

# Understanding Low-Income Parental Experiences: A Qualitative Analysis

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## Abstract

Living in a low-income family can pose a lot of struggles. Lack of funds, insufficient housing, shortage for healthy food, and hampered healthcare are just a few of these struggles. While these problems are addressed by government programs and social initiatives, little is known about the difficulties low-income parents experience daily. In this study, the researchers examine and explore the lived experiences of low-income parents through conducting an in-depth interview. The major findings from the research questions shed light on the profound challenges faced by low-income parents including financial struggles, mental health impacts, and disparities in government assistance. The participants' narratives from the interview have vividly illustrated the daily hardships they endure, from inadequate funds for food to the emotional toll that comes from financial insecurity. These results highlight the urgent need for comprehensive support systems and proper policies to address the complex realities of low-income parents and families.

## Keywords

Low-Income Families, Low-Income Parents, Low Socioeconomic Status, Poverty

## 1. Introduction

### 1.1. Background of the Study

Living in a low-income family can pose many difficulties for families and individuals. Access to necessities like nutritious food options, affordable housing, healthcare, and education may be hampered by low income. It can also lead to financial hardship, housing instability, or limited educational and job opportunities. Despite low-income parents having stable jobs, these are commonly low-

paying jobs therefore many parents in low-income families struggle to make ends meet and may find it tough to pay for fundamental needs like childcare, transportation, or medical care. These parents now have to deal with financial constraints by shifting from scarcity mindsets to investment-based tactics. The study of [Ballentine, Goodkind, and Shook \(2020\)](#) reveals that in order to survive, low-income parents employ various coping strategies, such as budgeting, prioritizing costs, and utilizing community resources, to manage financial constraints, promoting an investment approach to their families' future security. In spite of this, it can still be difficult to do so when there is not enough money to budget. The effects of persistent low income can be particularly difficult for children since it can affect their physical and mental health, education, and general well-being. With these numbers of difficulties, addressing and resolving these issues is a continuous focus for government programs and social efforts. In this study, the researchers try to figure out what specific struggles parents under low-socioeconomic status face on a day-to-day basis and how these problems have affected them in their way of living.

To apply equilibrium in work and family life, mothers in the working class need informal financial support, especially for household and childcare duties ([Sano et al., 2021](#)). According to [Sano et al. \(2021\)](#), it is crucial for mothers in low-SES to have a trustworthy co-parent because they are more likely to reduce daily stress and chaos in the household. Moreover, having enough food at home contributes to an improved sense of family well-being. Consuming nutritious food is necessary for a healthy, productive life for both adults and children ([Sano et al., 2021](#)). However, hunger in the Philippines increased dramatically after the pandemic began. It was said that the causes of malnutrition are multisectoral. In the present situation, a youngster or even an adult gets malnourished as a result of insufficient food and healthcare as a result of low-socioeconomic level ([World Bank Group, 2023](#)). Employment is crucial for sustaining conventional income, however if one or two members of the family does not acquire an occupation then the family's foundation weakens. According to [Mendoza \(2023\)](#), Davao Region's unemployment rate slightly increases but remains in the high percentage.

Based on an initial examination of related literature about the experiences of individuals in low socioeconomic status households, the researchers discovered a gap in the literature regarding the unique issues faced by low-income parents living in metropolitan settings. This research gap is notable since rural and urban low-income parents have significantly different access to resources, services, and opportunities, as well as the special problems of living in highly populated, frequently under-resourced metropolitan setting. A study that focuses on the lived experiences of low-income parents in metropolitan settings could shed light on the issues these individuals encounter, as well as provide significant insights into the types of interventions and policies that could help them.

## **1.2. Research Questions**

The focus of this research is to examine and explore the lived experiences of

low-income parents. The researchers aim to answer the following questions:

- 1) What are the lived experiences of parents with low income?
- 2) What challenges do low-income parents experience?
- 3) What is the common help that low-income parents receive from the government?

## 2. Theoretical Lens

To better comprehend the participants' experiences and statements, illustrated below are the theories that will support and strengthen the pillars of this research. First is the Theory of Social Capital by Berraies et al., The Use of Social Health Insurance in the Philippines Theory by Omari and Karasneh, Family Structure Theory by Mclanahan, Poverty and Mental Health Theory by Knifton and Inglis, Food Insecurity and Food Insufficiency by Hayes, and Parenting Challenges and Opportunities among Families Living in Poverty Theory by Beasley et al.

### 2.1. The Social Capital Theory by Berraies et al. (2020)

This study is anchored on the theory of Social Capital. It states that low-SES parents may lack the social networks and connections they need to access resources, such as high-quality education and other financial opportunities, which can keep them in low SES and reduce their children's chances of moving up the social ladder (OECD, 2012). The theory proposes that the social association between parents with low SES is "productive resources" (Nahapiet & Ghoshal, 1998). According to Berraies et al. (2020), Social Capital describes the individuals/parents with low SES residing in a particular community. Social capital is also defined as "the sum of the actual and potential resources embedded within, accessible through, and derived from an individual's or a social unit/s network of relationships".

In this study, Social Capital facilitates resource exchange and introduces originality into an organization. The study concluded that the most important benefit of Social Capital Theory is that innovation should be viewed from the viewpoint of the comprehensiveness of professionals. The study found that the Social Capital Theory is mostly relevant for financial wellness, health, and employee well-being (Berraies et al., 2020). This theory helps strengthen the pillars of this research and should embody or foreshadow the lived experiences that the participants have encountered.

### 2.2. The Use of Social Health Insurance in the Philippines Theory (2021)

This study is anchored on the theory of benefits of Social Health Insurance in the Philippines. One way of financing health care services is through the help of social health insurance. This aims to lessen health inequalities by offering free medical services to those of low-income households. Furthermore, the standard economic theory suggests that social health insurance helps improve the use of

medical care by reducing its costs for indigent patients. However, recent studies show that in the context of developing countries, there isn't much proof that health insurance coverage has greatly improved the use of healthcare services by indigents (El Omari & Karasneh, 2021). Some of these studies have reported positive and statistically significant effects on the use of social health insurance by indigent members while other studies show no significant impact.

This theory evaluates the impact of the Philippine Social Health Insurance Program (PhilHealth) and analyzes its use of healthcare services by rural indigents. A study was conducted through a methodology based on the use of a matching method and the regression discontinuity design. The objective of this theory is to identify differences between indigents with health insurance and those without it.

In this study, results from the two methods have shown that the PhilHealth indigent programs had no impact on either the heads of impoverished families or their dependents under the age of 20. According to El Omari and Karasneh (2021), there are many reasons as to why this was concluded. With a lack of awareness-raising initiatives from PhilHealth, many impoverished members were not aware of their rights to free access to healthcare provided by health centers accredited by the program. Another reason is that health care centers are mostly far from indigents thus hindering them from seeking care. Lastly, medical treatments and even medicines in health centers come at great prices, discouraging indigents from seeking medical help in times of sickness. This amply proves that, in the Philippine context, free access to health services is insufficient to enhance the utilization of health care for low-income families.

The relevance of this theory in this research is that the researchers aim to know if there is help being given to low-income households by the government and this theory gives insight and research on how PhilHealth works to assist low-income individuals and families with their healthcare needs. The study's goal is to determine whether the government assists low-income households on this matter through the use of PhilHealth.

### **2.3. Family Structure Theory by Sigle-Rushton and McLanahan (2004)**

This study is anchored in the theory of Family Structure. This theory suggests that the combination of low socioeconomic status, gender, and family structure can worsen the difficulties faced by the individuals in these families, necessitating comprehensive approaches that address both economic and social factors (Sigle-Rushton & McLanahan, 2004).

This theory states that low-income families like single-parent households that are particularly led by women are more likely part of the low SES; the absence of a second income earner and the additional caregiving responsibilities can compound the economic difficulties faced by low-income single-parent families. Having only one parent that looks out for their low-income family greatly affects their child's well-being as well as the parent. Problems such as financial constraints,

academic performance, and mental health, are the problems that low-income individuals in families face.

This study shows that Family Structure indicates that growing up in a female-headed family increases the risk of poverty, but not because of the father's absence. Moreover, Women often face gender-based discrimination, limited access to education and employment, opportunities, and unequal pay (World Bank Group, 2019). This theory shows that low-SES families are often frequently open to the risks of poverty when led by only one parent.

This theory correlates with the study at hand as some of these low-income families are single parents in low-income family households.

#### **2.4. Mental Health Theory by Knifton and Inglis (2020)**

The social, environmental, and financial circumstances in which people are born, grow, work, and age have an impact on overall mental health. The social and behavioral development of children as well as the mental health of adults are significantly influenced by poverty and deprivation (Knifton & Inglis, 2020). Moreover, mental health disparities start to show up early in life and persist throughout childhood therefore it is significant to understand the life-long impact of poverty on the mental health of low-income families. Knifton and Inglis (2020) state that we must also recognize mental health as extremely important to one's wellness and that by acknowledging stigma against people with mental health conditions should be stopped, we must comprehend, investigate, and combat stigma in a much more nuanced manner, more especially in low-income families.

A helpful idea presented in the study of Knifton and Inglis (2020) is that income maximization programs should be offered as a significant aspect of healthcare, including information on how to access benefits, manage debt, access local daycare, and access early employment support. And to overcome the inverse care regulations, this must be matched by a significant investment in mental health services targeted at low-income communities.

In relation to this study, this theory will help highlight the mental health impacts of living in a low-income family. Lastly, this theory will help prove the different difficulties experienced by low-income families more specifically on mental health challenges.

#### **2.5. Food Insecurity and Food Insufficiency Theory by Hayes (2021)**

In this theory, food insecurity is characterized by a diet that is poor in quality, variety, or appeal (Hayes, 2021). It is also characterized by having limited access to food and known to be closely tied to financial difficulties, but it can also be brought on by logistical or physical barriers to obtaining or preparing nourishing meals.

The Economic Research Service (ERS) of the United States Department of

Agriculture (USDA) defines food insecurity as “the limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways”, this could also be defined as “reduced quality, variety, or desirability of a diet,” but does not necessarily mean reduced food intake (Hayes, 2021).

This theory will help highlight the daily challenges faced by low-income families when acquiring food and the budget they lend on food. It also highlights the significance of healthy and nutritious food diets needed by families and more especially the children.

### **2.6. Parenting Challenges and Opportunities among Families Living in Poverty Theory by Beasley et al. (2022)**

It has been discovered that pressures connected to poverty have an impact on parenting styles, which may have a negative impact on children’s outcomes. In an effort to change how society helps families that are vulnerable, stories of caregivers, mothers, fathers, and grandparents raising grandchildren—have been gathered in the study of Beasley et al. (2022) to help better understand families living in poverty. The findings suggest that discrimination, child safety, and educational issues are problems for families who are dealing with poverty and related risk factors. According to the findings, prejudice, child safety, and educational issues are all difficult for families who are dealing with poverty and its related risk factors. Families also talked about how to make their living conditions better, such as by having more money, having more access to high-quality health-care and daycare, and changing the environment for the better. Furthermore, to help parents in the twenty-first century facing adversity, recommendations are made to overcome structural impediments at the individual and community levels.

The relation of this theory to the study is to help examine what challenges are present and what opportunities do help in lessening the impact of poverty in the parenting styles of parents. This theory will also help define the negative impacts poverty can have on parents of low-income.

## **3. Related Literature**

In order to understand what is truly happening and to acquire further evidence for why this particular phenomenon happens, there needs to be a larger perspective on this area of study. The findings from this study will be supported by the associated literature articles and studies, which will also be used as a guide in developing the research methodology. The related literature is divided into the following themes; *Low Income Families’ Frequent Challenges*, *Low-Income Families’ Food and Health Struggles*, *Community Resources for Low-Income Families and Mental Stresses*, *Struggles of Low-Income Families*, *Food Insecurity in the Lives of Low-Income Families*, and *Mental Health Struggles of Low-Income Women*.

### 3.1. Low Income Families' Frequent Challenges

When there is a significant prevalence of poverty, family well-being, which is crucial to the efficient functioning of communities and societies, is disrupted and affected. A study on the well-being and stability among low-income families was conducted by Sano et al. (2021) wherein it discusses the numerous difficulties and issues that low-income families have and their other complex personal situations relating to local culture, politics, and community. A low-income family's good overall well-being is influenced by a variety of factors, including adequate income, food security, a stable home environment, stability of one's mental and physical health, safe neighborhoods and housing, access to jobs, and safe transportation. When considered collectively, these elements offer the required structure for good family well-being. However, if low-income families in particular lack some or all of these components, it can have a serious negative impact on the well-being of low-income families since it may result in poverty. This can create a link to poverty to eventually lead to family instability.

To start with, employment is a crucial step in overcoming poverty and achieving financial stability. Unfortunately, many low-income parents who are mostly mothers struggle tremendously to keep a job. According to a survey by Son et al. (2011) mothers who were able to keep their jobs did so by making the most of their limited resources and devising ways to balance work and family life.

On the other hand, work and family life both play an important role in the living experience of low-income families. According to Katras et al. (2014), low-income families could balance the demands of work and family life if they had access to resources like informal social support, good time management, and jobs that supported both.

In another study, Jamison et al. (2017) found that the pressures of parenting young children mixed with the challenges of living in poverty can lead to stress and trouble in their study of unmarried couples who co-parented. Parents who were able to effectively manage their limited resources were those who had successful co-parenting relationships. According to Jamison et al., providing low-income couples with adequate resources and guidance on how to use them effectively is the most effective strategy to assist them in dealing with daily obstacles.

Child well-being and poverty are concerned with the mental, physical, and emotional health of children from low-income homes. This is another issue that most low-income families encounter. Chaudry and Wimer (2016) state that children benefit well when parents make educational investments in them. In addition, good health is also another determinant of a child's great well-being.

Another common issue that low-income families encounter is food insecurity. Both adults and children should be able to eat nutritious meals and maintain a balanced diet in order to obtain a healthy lifestyle however a lack of money hinders low-income families to maintain this.

To conclude, results have suggested that interactions between individuals, families, and environmental factors (such as social networks, cultures, and policies) are crucial for family economic functioning. Some of the most important factors and the recurring ideas of the lived experiences of low-income individuals in families are unemployment, work and family life, children's access to education, child well-being and poverty, and food insecurity. This summarizes the experiences low-income individuals face on a frequent basis.

### 3.2. Low-Income Families' Food and Health Struggles

The amount, variation, or combination of different food items in a meal and the frequency of consumption are referred to as dietary patterns. According to the Committee on World Food Security (CFS), food security is achieved when all people, at all times, have physical and financial access to enough, safe, and nutritious meals to meet both their dietary needs and food preferences, enabling them to lead active and healthy lives (Angeles-Agdeppa et al., 2022). Food insecurity may be associated with poor nutrition, but the relationship between food insecurity and dietary patterns is not yet fully established given the number of local studies on this topic (Angeles-Agdeppa et al., 2022). Food insecurity affects physical and mental health in both direct and indirect ways in people of all ages, but it has a particularly negative long and short-term impact on children's health, development, and well-being (Food Research & Action Center, 2018). According to the World Food Programme (2022), if communities are not equipped to withstand hunger, shocks, and stresses, the reverberation would be the following; increased migration, destabilization, and conflict.

Developing healthy and sustainable food habits in children is critical for preventing obesity and chronic illnesses, as well as for mitigating the mounting pressures on our ecosystem (Vos et al., 2022). Individually, lower-income parents value nutritious food for the well-being of their children and themselves. Yet, several people were food pantry reliant and saw the health benefit of the goods as less vital than daily survival. Every parent with a lower socioeconomic status expressed similar rituals and habits, and as a result, they constantly buy the same healthy and harmful goods. Most parents do not plan their weekly food shopping by creating a menu/shopping list. Others attribute the lack of planning to structural factors. Because they do not possess a car and cannot transport many items at once, they shop at food stores more frequently. Although some parents acknowledge being creative and seeking inspiration through recipes, others cited a lack of inspiration as a barrier that prompted parents to purchase fast food such as pizza (Vos et al., 2022).

From the study that's been conducted by Norman et al. (2018), the way parents engage with their children around food has a significant impact on their children's eating behaviors and weight development. Norman et al. (2018) added that parents utilize situation-specific counsel, which has both bad and good effects on their children's behavior. Depending on the style of guidance utilized, parents with low-SES require various supporting measures to improve positive

parent-child interaction. Recommendations for therapeutic techniques are presented, emphasizing parental responsibility recognition, emotional self-regulation, enhanced attentiveness, and parental collaboration.

Because others can't afford adequate housing, food, or childcare, people with low-SES frequently suffer from poor health. Such living conditions, and the stress they cause, can lead to higher rates of tobacco and alcohol use, and increase the risk of health problems arising or getting worse over time (Cunningham, 2018). Filipinos under low-SES simply cannot afford to get sick because money meant for food will be diverted to health expenses since more than half of healthcare costs are covered out-of-pocket (World Health Organization: WHO, 2018). If this set of circumstances is not revamped, middle-aged Filipinos will probably die from nonvirulent diseases before their expected lifespan due to the fact that they cannot afford healthcare services for financial reasons (World Health Organization: WHO, 2018).

Speaking of healthcare, people tend to use traditional medicine over expensive branded meds. According to Maramba-Lazarte (2020), Filipino traditional medicine of which herbal medicine plays a large role and has been around for centuries and is well-accepted in rural areas, where the people are physically or economically inaccessible. Access to medicines and care from physicians and other healthcare professionals is especially challenging for geographically isolated and disadvantaged areas wherein the people are physically or economically inaccessible.

In conclusion, families and individuals under the low SES struggle to achieve sustainable food and affordable health care due to inflation and expensive medicine bills. This is further accompanied by the respondents' done in return when traditional medicine is much preferable than branded medicines and as well as their response on their food insecurity and unhealthy eating lifestyle experiences.

### 3.3. Community Resources for Low-Income Individuals

Today, low-income individuals predominate in both rural and urban areas; therefore, community resources such as government financial assistance have greatly helped low-SES individuals and families. Community resources play a critical role in providing support to low-SES individuals, as low-income households face challenges in meeting their basic needs and improving their quality of life; these challenges include difficulties in providing food, health care, education, and other necessities (Lazar & Davenport, 2018). As such, financial aid programs include cash assistance that offers them the means to overcome financial difficulties. Community resources help low-income families with goods and services to improve their overall well-being.

Tuition Assistance: Low-income households benefit greatly from financial aid for academic pursuits. Dynarski and Scott-Clayton (2013) stated that financial aid in terms of grants or tax rebates has a major impact on increasing the college enrollment rate and guiding lower-income students' choice of college. Besides

determining whether students can enroll in institutions of higher learning, financial aid is also responsible for their choices between different colleges. It also shows that the availability of financial aid has a significant effect on increasing university attendance.

**Social Enterprise:** Social enterprises are also a big help for low-income families because they address the vulnerability of low-income consumers. In [Wilson's \(2012\)](#) article, there is a need for government and business sectors to work together to offer fair services that help vulnerable consumers overcome financial exclusion. However, relying solely on increased social security or corporate social responsibility initiatives is insufficient. Instead, he suggests that the best way to create a social framework that addresses the issues of vulnerability and unequal access to financial services is to support social enterprises through regulation, particularly community development financial institutions.

Overall, community resources, including government financial assistance and social enterprises, are essential pillars in uplifting low-income individuals, parents, and families to improve their well-being. In order to gain a better understanding, the relevance of this study is to correlate the assistance low-income parents have received.

### **3.4. Mental Stresses and Struggles of Low-Income Families**

Being a part of a low socio-economic group can cause a lot of challenges and stress in life. A study conducted by [Reiss et al. \(2019\)](#) shows that children and adults under a low socio-economic status experience more stressful life situations and mental health problems. This shows that adults are not the only ones affected by the situation but also a child's early exposure to the stress of these life situations can cause a higher risk of developing mental health problems. Poverty causes stress to families under a low socioeconomic status and more exposed to stressful life situations than individuals and families in a high socioeconomic status.

To start with, low-SES individuals have received limited access to healthcare causing them to experience poor health and inequality. A study by [HealthPaye-rIntelligence \(2022\)](#) shows that low-income families and individuals tend to have less access to health insurance coverage, thus low-SES families have fewer benefits when it comes to healthcare. Low income has a variety of problems for both families and children, [Lazar and Davenport \(2018\)](#) studied that there are many challenges low-income individuals face when it comes to healthcare in the United States. They both identify that the lack of education, complications with life insurance, and distrust of healthcare providers, are also what low-income families experience.

On the bright side, if you meet the requirements of a low salary, there will be programs offering assistance with essential living expenditures in the form of funds, goods, and or services ([Probasco, 2023](#)).

### **3.5. Food Insecurity in the Lives of Low-Income Families**

Food insecurities among low-income parents struggle to maintain nutritious

food for a healthy lifestyle for their families. [Shinwell and Defeyter \(2021\)](#) also figured that parents frequently forgo their nutritional intake to feed their children, either by skipping meals entirely or by eating their kids' leftovers, as the severity of food insecurity increases, the strategies used become more extreme.

Low-income parents and carers show concern when it comes to providing food for their children even though the schools have programs for free food. When summer break arrives, low-income parents start to cut off their expenses to save money and stockpile food, since they can't afford to engage in any summer activities, children are stuck in their home causing their children to demand snacks ([Shinwell & Defeyter, 2021](#)). During this time, schools have programs providing food for children, but not all families have access to these programs. This now contributes as an example to multiple experiences of low-income families when it comes to food insecurity.

### 3.6. Mental Health Struggles of Low-Income Women

Low-Income women commonly face adversities in their lives and many of these adversities correlate with poor mental health struggles. In the study of [Mersky et al. \(2018\)](#), they corroborate that adverse childhood experiences (ACEs) and adverse adult experiences (ADEs) commonly associate with depression, anxiety, and PTSD scores, and that a high number of ACEs led to increased risk of ADEs in the future.

The adversities faced by Low-Income women due to their status lead to poorer mental health and being exacerbated due to the climate of living with a low income. Moreover, [Mersky et al. \(2018\)](#) finds that homelessness, emotional and physical abuse, intimate partner violence (IPV), and other adversities were commonly found experienced by these women, and IPV has correlated with more violence and adversities within and outside of the household.

## 4. Importance of the Study

This phenomenological study will benefit parents from low-income backgrounds, looking into their experiences, and allowing the difficulties and hardships they face to be seen in detail. This study will be able to provide more research on their experiences and difficulties. Moreover, this will be helpful for future researchers as there isn't much research on this subject matter. The study's findings can also help politicians and government agencies by informing them about the obstacles faced by low-income parents, enabling the development of stronger policies and programs to assist those below that threshold. By focusing on the experiences of low-income parents, this study can also help advocacy groups raise awareness of the challenges that low-income parents face.

## 5. Limitations of the Study

The following factors may affect and have an impact on the study's findings:

*Participants' Socioeconomic Status.* The selected participants for this research

shall only be limited to those belonging under the low-socioeconomic status or those with low-income.

*Participant's Monthly Income.* The participants of this study shall only have a monthly income of around ₱2000 - ₱7200 or approximately \$36 - \$130.

*Participant Locale.* The participants of this study shall be from the province of Mindanao only.

*Participant Age.* The participants of this study will be low-income parents ranging in ages of 30 - 60 years old.

## 6. Definition of Terms

To facilitate the disposition of this study, different terms are delineated herein.

*4Ps.* Also known as Pantawid Pamilyang Pilipino Program, It is a poverty-reduction technique in which payments are given to severely impoverished households in order to enhance their health, nutrition, and education, particularly for children aged 0 - 14.

*Cash Assistance.* Refers to the government's help to low-income parents who are financially deprived.

*Comprehensiveness.* Refers to the innovation of the Social Capital Theory and that it should be viewed from the perspective of extensive professionals.

*Equilibrium.* Refers to the balance in work and lifestyle of low-SES families.

*Low Socioeconomic Status.* Refers to people with lower access to fiscal, educational, social, and health coffers than those with advanced socioeconomic status. These are people of low income.

*Low-Income Parents.* Refers to certain individuals who have children and are considered living with low socioeconomic status.

*PhilHealth.* Refers to a government agency (Philippine Health) that delivers universal health insurance coverage for all Filipinos, especially in low-income families.

*Senior Citizens.* Refers to elderly individuals with low-income.

*SSS.* Refers to a government agency called Social Security System that offers social insurance programs to Filipinos. The SSS offers coverage for a variety of situations, including old age, disability, death, and unemployment.

## 7. Methodology

This chapter contains the discussion of the research methodology. This chapter will expand on the research design, research participants, data gathering procedure, trustworthiness of the study, and ethical considerations that the researchers need to observe in conducting the study.

### 7.1. Research Design

This study will employ a phenomenological approach to comprehensively understand the challenges faced by low-income parents. Neubauer et al. (2019) describe phenomenology as a kind of approach in qualitative research wherein the focus is based on the lived experience of an individual within the world. Thus, a phenomenological research approach would be best suitable for the study be-

cause it would enable the researcher to examine and discuss low-income parents' experiences from their perspective. This approach can help in understanding the complexity of poverty and how its impact on people's daily lives.

## 7.2. Research Participants

The chosen participants of this study are low-income parents with families in the province of Mindanao, Philippines. The researchers will select the primary participants who will participate in the in-depth interview. The researchers will have 8 participants who will take part in this study following a criterion in choosing the participants. First, the participants must reside in Mindanao. Second, the participants must be low-income parents. The participants should also be between the ages of 30 and 60. Finally, the participant's monthly income must be between ₱2000 and ₱7200 alone or approximately \$36 - \$130.

## 7.3. Data Gathering Procedure

The study's data shall be collected from parents with low-income living in the province of Mindanao, Philippines. Prior to beginning any study, researchers will get the voluntary agreement of study participants. Participants in this study will be asked about their experiences as parents from low-income homes via In-Depth Interview (IDI) which is a one-on-one process in which the researcher acts as the interviewer. An in-depth interview gives the opportunity to capture specific details about people's beliefs, attitudes, and actions. Additionally, the researcher will be able to ask follow-up questions and open-ended questions with this strategy.

The recorded interview will then be transcribed, and data retrieval will be through summarizing the answers of the participants and concluding their experiences.

## 7.4. Trustworthiness of the Study

*Credibility.* According to Nassaji (2020), credibility refers to the likelihood that the study results and conclusions will be viewed as believable; to ensure this, participants must be accurately and thoroughly understood. The researchers must conduct an analysis and demonstrate the veracity and accuracy of their findings before they can utilize this component of the study.

*Transferability.* Transferability refers to the degree to which the conclusions may be generalized to other situations with comparable settings, Nassaji (2020). The researchers that the study's findings may be used in other situations, the researchers must decide whether the transfer is acceptable. This involves both the collection of data and the application of the findings.

*Dependability.* Continuity of data gathering is referred to as dependability in the same paper by Nassaji (2020). To confirm the accuracy of the findings, this will be carried out by a third party.

*Confirmability.* An article written by Nassaji (2020), stated that confirmability

is the process by which external parties evaluate the accuracy of data collection. In order to prove that the data acquired are not skewed but accurately represent the replies from the participants, the researcher must present an audit trail that details every step and defines every action

## 7.5. Ethical Considerations

*Voluntary Participation.* All involvement in this research study is entirely voluntary. Participants have the right to withdraw at any time or not to answer any specific questions.

*Informed Consent.* The participants can freely enter the study after receiving full information about what it entails for them to participate. Furthermore, they must first provide their consent.

*Only assess relevant components.* Only those components that are relevant to the research being done shall be evaluated.

*Participant Privacy.* Any personal information gathered from the participants shall remain confidential from the research study's beginning to end.

## 8. Results and Discussion

This chapter presents and discusses the results from the participants' responses from the audio-recorded interviews as well as the core ideas and themes in relation to the research questions of the study. The participants that were interviewed in this study were low-income parents around the ages 30 - 60 years old and had a monthly income of around ₱2000 - ₱7200 or approximately \$36 - \$130.

### 8.1. Research Question 1: What Are the Lived Experiences of Parents with Low Income?

To be able to carry out the study and answer Research Question 1, an in-depth interview with 8 participants was conducted to collect the necessary data needed to know about the lived experiences of each participant. This summary contains the following themes and theories that emerged and surfaced; 1) Lived Experiences with Low Income, 2) Family Structure Theory, 3) How Low-Income Families Spend Money Theory, 4) Feeling of Living with Low Income, and 5) Poverty and Mental Health Theory.

A summary of the themes relating to the first research question can be seen as follows in **Table 1**.

**Table 1.** Summary of the themes in research question 1. *What are the lived experiences of parents with low income?*

Core Idea/s	Theme/s
No Work, Low Source of Income, & Difficulty in Managing Limited Money	Lived Experiences with Low Income Family Structure Theory How Low-Income Families Spend Money Theory
Stressed, Satisfied, & Depressed	The Feeling of Living with Low Income Poverty and Mental Health Theory

### Lived Experiences with Low-Income

During the interview, the 8 participants shared their experiences as parents of a low-income family. They expressed what it is like to live with a low income and what frequent troubles and problems they face on most days. The following statements contain their answers and thoughts on the question:

*Yes. I consider this one...my family to the low-income. Because my husband's salary is low and he still has a loan, I just help with a sideline job so that I can also help my husband pay for the house. (P1, ID1, Q1)*

*Yes, because I don't have a job, husband, or income. My only income is that I have animals like those chickens and then vegetables. I also get a little support from my younger brother, it depends on him how much he gives to me. That's the only thing I have and which I'm saving to buy us rice, viand, pay for electricity, and pay for water. So, I don't really have a fixed income. (P2, ID2, Q1)*

*Yes, of course. I don't have any income and only my husband has. I have four children and one is in senior high. Of course, it belongs to a low-income family because our finances and salary are not enough. Sometimes money is even delayed, it's really not enough. (P7, ID7, Q1)*

*My difficulties? There's a lot because...it's like your money is limited, then you want to eat, and of course, your money is limited, we can't buy it. It's like I want to buy pork, but pork is expensive. It's hard, it's hard! When you don't have money, it's difficult. It's the same as that if my income is limited, I can only guess it will be enough for the whole month. (P2, ID2, Q3)*

*Yes. I can consider that we need financial support, especially now during difficult times, sometimes there is no proper job. The prices of commodities, rice, and fuel are increasing. Then I also have my students. (P8, ID8, Q1)*

*Not enough. There is a huge shortage. Like my son's transport fare every day, rice, electricity, water, it's not enough. I still have a student. (P4, ID4, Q2)*

*No money to buy certain things. I don't even have a job or a business. (P4, ID4, Q3)*

It is obvious that based on the answers of the participants, they live a difficult life as low-income parents.

It is challenging to raise a family when just one spouse works for the household, as is the case with Participants 1 and 7. With the source of income of the family still being low and not enough, it remains difficult for the whole family. Unfortunately, many low-income parents who are mostly mothers struggle tremendously to keep a job (Son et al., 2011). In this case, Participant 1 tries to do sideline jobs to help her husband pay the bills and their loan. However, Participant 2 worries about her money being limited to the point where she cannot buy the food she wants. Participant 2 also states the fact that her limited income can only be fit enough for the whole month. As said by Son and Bauer (2009) both adults and children should be able to eat nutritious foods and maintain a well-balanced diet, while this can be possible only when the presence of money is there. Lastly, Participants 4 and 8 find it difficult to manage their limited

money because they must provide for their children's studies daily. This sheds light on the importance of education in bettering the future of low-income households.

Education plays an important role in every person's life. Through having an educational attainment and educational background, one can open so many opportunities for economic advancement, breaking the cycle of poverty, life improvement, and reliable job opportunities. Based on the evaluated evidence in the study conducted by Engle et al. (2011), it appeared that educational interventions could enhance early child development. Engle et al. (2011) also emphasize that integrating early childhood development advocacy programs with conditional cash transfer initiatives is among numerous effective approaches for fostering early childhood development in low-income families. Moreover, investing in a child's educational development can help reduce inequalities caused by limited resources, challenges of growing up in a low-income family, poor nutrition, and limited educational opportunities. Therefore, education and finishing school is essential for enhancing the future of low-income families.

**Family Structure Theory** by Sigle-Rushton and McLanahan (2004) emphasizes how low-income families like single-parent households that are particularly led by women are more likely part of the low SES. It also specifies that the absence of a second income earner and the additional caregiving responsibilities can compound the economic difficulties faced by low-income single-parent families. Having only one parent to look out for the financial needs of the family greatly affects the well-being of the children and the parents. Problems such as financial constraints, academic performance, and mental health start to arise thereby increasing the problems that low-income families face. This theory correlates to the results mentioned earlier because only 1 parent of a 2-parent family is working and is their only source of income.

**How Low-Income Families Spend Their Money Theory**, developed by Gennetian and Gennetian (2022) is a theory that talks about what low-income families do with their money and where they spend it. This correlates to the statements made by Participants 2, 4, 7, and 8 in which they discuss their financial situation and how they spend their money. In the theory, it was mentioned that families close to poverty spend about 75% of their income on things like food, transportation, rent, utilities, and telephone service (Gennetian & Gennetian, 2022). This supports the participants' responses as they mentioned that they mainly spend their income on paying electricity bills, water bills, food, transportation fare, their children's studies, and other necessities. The theory shows that low-income individuals spend a significant portion of their monthly income on items and services required for basic nourishment, health, and shelter. Gennetian and Gennetian (2022) also denote that despite being significant costs that have an impact on quality of life, parenting, economic opportunity, transportation, utilities, and costs associated with acquiring and utilizing technology are not frequently covered by government programs or subsidies. In general, over two-thirds of families living in or close to poverty report significant out-of-pocket

food expenses, and families with children make up most households in the US that are food insecure.

### **The Feeling of Living with Low-Income**

The researchers asked the participants how it feels like to live with low income and the following are their responses:

*I'm satisfied, I'm satisfied with my small income. Because at 50 years old, I don't need to earn much because I only have one child. It's okay with us because...for me, I don't have a lot of expenses and because he's a special child, he doesn't go to school. So even though my income is low, it's okay with me, I'm satisfied with...at least I have an income. The only important thing for me is that I can buy rice, the only important thing for me is that I can buy food, pay for electricity, pay for water. (P2, ID2, Q2)*

*It's okay with me since I'm not very ambitious. At my age now, it's okay for me that I can only buy rice, I can only pay for water and electricity, and then I can only buy basic needs, especially now that I have a daughter. I don't even think about what else to buy anymore, I don't have to do it anymore at my age. (P2, ID2, Q4)*

*We will have problems where we need to get more money to buy rice...it's a problem, it's a pain, it's a headache. We borrow money from a neighbor...and sometimes no one lends us money so we borrow money from stores. (P8, ID8, Q3)*

*Maybe depressed. Right, depression has affected me. Then you lose your motivation or will to do something because sometimes you get depressed. (P1, ID1, Q4)*

*I just don't mind it. I don't think of it because it's easy to get tired if you keep thinking and stressing. I just ask God for help. (P3, ID3, Q4)*

*Yes, I get stressed. Then I just came to accept it. (P4, ID4, Q4)*

*I get sad when I think about it. I get stressed. (P8, ID8, Q4)*

*Nothing. There is not much, I just work to buy what I want. (P6, ID6, Q4)*

Participant 2 is satisfied with how much monthly income she has because she doesn't need to spend much on anything as long as she can pay her bills and put food on the table. On the other hand, Participant 8 shares how difficult it is to live with low income and for them having to owe money from other people or borrow money from stores selling food just to get money to use or for food to eat. Participants 3, 4, and 8 all feel emotions of stress, while Participant 4 experiences stress but simply accepts reality; Participant 1 adds that they occasionally experience depression. The statements portray how hard it is to live as a low-income individual. It can be recognized by their statements that it is a difficult challenge especially when it comes to mental health. Participants show how their socioeconomic status affects their mental well-being and what mental challenges it can give. Being a part of a low socio-economic group can cause a lot of challenges and stress in life. According to a study by Reiss et al. (2019), people with a low socioeconomic status encounter more stressful life circumstances and mental health challenges. Low-socioeconomic individuals experience stress due

to poverty because they are more exposed to stressful life circumstances than families of high socioeconomic status (Sano et al., 2021).

Ballentine, Goodkind, and Shook (2020) investigate the various ways taken by low-income parents who work stable, yet low-paying jobs. These parents deal with financial constraints by shifting from scarcity mindsets to investment-based tactics. Their study illuminates how these families manage their resources, highlighting resilience and adaptability in the face of economic hardship. The study discovered that low-income parents use a number of coping techniques to deal with financial restrictions. Budgeting, prioritizing necessary costs, utilizing community resources, and leveraging social networks are some of these tactics. Rather than falling to scarcity thinking, these parents adopt an investment approach. They see their wages as potential assets for their families' well-being and future security. Policymakers and practitioners can better support low-income parents' pursuits of economic security and upward mobility if they understand the diverse ways they use. However, in this case, low-income parents are not so knowledgeable in budgeting because of other constraints like mental health factors, stresses, and the lack of money to budget itself.

**The Poverty and Mental Health Theory** by Knifton and Inglis (2020), is mainly about the social, environmental, and financial circumstances in which people are born, grow, work, and age have an impact on their mental health. This theory relates to the statements of Participants 3, 4, and 8 because they all experience mental health struggles with their problems as being under a low income. Moreover, it is crucial to understand the life-long impact of poverty on the mental health of low-income individuals. Help towards mental health wellness of low-income individuals must be worked on by healthcare providers and the local government in low-income communities. Mental Health of low-income families and individuals should be prioritized more and the stigma around it must be diminished.

## 8.2. Research Question 2: What Challenges Do Low-Income Parents Experience?

A summary of the themes relating to the second research question can be seen as follows in **Table 2**; 1) Challenges Frequently Experienced, and 2) Dealing with the Challenges.

**Table 2.** Summary of the Themes in Research Question 2. *What challenges do low-income parents experience?*

Core Idea/s	Theme/s
Hard, No Money for Food, & Not Enough Funds	Challenges Frequently Experienced Use of Social Health Insurance Theory Food Insecurity and Food Insufficiency Theory
Hopeful, Positive, finding Strategies, and Working Hard	Dealing with the Challenges Parenting Challenges and Opportunities among Families Living in Poverty Theory

### Challenges Frequently Experienced

During the interview, we asked the 8 participants about their challenges and problems with having a low-income and they shared their experiences. The following statements contain their answers and thoughts on the question.

*Financial hardships... Sometimes my husband's finances are really lacking, then healthcare problems too, sometimes. Food insecurity? We can eat. We have more financial hardships because sometimes we want to go for a check-up, but we don't have the money. (P1, ID11, Q1)*

*For example, we eat every day, right? Sometimes, we don't have anything to eat, we don't have anything to buy, and of course we feel sorry for our children when they go to school every day. Sometimes when we are sick, we are too tired to move, tired to work, but we get up, we really work hard to have an income. (P1, ID11, Q3)*

*We will have problems where we need to get more money to buy rice...it's a problem, it's a pain, it's a headache. We borrow money from a neighbor...and sometimes no one lends us money, so we borrow money from stores. (P8, ID18, Q3)*

*We have food to eat because I have a sideline job, but sometimes the food doesn't taste great, sometimes it's just noodles because I'm on a budget. (P7, ID17, Q1)*

*We just borrow money from my husband's father. Then there are school fees as well to pay like contributions. We need more money. (P7, ID17, Q3)*

*When it comes to the topic of sickness, I hope that no one gets sick. It's okay to not have money as long as you don't get sick. (P5, ID15, Q3)*

*Sometimes people who buy from me don't pay. In that case, there is no money for food. (P3, ID13, Q3)*

Participant 1 experiences financial hardship relating to healthcare for there are instances wherein she wants to go for a check-up but cannot because of the lack of money. Low-income families may have limited access to healthcare facilities due to financial challenges. Compared to those with higher incomes, those with lower incomes are more likely to report postponing treatment, struggling to pay for prescription medications, and having trouble covering medical expenses (Cunningham, 2018). Moreover, this could result in using less preventive healthcare and decrease the likelihood of early detection of health problems (Cunningham, 2018).

At times, Participant 1 also experiences the challenges of not having food to eat because there is no money to buy it. This is the same for Participants 7 and 8, wherein they have problems on how to buy rice with inadequate money and sometimes they just eat noodles because they are on a tight budget. To cope with the lack of funds, Participant 8 borrows money from her husband's father. With their responses, it can be concluded that food insecurity is a frequent challenge that low-income individuals with families face. It is important that both adults and children can eat nutritious meals and maintain a diet that is well-balanced. In a

study conducted by [Shinwell and Defeyter \(2021\)](#) it was shown that many low-income parents in Scotland and England experience food insecurity on a regular basis. It was found that parents struggle with food insecurity throughout the year and use a variety of strategies to lessen its negative effects. Moreover, low-income parents are aware of the foods that make up a nutritious diet and they make an effort to buy healthy foods whenever it is financially possible to do so.

**The Use of Social Health Insurance in the Philippines Theory by [El Omari and Karasneh \(2021\)](#)** is a method of using a health insurance in order to get benefits like lessening a percentage amount of money in medical bills or just the aim to lessen health inequalities with offering free medical services to those of low-income households. This relates to the statement of Participant 1 in which the use of a PhilHealth Insurance card can be useful when they encounter illnesses or health conditions that could result in them going to the hospital. Furthermore, this can be used to make healthcare affordable for some low-income families. It is important for low-income families to attain a PhilHealth Insurance card to lessen their payments on medical services.

**Food Insecurity and Food Insufficiency Theory by [Hayes \(2021\)](#)** is a theory that defines food insecurity and insufficiency within households. In this theory, [Hayes \(2021\)](#) mentions that food insecurity is not just defined by having insufficient access to food but also a diet that lacks in quality, variety, or desirability. Furthermore, financial hardships and food insecurity are strongly associated, but other factors, such as physical or logistical barriers to obtaining or preparing healthy food, may also contribute to food insecurity. This can be related to the statements made by Participants 1, 7, and 8 wherein financial hardship has been a barrier for food insecurity.

According to [Bowen et al. \(2022\)](#), low population density and distance from urban centers are two distinguishing factors that profoundly affect social and economic ties in rural places. These, in turn, shape and contribute to other factors, such as limited access to food shops but perhaps higher availability to emergency food outlets, gardens, and farms, which influence how rural residents obtain food. However, few research have investigated why food insecurity is higher in rural areas from the lived experiences of food-insecure rural inhabitants.

According to [Nielsen et al. \(2017\)](#), a greater proportion of non-metro households received government food assistance (SNAP and WIC) free and/or reduced school meals, and related local and/or federal programs than metro households. Following the great recession, when government resources were increased, the support gap widened even further.

### **Dealing with the Challenges**

In this section, we asked the participants how they dealt with the challenges they've encountered.

Participants 1 and 5 pray to God and trust God for assistance. Participants 1,

6, 7, and 8 believe in doing their best and working hard. When challenges surface, Participant 4 mostly asks for help.

*Since my children are students, I do sideline jobs just to earn money, to pay for our rice and shelter. Sideline jobs like selling thrifted clothes online, and with that income, I can buy my children food, and pay for their transportation fares.*

**(P8, ID18, Q1)**

*I'll just find a way, just like if we have animals, or chickens, we will sell them, maybe we can sell them for rice. That's the sideline job. Just to be able to buy something.*

**(P7, ID17, Q2)**

*I pray to God. I also do my best too. I do my best to solve my problems. By being diligent in my work. And I just trust the Lord. I'm just trying to make a living.*

**(P1, ID11, Q2)**

*I just pray to the Lord; it will be solved as long as you just pray.*

**(P5, ID15, Q2)**

*I deal with it through trying and just doing my best.*

**(P6, ID16, Q2)**

*I usually ask for help. I ask for help.*

**(P4, ID14, Q2)**

*I will find a strategy.*

**(P8, ID18, Q2)**

Participants 7 and 8 positively find incomes in their own different ways and all 8 Participants have different ways of dealing with their challenges and problems. To conclude, they are hopeful and optimistic about the future and pray to God for assistance and guidance. Zippel and Sherman's (2021) study reveals that ten of millions of individuals, particularly those living in families with children, struggle to pay their bills or put food on the table. But with the participants' attitude towards life adversities, it can be related to Carver et al. (2010), that wherein times of adversity or struggle, higher optimism levels have been correlated with improved subjective well-being. Moreover, optimism is an individual difference variable that measures how much optimism people have for the future despite challenges it may come with (Carver et al., 2010).

**Parenting Challenges and Opportunities among Families Living in Poverty Theory** by Beasley et al. (2022) states that families' battle to make ends meet is one of the largest challenges that millions of families in the United States and around the world are dealing with in the twenty-first century. Families work hard to keep their children safe, feed them every day, while battling with stigma and discrimination that impede their ability to access resources for their children. Living in poverty becomes a major challenge by impacting the way parents fulfill their parental responsibilities, making it difficult to execute parenting duties on their children (Beasley et al., 2022). This theory by Beasley et al. also clearly illustrates the daily pressures and obstacles that low-income parents face such as inadequate housing, poor community infrastructure, limited options for buying food and other necessities, lack of health insurance, inadequate educational resources and opportunities, longer commuting periods, and few opportunities for reliable childcare. In conclusion, it is clear enough that poverty is an additional risk for families that are already facing financial and other difficulties.

### 8.3. Research Question 3: What Is the Common Help That Low-Income Parents Receive from the Government?

A summary of the themes relating to the third research question can be seen as follows in **Table 3**; 1) Given Help by the Government, 2) No Help Received from the Government, and 3) Unfair and Biased Treatment.

#### Given Help from the Government

Participants 1, 2, 7, and 4 all indicate how they have received help from the government.

*I have 4P's. I also received help from the government. Oh, my husband also has SSS and PhilHealth. (P1, ID1, Q3)*

*The help I have received from the government at the moment...seems to be the one for the senior citizens. It was only once. I received 3000 pesos. (P2, ID2, Q3)*

*Yes. I have received help from them, in the barangay. (P7, ID7, Q3)*

*I don't receive help always, maybe just twice a year. (P4, ID4, Q4)*

Participant 1 says that they have received help in the form of PhilHealth, SSS, and 4P's. Participant 2 has received cash assistance available for the senior citizens. Both Participants 4 and 7 received help from the local government unit but not frequently. Both rural and urban locations have some degree of low-income family population, therefore community services like government financial aid have been highly beneficial to low-SES families (Lazar & Davenport, 2018). And because low-income households struggle to meet their fundamental necessities to enhance their quality of life, community resources play a crucial role in helping low-SES families (Lazar & Davenport, 2018).

**The Use of Social Health Insurance in the Philippines Theory** by El Omari and Karasneh (2021), is a health insurance that improves the use of medical care by reducing its costs for indigent patients. This theory can be related to their statements because Participant 1 has a PhilHealth insurance card, and it is important to emphasize that low-income families should always make sure to have one. Furthermore, government help has been given not only through PhilHealth Insurance but also help like SSS, 4P's, and other help towards senior citizens of the Philippines.

#### No Help Received from the Government

Participants 3, 5, 6, and 7 all share the same experiences of not receiving any help from the government.

**Table 3.** Summary of the Themes in Research Question 3. *What is the common help that low-income parents receive from the government?*

Core Idea/s	Theme/s
4P's, SSS, PhilHealth, Cash Assistance & Etc.	Given Help from the Government Use of Social Health Insurance Theory
Experienced Zero Help from the Government	No Help Received from the Government
Biased and Unfairness	Unfair and Biased Treatment

*Nothing. (P3, IDB, Q3)*

*I don't have 4P's. We didn't get any help from the government. (P3, IDB, Q4)*

*None. Sometimes when you get a checkup there is a fee, when you get rabies you have to buy medicine, yet they say that it's free, but then they say that they've run out, when my son was bitten I had to buy it myself. If you don't have money, you don't have anything. (P7, IDIA, Q4)*

*Oh- Uhm, -nothing. (P5, IDI5, Q2)*

*Nothing. (P6, IDI6, Q2)*

Participants 3, 5, and 6 all had not received any help from the government. Meanwhile, Participant 7 shares an experience wherein her son got bitten by a dog and it was said in the barangay that there would be free anti-rabies injection but then it had run out, this resulted in Participant 7 buying it herself from her own pocket. Participant 7 adds that “*If you don't have money, you don't have anything.*”. It is known as a fact that the government does what it can to help those in need, but Participants 3, 5, 6, and 7 were one of those who were not able to be given help by the government. Research and study on the experiences of those low-income families who were not given help by the government is uncommon and rare thus the researchers were not able to source any related literature on this matter.

The researchers also could not source for theories on this matter. They found it difficult to find a research study on the experiences of low-income families that received no government assistance. This research will be able to fill into the existing research gap and hopefully encourage other fellow researchers to delve deeper on this topic.

#### **Unfair and Biased Treatment**

Participants 7 and 8 share their experiences on the biased and unfair treatment they got from the programs implemented by the government.

*Those who are poor and need it should be the ones receiving the help. But it's different because they are not really favored, not the poor who are poor. The rich are already rich and it gets worse. If someone is rich, then they will be put first, is that what it is? (P8, IDI8, Q1)*

*Yes, they have programs, the problem is that we are not being included those who should be included.. What they list is their acquaintances, but those who should be included are not included. (P7, IDI7, Q2)*

*There was one program called TUPAD, but we were not included. They chose who they wanted to list. (P8, IDI8, Q2)*

*The people who facilitate 4P's should personally look to see the situation, they should go house to house. The family must be qualified, most are not the same as our income because the ones chosen are usually rich. (P8, IDI8, Q3)*

Participant 7 shares that there are programs available, but people like her are not being included due to the facilitators of the program being biased and only listing those who are their acquaintances. On the other hand, Participant 8

shares that those who are poor are not given the help they need but instead those who are rich are receiving it. Participant 8 also adds that those who facilitate 4P's should personally look into the situations of those families applying for it so that those who really are qualified will be the ones given the right help.

In the study of [Rahman et al. \(2021\)](#), any government of a country must be concerned about the financial health of those from a lower income group since they have the most difficulty in meeting their basic needs. Because despite its importance, not much is known about the financial health of those in the low-income population. According to [Rahman et al. \(2021\)](#), when predicting financial well-being, financial behavior is the most important antecedent, followed by financial stress and financial knowledge. Therefore, to ensure the financial well-being of those in lower income groups, it would be necessary to manage financial stress, manage a balance between income and expenses, and then raise financial literacy ([Rahman et al. 2021](#)). Moreover, governments should seek to provide institutional interventions to provide low-income groups with reliable jobs and financial literacy to manage their living standards.

## 9. Summary, Conclusion, and Recommendations

This chapter contains a comprehensive summary of the study's significance. Discussed in this chapter are the following: Summary, Conclusions, and Recommendations of the Research.

### 9.1. Summary

It was discovered in this qualitative study, "Understanding Low-Income Parental Experiences," that these parents deal with issues like financial difficulties, lack of access to jobs, education, healthcare and food. The purpose of the study was to learn more about the challenges faced by low-income parents in making ends meet and the obstacles they must overcome. Moreover, the goal of this study is to respond to the research questions concerning the real-world experiences of low-income parents. The questions that are posed are: 1) What are the real-life experiences of low-income parents? 2) What difficulties do low-income parents face? and 3) What kind of government assistance do low-income parents typically receive?

An in-depth interview was conducted with 8 participants between 30 - 60 years old and with a monthly income of around P2000 - P7200. The first question (1) asks about the lived experiences of low-income parents and based on the answers gathered throughout the study, it was shown that in the first research question (1), the main emerging theme was "Lived Experiences with Low Income" and with the following theories "Family Structure Theory, How Low-Income Families Spend Money Theory". The results gathered in response to the first research question that the participants try to do the best they can with the limited amount of money they have. They spend it wisely on food, bills, and other necessities. It is difficult for them to have an income and so they make sure not to

waste any money that they have. The other theme that has also emerged from the first research question is “Feeling of Living with Low Income” that goes along with “Poverty and Mental Health Theory”. In this part, the interviewed participants have shared how it feels to deal with the problems they face as a low-income parent. Most of them feel stressed, others feel satisfied with what they can afford, while others have felt depressed.

The second question (2) asks about what challenges low-income parents experience and based on the answers of the participants, it was found that the main theme was “Challenges Frequently Experienced” along with the theories “Use of Social Health Insurance Theory & Food Insecurity and Food Insufficiency Theory”, this theme results with the specific challenges and problems low-income parents frequently face. In detail, the low-income parents find it hard and extremely difficult to not have enough funds for basic necessities like food, transportation fare, and much more. And the other theme emerging from the second (2) research question is “Dealing with the Challenges” along with the theory “Parenting Challenges and Opportunities among Families Living in Poverty”. To summarize, when faced by adversities and challenges, the low-income parents persevere with hope and positivity to overcome any battle all while finding strategies and working hard to solve these problems.

Lastly, on the third question (3) that asks about what common help low-income parents receive from the government, the main theme that emerged from the answers of the participants was “Given Help by the Government” along with “Use of Social Health Insurance Theory”. It was showcased in this theme what help the participants have received and how frequently they have received it. Another theme under this research question is “No Help Received from the Government” which tells about the participants who have received zero help from the government. To delve in deeper, the last theme found under this research question is “Unfair and Biased Treatment”.

This last theme talks about the experiences of the participants in terms of how the government chooses whom they should help. It was expressed here that there was a bias in picking whom to provide give help to, and that some of the participants were one of those who received unfair treatment.

The researchers were able to comprehend and learn more about what life is like for low-income parents. The research was able to examine the many participant narratives, including their concerns, experiences, and difficulties in having these challenges. Despite the study having only 8 participants, it puts the researchers into a realization that the majority of the challenges and experiences documented and transcribed from this in-depth-interview are shared by many, if not by most low-income parents.

## 9.2. Conclusion

To conclude the first research question (1), the statements of the participants reveal the lived experiences and the difficulties they face on most days as a

low-income parent. These struggles include budgeting, low funds for food, lack of a permanent job, and insufficient finances. It really tells how there is not enough money at all to raise a whole family and so they struggle with small income and being unemployed. In light of this, attaining an education early on before parenting is really crucial as it provides individuals with the knowledge and skills necessary to secure better employment opportunities and improve their economic status. The answers from the interview also expressed how and what it is like to struggle with these problems and have them affect your mental health. The responses conclude that they feel emotions of stress and sometimes depression.

Moving forward, to conclude the second research question (2), their statements imply that they experience financial hardships when it comes to health-care, getting necessities like food, transportation fares, and much more. While they experience challenges, the participants seem to have optimistic visions for the future no matter what challenges or problems that may come their way. They believe in God for assistance, and they are hopeful that good things are coming.

Now lastly, to conclude the third research question (3), this explored whether the participants have received help from the government or not. Some have shown satisfaction that they have received government help while others show disdain for they were ignored and not included. They also tackle how unfair and biased treatment should be stopped when choosing who to be included for programs in the government.

This research was truly an eye-opener on how there are a lot of low-income parents who experience the same as the research's selected participants. The researchers are grateful enough to have conducted this research and hope to have widened the idea and perception on the lived experiences and challenges of low-income parents.

### **9.3. Recommendations**

These findings will provide information on the lived experiences and struggles that low-income parents face. The valuable insights found in this research will be useful to future researchers who may use this as their source. Moreover, this will be helpful as well to policymakers, and government agencies informing them of the challenges faced by parents of low socioeconomic status, thus allowing better ideas on help programs and assistance to be implemented. This will also help advocacy groups by giving them detailed research on the experiences of individuals with low income, mainly those who are parents. All in all, this will be beneficial to anyone who is interested in knowing more and making more research about the lived experiences of low-income parents as it is essential to conduct more research on the issues they face in order to one day alleviate their struggles and reduce the number of low-income families who suffer.

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## Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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