



## DOES FAMILY SUPPORT AND WORK PERFORMANCE PREDICT WORK–LIFE BALANCE AMONG LOW-INCOME GROUP (B40) ELDERLY INFORMAL CAREGIVERS IN MALAYSIA?

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### Abstract:

This study examines how family support and work performance affect the work–life balance of low-income group (B40) elderly informal caregivers in Malaysia, a group that faces dual responsibilities of employment and caregiving. Despite growing attention to caregiver well-being, empirical research has focused primarily on how these factors influence balance within low-income caregiving households. The study utilises survey data collected from 204 respondents from B40 workers who provide unpaid care for older family members across several Malaysian states. Partial Least Squares Structural Equation Modelling (PLS-SEM) was employed to evaluate the direct effects of family support and work performance on work–life balance, guided by Work–Family Conflict Theory. The results show that both predictors significantly enhance work–life balance, with work performance emerging as the more substantial determinant. Caregivers who perform well at work tend to experience lower strain and fewer work–family interferences. Family support can help overcome caregiving burdens and better align home and work responsibilities. These findings have meaningful implications for organizations and policymakers, enabling them to improve the well-being of B40 informal caregivers and strengthen overall work–life balance.

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B40, Elderly Informal Caregivers, Family Support, Malaysia,  
Work-life Balance, Work Performance



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## Introduction

Informal caregivers are those who provide unpaid care. Providing unpaid care while remaining in paid employment places considerable daily demands on individuals responsible for older family members. They have dual responsibilities, including caring for their elderly recipients and working (Lam et al., 2022). The challenges in having work-life balance as they need to manage their financial and family responsibilities. Work-life balance will enhance the physical, emotional, and psychological well-being and contribute to career development (Husin et al., 2019). Even though awareness of informal caregivers has increased, they often struggle to cope with overlapping responsibilities, especially those who care for older parents who need substantial and continuous care.

Work-life balance and informal caregivers have been discussed in previous studies; however, how employed caregivers from the low-income group (B40) manage work-life balance remains insufficiently understood. Prior research has examined the backgrounds, socioeconomic conditions, and support of different caregiver groups. A study by Wagle et al. (2024) finds that caregivers in rural areas experience financial strain and higher caregiving responsibilities, which affect their personal lives and work-life balance. The study shows that the impact of work-life balance varies across population groups. Therefore, it highlights the important research gap among Malaysia's B40 group.

B40 in Malaysia refers to the lowest 40% of households by income. According to the Department of Statistics Malaysia (2022), the B40 group includes households earning less than RM5,250 per month. In addition, according to national ageing indicators, elderly recipients refer to those aged 60 years and above. Elderly informal caregivers among the B40 in Malaysia are an important issue, as Malaysia will become an ageing country by 2030.

According to Aziz et al. (2024), approximately 1.7 million older Malaysians will experience physical limitations, thereby increasing the demand for informal caregiving support. As demand for long-term care increases, the burden falls on family members, particularly those with limited financial resources. B40 informal caregivers will be affected by financial strain and limited access to formal care services, making them particularly vulnerable to challenges in achieving work-life balance. Therefore, examining the factors affecting B40 informal caregivers' work-life balance is important for researchers, policymakers, and practitioners to find ways to overcome this issue.

This issue has significant societal importance because its findings are expected to directly inform national initiatives to improve workplace policies, caregiving support, and family-based assistance, especially for those from low-income backgrounds. Grounded in work-family conflict theory (Greenhaus & Beutell, 1985), this study examines how family-related and work-related demands affect the work-life balance of elderly informal caregivers.

The recent study examines the work-life balance of elderly informal caregivers in Malaysia's B40 population. This study focuses on the roles of family support and work performance. It employs a quantitative approach using PLS-SEM to examine predictive relationships among the constructs. The preliminary expectation is that family support and work performance will positively influence work-life balance among B40 caregivers in Malaysia. These two factors align the study directly with work-family conflict theory, which emphasises the interaction between family and work roles. Although the informal caregivers' work-life balance may be influenced by various factors, this study has a narrower scope; it provides a more in-depth explanation of how family and work-related factors affect work-life balance among B40 elderly informal caregivers and allows the study to make a more specific contribution to the existing theoretical framework.

In addition, this study offers several contributions, including existing Work-life balance literature by focusing on the research group, which is informal caregivers of the low-income group (B40) in Malaysia. Furthermore, this research provides policymakers and practitioners with empirical insights into strengthening the support system for informal caregivers. This study also contributes to the theoretical by applying work-family conflict theory in the Malaysian context.

## **Literature Review**

### ***Elderly Informal Caregivers' Work-life Balance***

Balancing work duties with personal needs has become a key concern in employment. A recent study identifies work-life balance as a key factor for job satisfaction and organizational commitment. Employees who have better work-life balance tend to report lower turnover intentions and better psychological well-being. Furthermore, Islamiah and Faruq (2025) found that work-life balance explained 41.3% of job satisfaction among female workers. Similarly, Andarista et al. (2024) reported a stronger effect, with work-life balance being 61.7% of job satisfaction among employees.

Several studies have shown that work-life balance has an important influence on organizational outcomes. For example, Badrudin and Darmastuti (2024) demonstrated that better work-life balance will improve employees' performance and workplace satisfaction. Additionally, Sumarno et al (2024) reported that practices such as mental health support and flexible working arrangements can contribute to better employment outcomes and organizational performance. These approaches will help overcome the challenges of balancing work demands and personal lives. Therefore, work-life balance strategies need to be tailored to reflect employees' socioeconomic circumstances and caregiving responsibilities.

Furthermore, with the numerous responsibilities individuals must fulfil simultaneously, achieving work-life balance has become difficult. They struggle to balance their demands at work and at home, particularly elderly informal caregivers who must meet their families' needs

while maintaining their work performance. As a result, elderly informal caregivers experience imbalances in WLB because they must ensure adequate income for their families, despite the challenges of balancing work and life obligations. Therefore, elderly informal caregivers need to maintain a healthy work–life balance to meet their own needs, fulfil family expectations, particularly those of their ageing parents, and manage their work responsibilities effectively.

### ***Family Support***

Support from family members plays an important role in overcoming the daily pressures of caregiving responsibilities. Family support is emotional and instrumental assistance that helps reduce strain and facilitate coping (Musa & Chusairi, 2022). However, research varies on how much family support affects work-life balance. While some studies indicate that emotional support, like empathy, encouragement, and understanding, can reduce stress and enhance psychological well-being, others suggest a less direct impact (Afsari & Suhana, 2023). Instrumental support including help with caregiving tasks or financial assistance, is often identified as a strong predictor of positive caregiver outcomes (Samuel et al., 2024).

Some researchers find that excessive reliance on family support may increase household pressure, possibly leading to tension or stress among family members. (Musa & Chusairi, 2022). This highlights that the function of family support is not consistent across all caregiving situations. Socioeconomic factors also influence this variation, since caregivers from lower-income groups frequently face irregular or insufficient support from relatives. Overall, these differing conclusions suggest that the impact of family support on work–life balance depends heavily on individual circumstances. Elderly informal caregivers juggling caregiving and employment face significant challenges. Studying this issue among Malaysia's B40 caregivers helps address a significant gap in existing research. Therefore, the following hypotheses are proposed:

H1: There is a relationship between family support and work-life balance among elderly informal caregivers of the low-income (B40) group in Malaysia.

### ***Work Performance***

An employee's performance demonstrates their ability to fulfill job requirements while balancing competing priorities responsibilities. Silaban and Margaretha (2021) found that greater work–life balance is associated with higher retention and job satisfaction among millennial workers. In contrast, Musa and Chusairi (2022) found that heavy workloads and conflicts over time impair performance by increasing stress levels. These studies illustrate that the interaction between workplace pressures and personal responsibilities closely shapes employees' performance.

Recent research highlights how organizational factors such as leadership style, workplace culture, and compensation practices influence employee performance. Putri et al. (2024) found that collaborative, motivating leadership styles boost performance by increasing employee engagement and loyalty. Likewise, Rumani et al. (2023) discovered that employees are more motivated and perform better when they perceive compensation as fair. Job satisfaction acts as a key mediator between work–life balance and performance, meaning employees with a better balance tend to feel more satisfied and perform at a higher level (Adhika et al., 2025; Wirtadipura & Sumarjo, 2025). These results demonstrate the need to understand how work performance relates to work–life balance across distinct socio-economic groups, particularly

among elderly informal caregivers with limited resources. Consequently, the following hypotheses are proposed:

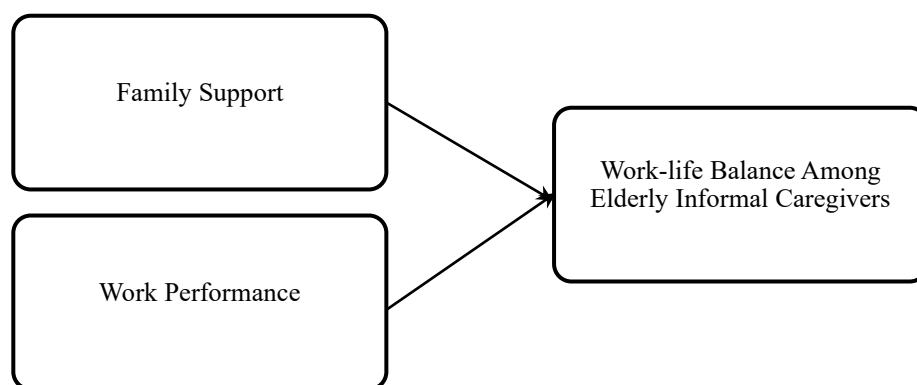
H2: There is a relationship between work performance and work-life balance among elderly informal caregivers of low-income (B40) group in Malaysia.

### ***Work-family Conflict Theory***

To better understand how competing role demands shape caregivers' daily experiences, this study draws on the Work-Family Conflict Theory (Greenhaus & Beutell, 1985). This theory provides a comprehensive framework to understand how competing demands from work and family interfere with an individual's ability to meet expectations in both areas. The theory identifies three types of conflict, which are time-based, strain-based, and behavior-based. Time-based conflict occurs when one role consumes the time needed for another, a common issue for caregivers juggling long work hours alongside caregiving duties. Strain-based conflict happens when stress or exhaustion from one role affects performance in another. Behavior-based conflict occurs when the expected behaviors in one role clash with those in another, like the caring attitude at home conflicting with the more formal conduct at work.

The theory has been extensively used with caregivers, particularly those juggling jobs and family caregiving (Kayaalp et al., 2021). However, research found that various support systems influence conflict differently. Some studies identify family support as a buffer that reduces work-family conflict, while others focus on work performance and workplace conditions to reduce it. These differences suggest a gap in applying WFC Theory to low-income elderly caregivers, whose constraints might intensify conflicts. By examining the roles of family support and work performance in shaping work-life balance, this study extends WFC Theory into a socioeconomically vulnerable caregiving context.

Therefore, the study's work-family conflict theory and literature review serve as the foundation for creating a conceptual framework, which is depicted in Figure 1 below.



**Figure 1: Conceptual Framework**

Source: Developed by the Authors for the Current Study

## Methodology

Data for this research were analyzed to capture the experiences of employees who provide unpaid care to their older family members. This study utilises primary survey data collected from elderly informal caregivers within Malaysia's low-income B40 group. The target respondents are employed individuals who also provide unpaid care for older family members. Participants were selected through purposive sampling to meet specific criteria: being employed, low-income (B40) group, and taking care of elderly persons aged 60 and above. The questionnaire was distributed in a structured self-administered manner across selected states in Malaysia. Respondents who were unemployed, non-caregivers, or not from the B40 group were excluded from the final dataset to maintain the integrity of the study's objectives. Data collection was conducted within a set period, enabling the study to capture current caregiving and employment dynamics relevant to Malaysia's socio-economic context.

Furthermore, this research employs a quantitative, cross-sectional approach to examine how family support and work performance influence work–life balance among B40 elderly informal caregivers. The proposed conceptual framework is grounded in Work–Family Conflict Theory. All variables were measured using validated scales adapted from prior studies and rated on a five-point Likert scale. Before hypothesis testing, preliminary assessments of the measurement model were conducted, including examinations of indicator reliability, composite reliability, convergent validity, and discriminant validity. The primary analysis used Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS because it is suitable for predictive modeling and for estimating latent constructs with reflective indicators. Hypotheses were tested via bootstrapping to assess the significance of the structural relationships.

## Results

### *Preliminary Analysis*

#### *Demographic Profile*

The demographic results show that nearly half of respondents were government employees (49.3%), followed by those in the private sector (37.6%) and self-employed (13.2%). Regarding the income, the majority (58.0%) earned between RM2,501 and RM3,170, confirming that the sample falls within the B40 income classification. Most elderly care recipients were between 66 and 70 years old (44.4%), representing a group that generally needs significant support. Most caregivers were aged 25-34 (52.7%), indicating that many in their prime working years often handle both employment and eldercare responsibilities. Respondents were also distributed across various regions of Malaysia, including the northern (22.9%), east coast (27.3%), central (22.4%), and southern regions (27.3%), providing broad geographic representation for the study

**Table 1: Demographic Profile of Respondents (n=204)**

| Characteristic      | Category           | Frequency | Percentage |
|---------------------|--------------------|-----------|------------|
| Employment          | Government Servant | 101       | 49.3       |
|                     | Private Sector     | 77        | 37.6       |
|                     | Self-Employment    | 27        | 13.2       |
| Monthly Income      | Below RM2500       | 46        | 22.4       |
|                     | RM2501-RM3170      | 119       | 58.0       |
|                     | RM3171-RM3970      | 31        | 15.1       |
|                     | RM3971-RM5250      | 9         | 4.4        |
| Elder Recipient Age | 60-65 years        | 9         | 4.4        |
|                     | 66-70 years        | 91        | 44.4       |
|                     | 71-75 years        | 78        | 38.0       |
|                     | 76-80 years        | 21        | 10.2       |
|                     | 81 years and above | 6         | 2.9        |
| Age of Caregiver    | 18-24 years        | 3         | 1.5        |
|                     | 25-34 years        | 108       | 52.7       |
|                     | 35-44 years        | 82        | 40.0       |
|                     | 45-54 years        | 11        | 5.4        |
|                     | 55 years and above | 1         | 0.5        |
| State               | Northern Region    | 47        | 22.9       |
|                     | East Coast Region  | 56        | 27.3       |
|                     | Central Region     | 46        | 22.4       |
|                     | Southern Region    | 56        | 27.3       |

Source: Developed by Authors for the Current Study

### ***Measurement Model***

Table 2 shows the measurement model results, emphasizing the reliability and validity of the constructs. All constructs have composite reliability scores above 0.7, confirming their dependability and showing that the observed variables' variance is well-explained by the underlying latent factors. The constructs have Cronbach's alpha scores above 0.7, demonstrating strong internal consistency and that the items within each construct reliably measure the underlying concept.

The average variance extracted (AVE) values for all constructs ranged from 0.505 to 0.571, exceeding the minimum acceptable threshold of 0.50. This indicates adequate convergent validity, meaning that each set of indicators explains more than half of the variance in its underlying construct. These findings show that the items effectively capture the key elements of work-life balance, family support, and work performance.

An analysis of the indicators' loadings on their respective constructs shows that each item makes a significant contribution to its related construct, with all loadings being substantial, ranging from 0.609 to 0.827. The study shows that the measurement model is reliable and valid, increasing trust in the accuracy of the construct assessments. Results indicate that the model accurately captures the targeted constructs and that the indicators effectively measure their respective latent variables.

**Table 2: Measurement Model**

| <b>Construct</b>  | <b>Indicators/Items</b>   | <b>Loadings</b> | <b>Cronbach's Alpha</b> | <b>Composite Reliability</b> | <b>Average Variance Extracted</b> |
|-------------------|---|-----------------|-------------------------|------------------------------|-----------------------------------|
| Work-life Balance | I am in a better mood due to my job.  | 0.700           | 0.837                   | 0.843                        | 0.505                             |
|                   | Because of my personal life, I am in a good mood at work.                                       | 0.628           |                         |                              |                                   |
|                   | My work gives me the energy to pursue my personal activities.                                   | 0.710           |                         |                              |                                   |
|                   | My personal life gives me motivation to do my work.   | 0.718           |                         |                              |                                   |
|                   | I can be an effective employee.   | 0.721           |                         |                              |                                   |
|                   | I am satisfied with the quantity of time for my non-work activities.                            | 0.706           |                         |                              |                                   |
|                   | My personal life is not suffering because of work.  | 0.781           |                         |                              |                                   |
| Family Support    | I feel better after discussing my work problems with my family members.                         | 0.609           | 0.848                   | 0.859                        | 0.571                             |
|                   | My family member will try to cheer me up if I have tough day at work.                           | 0.756           |                         |                              |                                   |
|                   | I can count on my family members to help me when I am late for work.                            | 0.756           |                         |                              |                                   |
|                   | When I am having a difficult week at work, my family members try to do more household chores.   | 0.780           |                         |                              |                                   |
|                   | When something at work is bothering me, my family member shows that they understand how I feel. | 0.827           |                         |                              |                                   |

| Construct        | Indicators/Items  | Loadings | Cronbach's Alpha | Composite Reliability | Average Variance Extracted |
|------------------|---|----------|------------------|-----------------------|----------------------------|
|                  | My family member always supports my work.                             | 0.787    |                  |                       |                            |
| Work Performance | I did manage to organize my task so that I could complete it on time. | 0.706    | 0.858            | 0.860                 | 0.541                      |
|                  | I kept in mind the work result I need to achieve.                     | 0.734    |                  |                       |                            |
|                  | I was able to set my work priorities.                                 | 0.713    |                  |                       |                            |
|                  | I took on extra responsibilities on work.                             | 0.706    |                  |                       |                            |
|                  | I continually sought new challenges in my work                        | 0.751    |                  |                       |                            |
|                  | I was able to carry out my work efficiently.                          | 0.754    |                  |                       |                            |
|                  | I can manage my time well for my work.                                | 0.781    |                  |                       |                            |

Source: Developed by Authors for the Current Study

The Heterotrait-Monotrait Ratio (HTMT) values reported in Table 3 were used to evaluate the model's discriminant validity. Discriminant validity was confirmed when HTMT values were below 1, showing that the variables were sufficiently separate. All HTMT values in this table are below 1, indicating sufficient discriminant validity among the constructs. The HTMT values are below the recommended strict cutoff of 0.85 and the more moderate cutoff of 0.90 (Voorhees et al., 2016; Li & Lay, 2024). Therefore, adequate discriminant validity is established among the constructs

**Table 3: Discriminant Validity: Heterotrait-Monotrait Ratio (HTMT)**

|                   | Family Support | Work-life Balance | Work Performance |
|-------------------|----------------|-------------------|------------------|
| Family Support    |                |                   |                  |
| Work-life Balance | 0.564          |                   |                  |
| Work Performance  | 0.508          | 0.509             |                  |

Source: Developed by Authors for the Current Study

Discriminant validity was confirmed when the square root of AVE for each construct was higher than the association value for the other constructs. The AVE value for each construct is shown diagonally, whereas the relationship between the constructs is shown off-diagonally. Table 4 presents the results of the Fornell-Larcker criterion, a method for assessing discriminant validity. The diagonal values are higher than the correlation coefficients between different constructs. This implies that both constructs are responsible for a greater amount of variance

in their own indicators than in indicators of other constructs, thereby establishing the discriminant validity of the model used in the study. It validates the argument that both constructs capture a particular phenomenon in distinct ways, thereby strengthening the rigor and reliability of the study's findings.

**Table 4: Discriminant Validity: Fornell-Larcker Criterion**

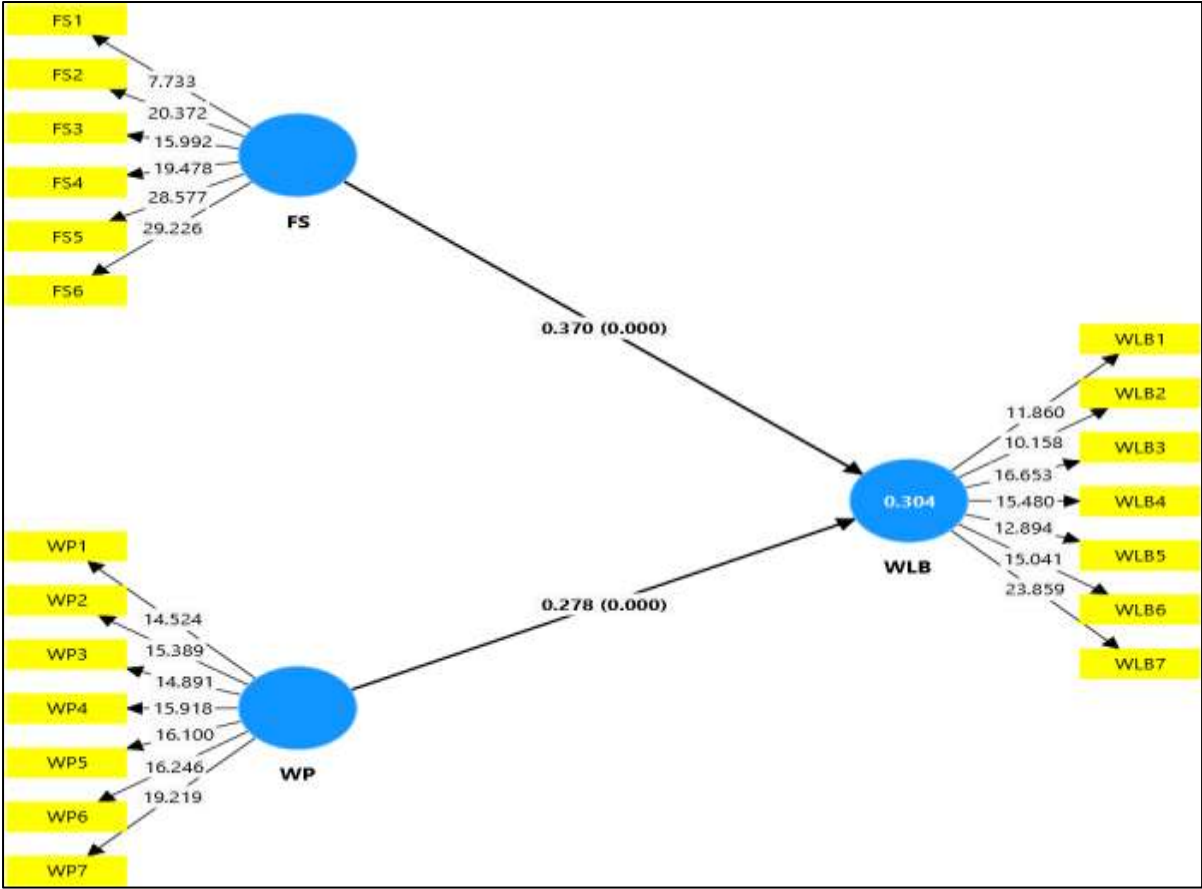
|                   | <b>Family Support</b> | <b>Work-life Balance</b> | <b>Work Performance</b> |
|-------------------|-----------------------|--------------------------|-------------------------|
| Family Support    | <b>0.756</b>          |                          |                         |
| Work-life Balance | 0.492                 | <b>0.711</b>             |                         |
| Work Performance  | 0.440                 | 0.440                    | <b>0.735</b>            |

Source: Developed by Authors for the Current Study

### ***Structural Model***

The structural model showed moderate predictive capability, with an  $R^2$  of 0.304, indicating that family support and work performance together explained 30.4% of the variance in work–life balance. The  $Q^2$  value of 0.143, being greater than zero, further validates the model's predictive relevance and indicates that the endogenous construct has significant predictive power. According to Hair et al. (2017), this value indicates a modest but acceptable degree of predictive ability for the endogenous construct. Family support had a significant positive effect on work–life balance ( $\beta = 0.370$ ,  $t = 4.404$ ,  $p = 0.000$ ). Work performance also significantly improved work–life balance ( $\beta = 0.278$ ,  $t = 3.484$ ,  $p = 0.000$ ). These findings support the hypothesis that family support and work performance are positively associated with work-life balance among elderly informal caregivers.

Figure 2 presents the structural model output, showing the direction and strength of the relationships among family support, work performance, and work-life balance, thereby validating the model's relevance and robustness.



**Figure 2: Graphical Output of Structural Model**

Source: Developed by the Authors for the Current Study

Results from the structural model presented in Table 5 confirm that family support and work performance influence work-life balance.

**Table 5: Structural Model Results**

| Hypotheses | Path                                 | $\beta$ | t-value | p-value | Decisions |
|------------|--------------------------------------|---------|---------|---------|-----------|
| H1         | Family Support > Work-life Balance   | 0.370   | 4.404   | 0.000   | Supported |
| H2         | Work Performance > Work-life Balance | 0.278   | 3.484   | 0.000   | Supported |

Source: Developed by Authors for the Current Study

**Discussion**

Caregivers with family support are better able to handle their caregiving tasks and work responsibilities. This research emphasizes the vital importance of family support and work performance in helping elderly informal caregivers in Malaysia’s B40 group achieve work-life balance. Family support was found to be the key predictor, indicating its significant role in reducing stress and enhancing caregivers' capacity to manage both work and caregiving duties.

This observation aligns with existing research indicating an inverse relationship between high family involvement and psychological distress (Afsari & Suhana, 2023; Samuel et al., 2024). When family members provide encouragement, assist with household tasks, or support caregiving roles, it helps caregivers maintain their stability in both work and personal life.

Work performance greatly influences work-life balance. Caregivers who are more efficient, manage tasks effectively, and stay engaged at work tend to face less inter-role conflict. This reduction makes it easier for them to perform well at work without compromising their roles outside of work. These findings are consistent with the study that observed effective workers with strong performance tend to have higher job satisfaction, increased productivity, and improved work-life balance (Putri et al., 2024). Multiple studies indicate that job satisfaction significantly influences how work-life balance impacts employee performance. For example, Adhika et al. (2025) demonstrated that job satisfaction partially mediates the link between work-life balance and performance.

Theoretically, the findings align with the Work Family Conflict Theory (Greenhaus & Beutell, 1985), which suggests that conflicts occur when the time, energy, and behaviors required by work and family roles clash. Family Support acts as a resource that helps alleviate both strain-based and time-based conflicts. Conversely, low distress on performance can be linked to decreased stress from role conflicts.

The findings emphasize the importance of enhanced support systems for informal caregivers in low-income communities. Strategies such as work-life balance initiatives and training programs are crucial, as they can lessen caregiving burdens and promote better work-life harmony. Recognizing the unique challenges faced by B40 informal caregivers, especially those caring for parents with chronic illnesses is essential, and tailored programs should be developed to provide relief and social service access. Ultimately, strong support from family and workplaces can boost caregiver well-being, prevent burnout, and strengthen caregiving practices for Malaysia's aging population.

While this study offers valuable insights into the work-life balance of elderly informal caregivers, some limitations should be acknowledged when interpreting the results. The cross-sectional design confines the analysis to a single moment, making it difficult to determine causality or how work-life balance changes at various caregiving stages. Future longitudinal research could provide a more comprehensive understanding of how caregivers' work-life balance develops over time. Additionally, the use of purposive sampling means that the findings might not be fully applicable to all populations beyond low-income (B40) elderly informal caregivers in Malaysia. However, this method was suitable for the current focus, allowing the inclusion of participants who met specific caregiving and income criteria. Broader or comparative samples in future research could improve the generalisability of the findings to other caregiver groups.

## **Conclusion**

Elderly informal caregivers from Malaysia's B40 households report that family involvement and work-related skills influence how they balance caregiving with paid jobs. The data reveals that support from family and maintaining work performance are key factors in improving work-life balance for these caregivers. Thus, the results confirmed the proposed hypothesis and were consistent with work-family conflict theory, emphasizing the significance of family support

and work performance. In general, these findings broaden the use of Work–Family Conflict Theory within the context of low-income (B40) informal caregivers in Malaysia, providing valuable insights for policy and organizational strategies. This study contributes to existing research by focusing on B40 elderly informal caregivers. It shows that emotional resources and access to practical support are vital for improving work-life balance among caregivers in Malaysia. The findings offer useful insights for policymakers and employers seeking to enhance support systems. Future research could examine factors like workplace flexibility, financial conditions, and community support to further explore this subject.

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**Ethics Statement:** This study was conducted in accordance with ethical research standards. All procedures involving human participants were reviewed and approved by the Universiti Teknologi MARA Ethics Committee, approval number REC/01/2025 (PG/MR/70). Informed consent was obtained from all participants prior to data collection. Participation was voluntary, and respondents were assured of confidentiality and anonymity. The data collected were used solely for academic purposes.

**Author Contribution Statement:** All authors contributed significantly to the development of this manuscript. Author A led the development of the study, including conceptualization, methodology design, data collection, analysis, and manuscript preparation. Author B handled data collection, analysis, and interpretation of results. Author C contributed to the refinement of the literature review, as well as reviewing and improving the manuscript critically. All authors read and approved the final version of the manuscript prior to submission.

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