

Experiences and Coping of Low-Income Parents during COVID-19 Pandemic

Marie Fe D. De Guzman^{1*}, Adora D. Matias², Roy N. Villalobos¹, Angelo R. Ganaden¹

¹Graduate School, President Ramon Magsaysay State University, Iba, Zambales, Philippines

²La Paz, San Narciso, Zambales, Philippines

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*Corresponding author: Marie Fe D. De Guzman

Graduate School, President Ramon Magsaysay State University, Iba, Zambales, Philippines

Abstract

This research investigated and described the experiences and ways of coping among low-income parents of La Paz, San Narciso, Zambales, Philippines during COVID-19 pandemic. The COVID-19 pandemic has primarily affected Filipino families most particularly the low-income earners. Income loss for affected individuals is assumed to start at the beginning of the crisis and lasts the duration of the crisis. Most of the respondents receive wage which are spent for their children's basic needs. They are not financially capable of providing gadgets for their child/children as well as continuous internet connection. Majority of parents are not permanently employed for they are probably on-call, seasonal workers, small scale entrepreneur, self-employed and/or farmer. Parents encountered and experienced delayed payments of their medical expenses and monthly utility bills. Some participants were laid off from their jobs/works and with this condition they barely avail of essential services. In reality, the crisis might exacerbate savings depletion at the onset due to the delay in assistance. Parent participants cope with the adverse economic effect of the COVID-19 pandemic by venturing on other form/mode of earning income like online selling, farming and fishing.

Keywords: Experiences, Coping, Low-Income Parents, COVID19 Pandemic.

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INTRODUCTION

The COVID-19 emergency required significant measures to ensure infection control that resulted in public health, social and economic challenges worldwide (United Nations Development Programme, 2020). The economic havoc and instability wreaked by the COVID-19 pandemic threatens the health and well-being of families across the nation. Family employment instability and economic hardship can negatively affect the physical and mental well-being of children, particularly young children (Avalos, 2020). The pandemic is also disconnecting children from family, friends, schools, and familiar routines and placing significant stress on their parents, who are struggling to balance multiple responsibilities as providers, caregivers, and educators simultaneously.

With coronavirus diseases, many developing are going to face long-term consequences (Human Rights Watch, 2020). The COVID-19 pandemic is harming health, social and economic well-being

worldwide (OECD, 2020). The COVID-19 pandemic is a real threat to all type of livelihood for all over the world, but it is most devastating when it would carry further deterioration to those mostly on living below any economic, social, health and educational services. The world's poorest continent may experience the greatest economic loss in recent years, as some governments fail to provide aid to their people during the pandemic.

The economic recessions have put significant financial pressure on many families, which might increase unhealthy conflict, family breakdown, abuse, depression and domestic violence (Minority Rights Group International, 2020). The COVID-19 pandemic poses an acute threat to the well-being of children and families due to challenges related to social disruption. Policy responses must be immediate, and they must account for men and women's concerns. Governments should consider adopting emergency measures to help parents manage work and caring responsibilities,

reinforcing and extending income support measures, expanding support for small businesses and the self-employed. Without urgent socio-economic responses, global suffering will escalate, jeopardizing lives and livelihoods for years to come. United Nations Development Programme (2020) stressed the immediate development responses in this crisis must be undertaken with an eye to the future.

This study is an undertaking towards thorough documentation of the experiences of the low-income earner parent-participants living in the province of Zambales, Philippines during the quarantines because of the worldwide health crisis (COVID 19 pandemic). The research emphasizes the status or effect of the COVID-19 could have on families' economic sufficiency, social upliftment, and empowerment. This research speaks directly to ways in which parents may be impacted socio-economically by the effects of COVID-19 as well as how the participants cope to counter and to mitigate negative impacts.

With the results of the study, parents would be more confident in pursuing positive adjustments of the above-mentioned conditions; managing parental tasks; satisfying family's basic and other needs (health and well-being); and undertaking their functions and social responsibilities as parents. The children would further recognize their duties and responsibilities to their family and help their parents address the adverse effect/s of the health crisis. They will be more informed of the conditions and situations of their constituents during the COVID19 crisis particularly on the different impact/effect on the low-income earners. The local government will take more aggressive steps to help the parents /households cope with the effects of the COVID-19 crisis. The Local Government Officials will be provided with empirical information that can be bases for intervention plan that can help low-income families to address the challenges and adverse effect of the COVID19 pandemic.

STATEMENT OF THE PROBLEM

This research investigated the socio-economic impact of COVID19 pandemic on low-income parents of La Paz, San Narciso, Zambales, Philippines. The following research questions were answered:

1. How may the lived economic experiences of parent-respondents during COVID-19 Pandemic be described in terms of?

- 1.1 Financial Support to Children;
- 1.2 Job Security; and
- 1.3 Support to Other Need

2. How do the parent-respondents cope to these experiences during COVID-19 Pandemic?

METHODOLOGY

This study employed a case study method, one of the qualitative research methods with the interview guide as the research instrument. The interview guide of the present study was developed by the researchers after literature reviews particularly of Buheji *et al.*, (2020) and Baker *et al.*, (2020) on the extent of COVID-19 pandemic socio-economic impact on global poverty. A total of 15 parents participated in this qualitative part of the study. The participants are all residents of different barangays of municipality of La Paz, San Narciso, Zambales, Philippines.

The data gathered from the participants were recorded, transcribed, coded and subject for analysis. The researchers were guided by Hycner (1999) Explication Process in analyzing the data. The process include the bracketing, delineating units of meaning, clustering of units of meaning to form themes, summary of interview, validation and modification and extracting general and unique themes. The interviews were done on the third quarter of year 2021. Before any gathering of data, the researchers assured that the participants understood the objectives of the research study and why their views, opinions and perceptions were solicited by the researchers. Interview and focus group materials were deliberated and studied numerous times by the researchers in preparation for the theme and sub-theme identification or determination. The analysis of the contents and coding were done, and they were combined and pooled of its classification based on their likeness and connections. Then, the data from the interviews and focus group discussions were again reviewed, assessed and interpreted based on the thematic model or framework utilized. Lastly, data were then organized and prepared according to the appropriate theme.

RESULTS AND DISCUSSION

1. Profile of the Respondents

Table 1 shows the frequency and percentage distribution of the parent respondents as to their sex, source of income, monthly income, and size of family.

Table 1: Frequency and Percentage Distribution of the Parent-Respondents' Profile

Sex	Frequency	Percent
Male	4	26.67
Female	11	73.33
Total	15	100.00
Source of Income	Frequency	Percent
Professional	2	13.33
Entrepreneur/ Business Owner	2	13.33

Worker/ Laborer	1	6.66
Farmer/Fisher	3	20.00
Self- Employed	7	46.66
Total	15	100.00
Monthly Income	Frequency	Percent
Mean = 12,981.48		
Size of Family	Frequency	Percent
7 and above	2	13.34
4-6	5	33.33
1-3	8	53.33
Total	15	100.00
Mean = 4.02		

Sex

Of the 15 parent participants 11 or 73.33 % are female and 4 or 26.67 are males. This means that the majority of participants of the present study is represented by women. Women overrepresented in many of the industries hardest hit by COVID-19, such as food service, retail and entertainment. For countless women in economies of every size, along with losing income, unpaid care and domestic work burden has exploded (OECD, 2020).

Source of Income

There are 2 or 13.33% who are professionals and Entrepreneur/ business owner respectively; 3 or 20.00% are farmers/fishers; and 7 or 46.66% are self-employed. Almost half of the participants are self-employed which means that they work for themselves and not for specific employers. According to Philippine Statistics Authority (2020), other occupation of Filipinos can either be a proprietor, contractor or business owners. The parent participants in the study of de Guzman, Sembrano, Edaño, Orge & Dizon (2019)

and Orge, Sembrano & de Guzman (2020) were also self-employed followed by farmers

Monthly Income

The mean monthly income of the parent-respondents is 12,981.48 which is categorized by Philippine Statistics Authority (2020) as low-income but not poor with P10,957 to P21,914 monthly income. The parent-respondents in the study of Maniquiz, de Guzman & Ravana (2021) were also low-income earners.

Size of Family

Result revealed that the parent-participants' mean size of family is 4.02 or 4. The result also revealed that parents complied with the family planning program of the country.

2. How may the lived economic experiences of parent-respondents during COVID- 19 Pandemic be described in terms of?

- 2.1 Financial Support to Children;
- 2.2 Job Security; and
- 2.3 Financial Support to Other Need

Table 2: Lived Economic Experiences of Parent- Respondents during COVID- 19 Pandemic in terms of Financial Support to Children

Are you financially capable of supporting your child/children's basic needs? (e.g. food, shelter, clothing)	Emerging Themes	Frequency
YES	Receive wage	9
NO	Conditional Cash Transfer 4P's Recipient	6
Number of Responses		15
Are you financially capable of supporting your child/children's educational needs? (e.g. gadgets, internet connections)	Emerging Themes	Frequency
YES	Cannot provide internet connection and gadgets	10
NO	Capable of providing gadgets and Wi-Fi	5
Number of Responses		15
Do you provide other forms of support to your child/children aside from basic and educational needs?	Emerging Themes	Frequency
YES	Internet load for gaming	5
NO	Wants (e.g., products acquired through online)	10
Number of Responses		15

Most of the respondents receive wage which are spent for their children's basic needs such as clothing, foods and shelter. Nine (9) out of fifteen parent participants receive a regular salary/wage. They are probably employed in public and/or private institutions. According to Philippine Statistics Authority (PSA) [2021], employment rate in January 2021 stood at 91.3%, which is the same as the October 2020 rate. This means that 41.2 million Filipinos were employed out of 45.2 million Filipinos in the labor force in January 2021. This estimated rate is lower than the reported 94.7% in January 2020.

Other participants do have income from being recipients of Conditional Cash Transfer (CCT) *Pantawid Pamilyang Pilipino* Program (4Ps) this current year. Department of Social Welfare and Development (2020) [2020a] data reveals that the CCT 4Ps Program coverage as of June 2020 has a total of 4,227,773 households and were served as beneficiaries of the 4Ps or 96.09%. 4Ps recipients and non-recipients also receive extra income in the form of *ayuda* (financial help) under the Philippine government's Social Amelioration Program (SAP). Around 14.2 million poor families have so far benefited from the second wave of the government's social amelioration program (SAP) amid the coronavirus disease 2019 (Covid-19) pandemic year 2020. (DSWD, 2020b). As of May 28, year 2021, the total amount distributed to beneficiaries reached 99.32 billion pesos to 17.57 million beneficiaries of SAP (DSWD, 2021).

Respondents 3, 4, 6, 10, and 14 responded that they can provide their children's educational needs. They really tried to provide gadgets needed for their children in their online class during remote or distance learning as well as internet connection for this purpose. The parents are resilient enough to prioritize their child/children's education even during hard times like pandemic, lockdowns, quarantines and temporary school closure. Quality and continuous education is still a must among the participants. Parent participants clearly show they dedicated appropriate resources, financial and technical to the education of their child/children and to ensure the right to free, quality public education for all is maintained during the COVID-19 crisis.

Global Campaign for Education (2021) highly suggested to prioritize education in the first phase of all emergency responses with immediate effect, and to include education in their COVID-19 response policies. Illanes *et al.*, (2020) stressed to increase funding and support to education in crises to a minimum of 4.2% of emergency assistance in line with its needs. Imperial (2020) favored to minimize the pressure on teachers, schools and school systems that remain open or volunteer to offer extra support.

Participants 1, 2, 5, 7, 8, 9, 11, 12, 13 and 15 responded that they cannot provide laptop and mobile phone and regular internet connection to their children during this 'new normal' in education (remote/distance learning, home schooling). This group of parents probably belong to poverty threshold of the country; unemployed and underemployed. Their meager income only can afford the most basic needs of the household such as food, personal amenities, for hygiene and inexpensive school supplies/materials.

This group of participants are too poor qualifying them to recipients of CCT 4Ps that according to DSWD (2020b), it was launched in 2008 primarily designed to improve human capital of households. Philippine Statistics Authority (PSA) [2021] reported that the underemployment January 2020 rate was 14.8% with estimated at 6.6 million or 16.0%. PSA (2021) reported further that underemployed was estimated at 826 thousand out of the 5.6 million employed in January 2021.

Majority (10) of the participants responded that they are not financially capable on providing to their children's other needs. These needs include other needs aside from basic and non-expensive school materials/supplies. They prioritize addressing the most important daily needs such as food. They don't have extra money for some of their child/children's wants.

Parents are needed mostly to motivate their children to study and to check if the students are doing their homework (Garbe *et al.*, 2020). Students thrive when their parents become part of the classroom. Children learn best when the significant adults in their lives -- parents, teachers, and other family and community members (Dalton, Rapa & Stein, 2020).

Some parents emphasized having materials and tools that supported their child's learning (Kuusimäki *et al.*, 2019). Many parents found it challenging to maintain home conducive for their child/children's learning (Kuusimäki *et al.*, 2019). Parents have to provide resources (learning materials, references, etc.) in supporting children's learning during remote schooling (Morelli *et al.*, 2020).

Participants 3, 8, 10, 11, 14 and 15 responded that they can provide some wants of their child/children (for instance products acquired through online). This condition is consistent since there are parent participants of the present study who really hold permanent job at public or private institutions and some are earning other income from other sources/occupation.

Education is one of the biggest casualties in the fight against the pandemic and educational inequalities are even more pronounced (UNESCO,

2020). The closing of schools, and the reliance on homeschooling, is likely to elevate inequality of opportunity (Minority Rights Group International, 2020). This situation puts parents at a higher risk of experiencing distress, potentially impairing their ability

to be supportive home teachers and caregivers (Spinelli *et al.*, 2020). The lack of support these children receive in such a difficult moment may be the reason for their more pronounced psychological symptoms (Dalton, Rapa & Stein, 2020).

Table 3: Lived Economic Experiences of Parent- Respondents during COVID- 19 Pandemic in terms of Job Security

	Emerging Themes	Frequency
Do you have a stable and well-paid job that can provide all the needs of your family? YES/NO	Employed with permanent status	2
	On call, by contract, self-employed	7
Are you employed in a private institution? Identify other support that they provided? YES/NO	Private Institution	1
Are you employed in a public institution? Identify other support that they provided? YES/NO	Public Institution	1
Are you unemployed? If yes, how do you provide the needs of your family?	Unemployed	4
Number of Responses		15

Respondents 1, 3, 4, 6, 11, 12 and 14 responded that they are not permanently employed for they are probably on-call, seasonal workers, small scale entrepreneur, self-employed and / or farmer. Most of the time, these kind of activities and occupation do not really provide the families regular salary/wage and enough income.

Respondents 8 and 9 answered that they are permanent in their work and this situation is enough to live well and decent during quarantines. Respondent 5 is employed in private institution,

Respondent 7 is employed in public institution as a teacher. The parent being public school teacher is financially stable. Even during total lockdown and temporary school closure, employed in public educational institutions continuously received their regular salary and benefits.

Respondents 2, 10, 13 and 15 responded that they are unemployed. They lost their job during quarantines and lockdowns because their company closed down. They it difficult to look or find a new job or ways to have extra income to get by with their daily needs every day.

About 4.5 million Filipinos have lost their jobs year 2020, with the unemployment rate at 10.4 per cent - the highest in 15 years, the government reported, due to the Covid-19 pandemic and the lockdown shuttering thousands of businesses (Philippine Daily Inquirer/Asia News Network, 2020).

In any kind of national or international crisis, it is always the poor and underprivileged that suffers the most. Their issues get neglected by the rest of the people or from the authorities, which results in starvation, health and livelihood deterioration and even deaths due to starvation or famine (Buheji *et al.*, 2020).

As many developing countries have quite a lot to do for the people near or below the poverty line before the COVID-19 pandemic, special guidelines to address the essential needs of the underprivileged should be prioritized (OECD, 2020). Governments and the World Health Organization should ensure that the poor will not worry about their next meal or whether they could survive the lockdown than to survive the pandemic (Buheji *et al.*, 2020). The Philippines had approached the crisis caused by COVID 19 with many tools to minimize the negative consequences of the pandemic by introducing measures to support the citizens, companies, and economies of member countries.

Table 4: Lived Economic Experiences of Parent- Respondents during COVID- 19 Pandemic in terms of Financial Support to Other Need

	Emerging Themes	Frequency
Are you financially capable of supporting your medical needs and monthly utility bills? (e.g. laboratory exams/tests, medications, electric bill, water bill, internet bill, house rental bill, loans, etc.). YES/NO	On - Time Payment	6
	Delayed Payment	9
Number of Responses		15

Respondents 3, 5, 10, 12, 14 and 15 responded that they are financially capable of providing their children's other need in terms of medical and monthly utility bills on time. This group of parent probably belong of the group of permanently employed (private or public) or may have other means of extra income. Parents are also very good in budgeting their income, hence, they are capable of satisfying their medical and monthly utility bills (e.g., electric bill, water bill, internet bill, etc.).

To operationalize the response of the United Nations to the COVID-19 crisis, the subsequent report a UN framework for the immediate socio-economic response to United Nations' planned urgent socio-economic support to countries in the face of COVID-19 (WHO's COVID-2019 Strategic Response Plan, UNICEF, 2020). A total of 106 countries had introduced or adapted social protection and jobs programs in response to COVID-19 (UNDP, 2020). For UNICEF, Plan International, UN Women (2020) families should be provided additional bonuses, and subsidies and prioritize investments in and access to basic accessible infrastructure and public services, including in rural areas.

Respondents 1, 2, 4, 6, 7, 8, 9, 11 and 13 responded that they experienced delayed payments of their monthly utility bills and purchase of medical essentials. Parent participants responded that they encountered and committed delayed payments of their

medical expenses and monthly utility bills (e.g. laboratory exams/tests, medications, electric bill, water bill, internet bill, house rental bill, loans, etc.). Some participants were laid off from their jobs/works and with this condition, their electricity service was disconnected.

The parents who are also Conditional Cash Transfer or 4Ps recipient receive grants and during the pandemic they also received "ayuda" from the government's Social Amelioration Program (SAP). Other parents resorted in availing loans to have extra money. Parents probably have budgeted for the payment of service, for this is also considered a basic necessity in the households although payments were delayed. They can pay these bills but not at once and really many times not on time. Parents also have to set aside budget for medicine and other simple medical needs.

Social assistance (non-contributory transfers) is the most widely used tool, followed by social insurance (Minority Rights Group International, 2020). Women are a large proportion of workers, and where supply chains have been disrupted, should have adequate access to credit, loans, grants so they can retain the female work force (International Monetary Fund, 2020a).

3. How do the parent-respondents cope to these experiences during COVID- 19 Pandemic?

Table 5: Coping Strategies of Parent- Respondents during COVID- 19 Pandemic

Emerging Themes	Frequency
Online Selling (Foods, Cosmetics, Vitamins and Pre-loved clothing)	7
No other Means of Coping Strategies	5
Fishing and Farming	3
Number of Responses	15

Participants 4, 7, 9, 10, 12, 13 and 14 responded that they sell online. Parent participants ventured on other form/mode of earning income, the online selling. For the parent participants, selling online eliminated the limitations of local foot traffic, enabling them to easily connect with customers from anywhere.

With the pandemic still ongoing, family's safety should the main priority. They should always try to limit exposure outside as much as possible to reduce any possibility of catching the virus (András & Tamás, 2020). If things can be ordered online, just order online. If a family can earn income through online, it's much better. Only go outside and transact business when there's no absolute choice (Baker *et al.*, 2020).

Participants 3, 5, 8, 11 and 15 responded that they don't have any means of coping strategies. Parent participants did felt hopeless in their case of no other means/ways to counter and to cope with the challenges this pandemic time. Participants are looking for

livelihood or work to have income but to no avail. Shocks to health and economic disruption so taken to control transmission have had broad and deep socio-economic consequences (World Health Organization, 2020). The COVID-19 pandemic is harming health, social and economic well-being worldwide (OECD, 2020). As part of the national response to the COVID-19 pandemic, the Philippines government implemented a fiscal package targeting vulnerable groups which includes a cash aid program for low-income households; and other vulnerable workers; credit guarantees for small businesses; and agricultural sector support (UNDP, 2020a).

Participants 1, 2 and 6 responded that they do farming and fishing in their spare time. Parent-participant were affected individuals who did not regain full employment and the marginal rate of savings were already consumed. As many parent-employees who were laid off during the crisis will have difficulties re-entering the economy due to the large economic effects

of the coronavirus and the potential for an economic recession in the country.

The closures of businesses has threatened women who are highly visible in the retail, tourism and hospitality, and manufacturing sectors (UNDP, 2020). In many cases, business in these sectors have resorted to furloughs and layoffs that initially target contract and part-time workers who are typically women (UNDP, 2020).

While natural disasters predominantly affect the capital stock (e.g. buildings, infrastructure) of an economy, here the economic impact of COVID-19 is represented as an income shock (Sánchez-Romero *et al.*, 2020). Income loss for affected individuals is assumed to start at the beginning of the crisis and lasts the duration of the crisis (Walsh & Hallegatte, 2020).

CONCLUSIONS AND RECOMMENDATIONS

This research investigated and described the experiences and ways of coping among low- income parents of La Paz, San Narciso, Zambales, Philippines during COVID-19 pandemic. Majority of parent-participants are female, with four (4) family members, self-employed and are low income earners but not poor. Most of the respondents receive wage which are spent for their children's basic needs. Their meager income only can afford the most basic needs of the household such as food, personal amenities, for hygiene, inexpensive school supplies/materials and cheap products. They are not financially capable of providing gadgets for their child/children as well as continuous internet connection. Majority of parents are not permanently employed for they are probably on-call, seasonal workers, small scale entrepreneur, self-employed and/or farmer. Most of the time, these kind of activities and occupation do not really provide the families regular salary/wage and enough income. Parents encountered and committed delayed payments of their medical expenses and monthly utility bills. Some participants were laid off from their jobs/works and with this condition they barely avail of essential services. Parent participants cope with the adverse economic effect of the COVID-19 pandemic by venturing on other form/mode of earning income like online selling, farming and fishing.

In the light of the foregoing conclusions of the study, it is recommended that the Local Government Units (e.g., Municipalities, Barangay) may focus on allocating funds for the conduct of projects for low-income families (e.g., food ration, food for work, cash for work, community pantry). The leaders accelerate its efforts in establishing a program that will *provide free* internet access for learners that comes from low-income families. The schools of the other hand should foster ways of continuous communication and productive activities between parents, teachers and students during the remote distance learning.

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