human welfare, and the environment, underscoring the need for comprehensive policy responses.

Studies by Sahoo and Ashwani (2020) and Behera et al. (2022) provide detailed economic assessments, focusing on growth, manufacturing, trade, and the MSME sector. These studies emphasize the need for robust policy measures to revive economic growth and support affected sectors. Comparative studies and global perspectives, such as Barbate et al. (2021) and Beyer et al. (2020), offer insights into the economic disruptions wrought by COVID-19, contrasting them with historical events like the Great Depression and highlighting the need for adaptive policy responses. Sector-specific impacts are addressed by Rakshit and Basistha (2020) and Ravindra et al. (2021), who examine the economic impact on various sectors and underscore the importance of clean cooking energy strategies in mitigating air pollution and advancing sustainable development goals, particularly in the context of COVID-19 lockdowns.

Patnaik and Sengupta (2020) emphasize the need for a substantial fiscal stimulus to bolster the ailing economy, while Qarnain et al. (2020) focus on the actions taken by G20 member countries concerning electricity consumption during the pandemic, offering energy policy recommendations. Sunitha and Sudha (2020) discuss the profound repercussions of COVID-19-induced shutdowns on the Media and Entertainment industry in India, identifying emergent business opportunities amidst the challenges faced by various segments within the industry. Hasan et al. (2021) examine the impact of COVID-19 on consumer behavior in Bangladesh, India, and Pakistan, while Mehta et al. (2020) explore the relationship between critical situations like COVID-19 and shifts in consumer behavior, suggesting a potential shift from materialism to spiritualism. Kapoor et al. (2021) focus on the impact of COVID-19 on consumption patterns and inequality in India, highlighting shifts in consumption levels and inequality across rural household segments. Kolte et al. (2022) explore consumer attitudes towards maintaining a balanced diet and monitoring daily calorie intake amidst the pandemic in India, while Goswami and Chouhan (2021) assess consumer behavior for corporate growth and market expansion in the context of the pandemic, focusing on purchase patterns and consumption dynamics. Ganesan et al. (2021) discuss the impact of the pandemic on the physical and mental well-being of individuals globally, highlighting the emergence of mental health challenges and suicides. Jiang et al. (2021) provide a comprehensive overview of the ramifications and hurdles encountered by the energy sector during the pandemic, highlighting pivotal lessons learned and emerging prospects within the energy domain. Travasso et al. (2023) address the impact of pandemic scenarios on employment dynamics and food consumption patterns within informal economy households, discerning alterations in food insecurity, household dietary diversity, and employment within the agricultural sector amidst the pre-COVID-19 and COVID-19 pandemic periods.

Conclusion: COVID-19 pandemic affects almost every face of economy with significant impact on income level, consumption and expenditure pattern of household. This crises increase the income inequality, declined the income most of the people, change their expenditure and saving pattern and change the behaviour of consumer and buying pattern. This study focus on how the sharp decline in income prompted to buy essential commodities instead of non-essential commodity to fill their basic necessities as well as pay attention to their safety of health. In this overall scenario, we urgently need to recover the economy to coming back on

track so to improve the level of income and achieve the satisfying consumer behaviour, need social support, to strong health care system.

Suggestion: The findings of the paper suggest the people to increase the immunity of mass body to buffer against health crises, to strong the economy system to fight against crises. Government will have to pay attention to food security, financial security, employment stability, income restoration. Government aid to small business those are closed during or due to COVID-19 lockdown. Government also support to digital economy as well as remote work to uplift economy.

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