The Impact of Tax Reform for Acceleration and Inclusion (TRAIN) Law on Poor Income Class Families: A Phenomenological Study

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ABSTRACT

This qualitative research through phenomenological approach in which it is made to gather important data and information based on the participant's experiences of the Tax Reform for Acceleration and Inclusion (TRAIN) Act. The interview collected data using in-depth interview where the questions were semi-structured for deeper clarification and further discussions. After the data was being collected, there were three themes formulated as the effects after the implementation of TRAIN law on poor income class families. According to the findings, the impact of TRAIN law to the poor are mostly the basic need such as food in which it is needed to reduce their budget for them to survive since there are other things that needed to be paid such like utility bills and debts. Furthermore, it also affects the mental and well-being of a person such as anxiety, stress, and depression due to financial problems. It is therefore concluded that after the implementation of TRAIN the poor income class families becomes poorer.

Keywords: Qualitative Research, Phenomenological Approach, TRAIN Act, Interview

INTRODUCTION

Background of the Study

According to Matthew (2018), in America, the Republican tax/cuts reform bill signed into law by President Donald Trump. It is the reduction of individual income tax rates, and corporation taxes were cut. But the problem is the poorest people in America perceive that after tax income, tax for them is a fall. Based on what Congressional Budget Office estimated repealing the consent will lead 13 million or fewer people which will be having insurance over the course of a decade. Wherein, that reduction coming among the poverty people signed up for Medicaid and subsidized Obama care coverage, so it means that lower effective incomes for the poor Americans.

Meanwhile in the Philippines, according to Layug (2018), stated that since the implementation of the TRAIN Law signed by President Duterte, a lot of sectors believed that this law is a 'burden' for poor people. Wherein, TINDIG PILIPINAS said that TRAIN wreck had caused untold sufferings of the poor due to the higher inflation that affects the rice, fish, and all the Bahay Kubo vegetables where it increases the prices radically. Moreover, according to Cruz (2018) where Rep. Alejano quoted that the increase of prices most especially the basic good has hit the poor Filipinos the hardest. Rep. Alejano also argued that during the deliberation of this law, Duterte mentioned that the inflation rate would be only up to 4% and this tax law would only affect the rich people; however the inflation rate already reached in 4.5% which affects the 86% of people who are mainly affected by this law which is based from the statistics of Pulse Asia.

In a survey conducted by the University of Mindanao Institute of Popular Opinion (UM-IPO) about 47 percent of the Dabawenyos are against of Tax Reform for Acceleration and Inclusion (TRAIN) law. 9 out of 15 Dabawenyos already felt the impact of TRAIN law due to the increase in the

price of products especially the soda and sweetened beverages, and the increase of 3 centavo for every kilowatt-hour (kWh) for the first year of implementation of the law by Davao Light and Power Company (DLPC). As they experience the increase the price on the goods, they haven't thought that the TRAIN would be beneficial in the long run, (Vega, 2018).

A previous study conducted by Jason Furman, (2006) entitled "Tax reform and poverty" states that the tax system has a big impact on poverty, as it affects the incentives for economic decisions like working and saving, and more particularly in the distribution of the funds for the improvement of the society. Any form of a reduction in taxes has to undergo through trade-off like moderate-income families and any means of- tested program. A higher subsidiary rate results to a well-targeted cost-effective plan as it remove tax cuts/ transfer. The government presented an alternative approach so that the inconsiderable rates. The government offered an alternative method so that the minor rates that are entrenched in the tax and transfer systems would be reduced. For lower-income families, this approach would do a little help. The taxes would probably lessen, while the transfers for lower-income families would increase without increasing insignificant rates. The alternative approach that was presented is very poorly targeted and expensive.

The uniqueness of this study is that the researchers can infer the views and insights of the Filipinos especially the poor income class families in Davao City about the Tax Reform for Acceleration and Inclusion (TRAIN) Law. This research is at the moment concern in this country, in which this study seeks to investigate about the middle and low-class Dabawenyos who are at this time affected in the current inflation rates and tax reform in the country. Furthermore, this will relate most of the Dabawenyos since this law was recently implemented by President Duterte under the Republic Act no. 10963.

Also, this research is all about the response and subjective perspective of Filipinos, most especially the Dabawenyos about the implementation of the law signed by President Duterte which is the Tax Reform for Acceleration and Inclusion (TRAIN) law. It talks concerning how this law affects the society most especially the poor income class families, and how did they cope up after implementing the TRAIN law. Despite the higher impose prices of the sweetened beverages and other commodities. This research will also deliberate about their viewpoint if this law would bring hope for a better economy. The researchers would like to discern the poor income class families about their insights and their feedbacks about the inflation rate in the common goods. In which this study aspires to spread responsiveness and awareness to the community especially to the Dabawenyos about TRAIN law, for them to understand its purpose and objective which is, in fact, a helpful to every Filipinos. And also, this study aims about how this law can be a way for a better Philippines, a nice place to live in, with better opportunities and panorama for every Filipinos.

Purpose of the Study

The purpose of this phenomenological study is to explore insights and views of the unfortunate income class families about TRAIN Law specially in Davao City. Moreover, the researchers would like to outline the factors if this law will give success and progression to the economy while it affects the Filipinos, especially to the poverty-stricken income class families when it terms to the higher excise tax and inflation rate, nowadays. Additionally, the researchers expected that this study would provide not only the understanding of TRAIN law but also substantial data to give responsive solutions and awareness to the other people and to the government concerning about the effects that TRAIN law is giving to the low income class families. It is also to contribute further information and awareness about how TRAIN law is beneficial to the Filipinos.

Research Questions

This study aims to fulfill and respond this phenomenological study of the following questions:

1. What are the views and opinion of poor income class families on TRAIN Law?

Theoretical Lens

The phenomenological study is affixed with the following theories that will serve as basis which will be the guide for the discussion and interpretation of the attain results.

Keynes (1930) theory also called as Trickle Up which will be utilized by the researchers which feature the importance of beneficial policies to the low and middle class towards achieving beneficial effects in the country. As indicated by this theory, it looks like the fountain effect that undergoes an upward process by enabling it to begin from the bottom primarily the low class until it reaches over to those considered as wealthiest ones. It represents the fairness which is the key to efficiency, an increase in the quality of life and financial development by giving the ones who are all the more financially incapable and assistance in the form of tax reduction. In such manner, the researchers will highlight the chose low-class individuals' experiences and insights if the TRAIN Law genuinely gives equity, advantage, and enhancement contrasted with the previous tax system. Such a revelation will result in the clarification of issue and deficiency within the participants' viewpoint.

Keynesian Economics Theory of Keynes (1930) focused on macroeconomic forces in which it emphasizes the role of the government in

providing economic security in its people most especially the poor. It is believed that the overall growth in income is ultimately the most effective solution in poverty removal. Wherein, publicly provided capital played a vital role in economic prosperity. However, this publicly provided capital is using excessive inflations for the government to give progression to the economy. In line with this, the researchers will emphasize the chosen poor income class families about their idea if the TRAIN law provides economic growth in the country through inflation rates as well as to eradicate poverty.

Fiscal Psychology Theory (n.d) will likewise be viewed as where it presents the role of the taxpayer's opinion on the government as a vital aspect. According to (Lewis, 1982), this approach emphasizes the significance of policies created by the government to enhance the participation between the taxpayer and the government. As needs are, the presence of government initiatives and different opinions it garners from one sector of the common laborers aligns with the topic of the study. It will give identification on the general view and the factors arriving as such discernment by the selected working and poor income class families on a particular law as connected in the Tax Reform for Acceleration and Inclusion (TRAIN) Law.

REVIEW OF RELATED LITERATURE

The proposed study is about the “Perceived Effects of Tax Reform for Acceleration and Inclusion Law on Poor Income Class Families,” which explore insights and understanding about the Tax Reform and Acceleration Inclusion (TRAIN) Law, especially to the poor income class families. We can relate the study to the following:

Inflation and Income Inequality: Is food Inflation Different?

This study is related to the work of Walsh & Yu (2012) wherein it relates to the researchers’ work to the above mentioned because TRAIN Law affects the commodities price through imposing high cost in the market. Moreover, due to the similarity of its idea about the rapid growth that pushed up commodity price around the globe, raising questions about whatever a seemingly unstoppable rise in food price burden the problems faces by the poor around the world. While inflation is often seen as aggravating poverty and worsening the income distribution, distinguishing between food and non-food inflation could be merit. Higher food price can hurt the well being in urban areas but may benefit the producer.

The Distributional Impact of Taxes and Transfers: Evidence from Eight Low- and Middle- Income Countries

According to Inchauste & Lustig (2017), which emphasizes determining the different impacts and inequalities of Middle- class specifically the Low- income class families from the government implemented policy in promoting growth, widening of opportunities to cater the needs of the citizen, and minimizing poverty with the help of the implemented plans.

Poverty in the Philippines: Cause, Contrast, and Opportunities

This study is related to the work of Asian Development Bank (2011) because it showed the current problem that the nation is facing with regard to the economic crisis here in the Philippines wherein the poor people are more likely affected. This case study is related to this study because it disproportionately affects the poor income class families. Wherein, the rich people get richer and poor people get poorer. The Philippines is suffering from poverty and inequality which is a huge challenge as a result of the global financial crisis and increasing prices of food, fuel, and commodities that kept the country from progressing with the same levels with the neighboring nations. One of its main factors is the high inflation rate that is likely felt by the poor income class families making them think the utmost burden.

Taxing the Poor, Doing to the Truly Disadvantage

According to New & Brien (2011), stated the similarities of this study with the experiences of each who suffer from taxation. Making poor income families too practical in purchasing their needs which is a good sign but somehow limits their access from all the basic need they needed. As a result, everyone is not guaranteed to meet their satisfaction especially those how cannot afford to buy goods namely the poor income class families. This narrative study shares the same goal with this research on how the government perceived the effects of the increased pricing of commodities to the poor income class families.

The Tax War on Poverty

On the other hand, according to Tahk (2014) in recent years, the war on poverty has moved in big part into the tax code. Scholarship has begun to observe that the tax laws, which once worsen the problem of poverty, have grown to be an increasing number of powerful tools that the federal government uses to fight against it. Questions stay about how this new tax

war on poverty works, how it is unique from the decades of non-tax anti-poverty coverage, and how it could improve.

In line with Tahk (2014) study, thus the article then analyzed those separate provisions as an entire, figuring out their underlying commonalities and how these have caused the ever-expanding tax battle on poverty. These commonalities included political feasibility, problems of distributive fairness, less stigmatizing of program recipients, administrative ease, program flexibility, neglect of the extremely poor, and vulnerable legal infrastructures. Taking these commonalities under consideration, the article then proposed ways in which tax lawmakers and tax lawyers can surmount the low features of the tax conflict on poverty and significantly enhance its effectiveness in attacking poverty. With some of these changes, and with the right evaluation mechanisms in place, the federal government may additionally soon be able to figure out whether the tax war on poverty could end up even more effective than its non-tax counterpart. To make this possible, however, tax lawyers should include the extent to which tax law has ended up the new poverty law and use tax tools to fight the country's continuing war on poverty.

Measuring Richness and Poverty

According to Peichl (2006), the rearrangements of the tax system is a target of numerous pay charge change recommendations. These are not easy because this unpredictability prompts high constant costs for citizens. The intricacy of the tax system is likewise observed as an impediment to reasonableness and productivity. For example, complexity is believed to impede accomplishing reasonable appropriation of the taxation rate since it may enable citizens with high wages to use consider escape clauses and decrease their taxation rate. The present paper evaluates the effect of duty disentanglement a mix with a level expense rate on the circulation of after assessment pay and the negligible salary impose rates looked by changed

sorts of citizens. The change in peripheral salary assesses rates might be considered as unpleasant markers for the contortions brought about by the duty framework. The investigation depends on the reproduction display for the German duty and tax system (FiFoSiM) utilizing salary charge microdata and family unit study information. They assess disentanglement as the abrogation of a lot of conclusions from the expense base incorporated into the German pay impose framework. If these measures are joined with a decrease of wage assess rates to protect income non-partisanship, the distributional effect relies upon the sort of rate plan change. We additionally consider the impact of these expense measures on the peripheral salary assess rate. In writing, quantitative investigations of the effect of duty improvement on the effectiveness of the expense framework and the dissemination of income exist just for the U.S. In an ongoing commitment, Gale and Rohaly (2003) consider the impact of various expense improvement recommendations. In addition to other things, they think about the arrangement of a level rate pay charge, joined with esteem included duty change. They locate that such an expense changed would build the taxation rate of the white collar class and lessen the taxation rate for high and low earnings. Hurricane et al. (1996) breakdown the impacts of presenting a level of duty in the US as per the idea of Hall and Rabushka (1995) and comparative renditions. They presume that high pay family units benefit most while families with low salaries experience the ill effects of a level assessment change.

However, the study of Arnold (2001) stated the connection between assessment structures and development isn't liable to this uncertainty. If some assessment instruments are to be sure more unsafe to financial development than others, at that point one ought to have the capacity to recognize these examples in the information when contrasts in the dimension of expenses are controlled. This study inspects whether there are undoubtedly such examples noticeable in a board of 21 OECD nations over the most recent 35 years and whether a more grounded dependence

on a few classes of assessments is related with more grounded development performance.

The proof exhibited in this study depends on a genuinely standard observational model of financial development that can be obtained from both neoclassical and endogenous development models. It considers the primary determinants of GDP per capital distinguished in the past development writing, including the collection of both physical and human capital. On the other hand, one important element of the examination is that all details are measured under an “administration spending limitation,” which considers that to decrease one assessment; another must be raised if incomes are to stay unaltered. Taking into consideration of the basic direct requirement permits a review of impartial income changes in the expense structure and in this manner a correlation between distinctive classes of duties and their relationship to economic development.

Tax effects on work activity, industry mix and shadow economy size: Evidence from rich-country comparisons

On the other hand, the study of Davis and Herekson (2006), gives thought about assessments on work and utilization lead in imposing shirking, and tax avoidance on a few edges. The expense initiated substitution of family unit generation, and relaxation for market merchandise and administrations are reliable documents of duty shirking. The outflow bring about the replacement of underground work movement for work in the lawful market division, and the utilization of merchandise and enterprises created in the underground economy to escape tax assessment are illegal types of tax avoidance. The measure of the family unit and underground divisions proposes the potential for a big tax-induced preoccupation of profitable movement far from the market part.

Comparison between the Effect of Goods and Services Tax and Wealth Tax on Low Income Households: a Theoretical Study

The work of Ismael (2015) explains that tax assessment is a noteworthy wellspring of government income. In customary financial matters, there are a few sorts of tax assessment, for example, deals, and administrations expense, products, and ventures impose, salary charge to give some examples. On the off chance that the administration income isn't adequate to back government spending, the legislature may build the expense rate or execute another kind of tax assessment to get more profits. Malaysia is additionally considering changing the country's expense framework by presenting a Merchandise and Enterprises Assessment (GST). GST is intended to supplant the Deals and Administrations Expense (SST) that has been utilized in the nation for quite a few years to deliver more income. GST is a utilization assess forced on the offers of merchandise and enterprises. In a few nations, it is likewise called Esteem Included Assessment (Tank). Numerous contentions host emerged from different gatherings including academicians, experts, government officials and the country all in all worried on how GST will influence the market cost. In connection to this contention, this paper investigated the impacts GST may have on low-salary families. Toward the finish of the investigation, an examination was made against riches assess (zakat) to offer arrangement suggestions for the usage of such a change. This investigation inspected related writing on the impacts of GST and riches measures on low-pay families and incorporated the fundamental contentions to examine the two sorts of duties. This investigation demonstrated that riches charge (zakat) is desirable over low-salary family units and lifts the economy when contrasted with GST.

Commission on Taxation report

According to the report of the Commission on Taxation (2009), in guiding some of Ireland, they will play a vital role in the future policy. There is one prediction role if there will be returns to be raised, it will have to be done in one (or both) of two way. First is to is to widen the base taxation, expanding of the sets of good service and activities has a tax. And the others would increase its rate on the existing tax base while deficit reduction takes place either on the revenue or spending side. Spending reduction it is difficult in industrial democracies. Therefore, increasing revenue measures will play a significant role in deficit reduction in Ireland. According to the analysts, when the tax rates rise, the distortions they cause will increase rapidly than the tax rates themselves. The economic distortions of a tax increase with the square of the tax rate, 20 percent to 25 percent are less costly than 30 percent to 35 percent or 40-45 percent. There is a way to make tax rates as low as possible. It should be done subject to revenue constraints, which implies if you're going to raise a certain amount of revenue you need to undertake to broaden the base over you're levying your taxes.

Commission on Tax Report

According to the study, Tax-induced changes in behavior and efficiency effects are important to recognize. Those are not the only concern in tax design. Policymaker must also consider the distribution of the tax system. There is often trade-off between an efficient tax system which has a broad base with low rates and tax system which has a distribution profile were elected leaders are attracted, which doesn't place substantial burdens on those with comparatively low ability to pay. The trade-off between equity and efficiency could be a perennial issue in tax design. In an analysis of tax policy and tax reform, it's essential to recognize that taxpayers respond to taxation. It is often one among the insights that economic analysis adds accounting discussion of potential tax charges. This is one of the key

insights that economic analysis put on the accounting discussion of potential tax changes. There is a fact stated about tax policy. Tax policy: we cannot say that taxes changed. Thus, we can study their effect because taxes changed for a reason- and that reason cause changes in taxpayer. According to the study (Tax Reform Act), concludes that reducing taxes on labor earnings has substantial and positive effects on the labor supply of secondary earners, primarily married women.

My Beautiful Tax Reform

Slemrod (2009) emphasized that the simplicity and compliance and administration costs cannot be independently evaluated of some standard of tax enforcement and intrusiveness. Many provision makes the tax system complicate because other people thought that they added fairness or promoted a desirable objective. Therefore, simplifying the tax system creates a trade-off with equality, social goals and tax enforcement.

Awareness and Perception of Taxpayers towards Goods and Services Tax (GST) Implementation

Lastly, this study of AZuriadah IHazianti (2016) stated that declaration the proposed usage of Products, and Ventures Expense (GST) are made by the Head administrator of Malaysia in Spending plan 2005. In any case, the execution has been postponed, and the legislature has settled the choice to actualize it on April 2015, as they are needed to get open input before putting it into reality. As of not long ago, numerous networks are less understanding concerning the GST framework and give a negative observation about it. Likewise, this investigation endeavors to discover what dimension of mindfulness and discernment to GST citizens in Malaysia. This investigation comprises 256 government workers of the auxiliary teachers in the territory Kuala Kangsar, Perak. Information gathered utilizing polls. The outcomes demonstrated that the dimension of mindfulness was moderate and most of the respondents give a high negative recognition to

the effect of GST. Which, in the end causes most the respondents did not acknowledge the usage of GST in Malaysia. Presentation Expense is a noteworthy supporter of government income for some, nations, including Malaysia. In light of a survey of the Malaysia government's income for the year, 2011 uncovered that immediate expenses and roundabout charges speak to more than 70 percent of all-out national pay (Treasury Malaysia, 2011). On the off chance that the duty income builds, the legislature can execute different activities to drive financial development. By Malaysia's objective of turning into a created country continually 2020, the administration intends to execute charge changes intended to make the current expense framework less complex, increasingly straightforward and progressively proficient. Expense change is likewise essential to expand income and financial development. Accordingly, Malaysia means to execute the products and enterprises impose (GST). GST is not an extra duty to a purchaser, as it just replaces the current deals assessment and administration charge. The two deals assessment and administration charge are single stage charge, forced on the conclusive customer while GST is a multistage duty, and it is to be gathered toward the finish of each middle of the road dimension of generation.

METHODOLOGY

These are the processes that have been used to explore and study the effects on Tax Reform for Acceleration and Inclusion (TRAIN) Law of poor income class families in Davao City.

Research Design

This a qualitative study through the phenomenological method in which it is made to gather significant data and information. According to De Vos (1998), stated that the phenomenological approach has to do with comprehending and analyzing the meaning that participants offer to their daily lives. The qualitative study centers on the worth of human behavior (Ferreira, Mouton, Puth, Schurink & Schurink, 1988). The central goal of this method is not to oversimplify, instead to understand and interpret the meaning and information that lie beneath everyday human actions (Bailey 1987; Bogdan & Taylor, 1975; De Vos, 1998; Ferreira et al., 1988)

This Qualitative design deals with the information that is mainly verbal and derives meaning from the participant's point of view which also intend to understand the significance that people attach to daily lives (Bless & Higson-Son, 1995; De Vos, 1998). It is appropriate to use the qualitative approach for this study since the data gathered and used concentrates on the participants' opinions and their own experiences on how they expose what they understood and the way they decipher it. Marshall & Rossman (1995) stated that qualitative study is distinctively matched to discover the unexpected and to exploring new possibilities.

Sampling Method

According to Crossman, 2018 stated that a non-probability sampling technique or called as purposive sample is used to pick up a sample of participants who provided sufficient information which is helpful for this qualitative study. Purposive sampling is a method of which it selects participants based on the attributes in a specific population. Wherein, it is also based on the purpose of the study. Purposive sampling could also be called as judgemental, selective, or subjective sampling. Purposive sampling is useful if your goal in your study is to have gathered rich-information. The researchers gathered data from people with diverse backgrounds to have different conclusions and information.

Participants

After identifying the prospective participants, the participants were approached and invited to participate in the study. Information sheet was presented to them informing about their right to refuse to participate, and that participation was voluntary. When participants agreed to participate, they were also aware of their right to withdraw from partaking in the interview. Also, they were informed that the information that they stated in the discussion should be treated with confidentiality. Lastly, each of them was given a consent form for the participation and for the audio tape recording the signed in the consent that was presented.

The participants consisted of four (4) Dabawenyos who are from poor income class families from Davao City. The low-class family are those people who have always been in financial problems.

Research Instrument

In this phenomenological study, the instruments which will be utilized are the interview questions. The questions will undergo an evaluation and validation process, whereby will be conducted by the validator, Mr. Joseph Dave M. Pregoner. After the so-called validation, the questions will be pilot tested. The interview will be recorded for authenticity purposes; questions are written and asked in English. But also can be asked and answered in vernacular, depends on what language they are more likely to understand and more comfortable to express their answers.

Data Collection Method

According to Ferreira et al. (1988), interviewing is the most essential instrument in collecting data. The researchers collected data using a scheduled face-to-face individual interview. The interview conducted by the researchers was semi-structured, whereby a list of issues and questions to be discussed were prepared before the interrogation. The semi-structured interview gave the researchers a chance to go deeper for clarification and further discussion about those meaningful and relevant issues that arose during the interview. Necessary questions that will suit the participants were elaborated. The face-to-face interview gave the researchers an opportunity to read the non-verbal communication and reactions, which was proved to be helpful in data analysis. The dialogue were recorded through audio and later transcribed.

Acceptance and understanding were said to be part of the primary roots of semi-structured interviews according to Bogdan & Taylor (1975). In which it was proved to be a valuable advantage in creating a connection between the researcher and participants which the participants did not seem to bother the non-judgemental standpoint towards them. As mentioned by

(Ferreira, et al., 1988: 147), that during the interview, the researcher is attentive with the involvement of any emotional aspect which can “affect the validity and the reliability of the data.” It is said that to create an open and comfortable conversation with the participants, the interviewer must be responsible for generating that type of atmosphere according to Bogdan & Taylor (1975). This was attained by letting the participants pick and choose their designated areas to conduct the interview.

Data Analysis Method

With the use of the thematic content analysis method, the results were able to be examined. The method of data analysis was described as the analyzation of information by classifying them into different categories with the structure of themes, concepts or similar features, (Ezzy, 2000). Based from Singleton (1997) that the procedure utilized are primarily intended to diminish and classify extensive amounts of information to achieve more important units for interpretation. The process that will be employ in developing themes were notified by Marshall and Rossman (1989) in De Vos (1998) which will be included of the following procedures.

Organizing data:

The data was transcribed and read through repetitively for the researcher to be familiar with the data.

Generating categories, themes, and patterns:

This stage requires creative and analytical thinking. The researchers identify, with the integration of results, about what are the most important themes, recurring ideas, and patterns of belief. Category generation process involves noting patterns of the research participants. As categories of meaning emerge, the researcher searched for those internally consistent but distinct from one another. Patterns, themes, and categories are now identified.

Testing emergent hypothesis:

When categories and patterns became apparent to the data, the researcher then evaluated the credibility of this hypothesis and tested them against the data collected. This involves assessing the data for informational adequacy, credibility, usefulness, and centrality.

Searching for alternative explanations:

As the categories and outline emerge in the data, the researcher then engages in challenging the patterns that seem apparent. Alternative explanations are examined and described until the researcher achieve the clarification that are most reasonable than the rest.

Report the results:

By declaring the result report, the researcher gives the shape and interpretation and significance to the enormous proportion of raw data.

Trustworthiness of the Study

As this qualitative study was conducted, there are three (3) letters that were presented by the researchers to the participants. It contains that whatever information and data gathered from the participants will be used only for the study and will be concern of with the furthest confidentiality. For the researchers to establish trustworthiness, research must have the credibility, transferability, dependability, and conformability. With regards to the validity of the study, the researchers are convinced about the validity of this research since they were able to acknowledge the correct operational measures for the notion of being studied (Pandey and Patnaik, 2014) which is the interview since it is very practical with regards in gathering background information of the participants. And it can give thorough data about the matter.

The researchers were assured in terms of the credibility of the result of the research since the participants already experience the effects after the implementation of the Tax Reform for Acceleration and Inclusion (TRAIN) Law. The researchers were aware of the proper way of interviewing the participants. The participants can comfortably share their ideas without being bothered by the researchers. Lincoln and Guba (1985), cited that it is the researcher's responsibility to provide complete information and background about the conducted research to establish transferability. To impart transferability, the researcher presents a thick description as described by Geertz (1973) which says that a researcher should not only present factual materials but also a good critique and analysis. The researchers will show precise and detailed information for the participants. To have dependability, a researcher should have a requested review as stated by Lincoln and Guba (1985). In this research, the group must have an outsider researcher who is not included in determining both the procedure and result of the research study (Lincoln and Guba 1985). This outsider researcher will show how the details were gathered, how these parts were acquired and how the choices were made throughout the research. The purpose of doing this is to evaluate the appropriateness of the study and assess whether the results and discoveries are connected by the information gathered. To provide conformability, the researchers were certain biases were not used throughout the interview. The methods of interviewing the participants were done with all due respect. The researchers guarantee that whatever data collected in this research are not fabricated and falsified. After deciphering the answers, the participant re-read the questions and was asked to sign on the lower right portion to prove if the details show factual information. Lastly, the researchers make sure that the participants' identities are not explained during the interview.

Ethical Considerations

After the approval of the approached participant, the researchers gathered their informed consent. This was done by reading the informed consent of participation to the participants and asking them to sign the consent to grant their permission. Participants were given options with regards to the interview. They were to decide if they are comfortable with printing their personal information and data or keeping it confidential to ensure the privacy of the approached participants and only the researchers and the supervisor has the authority to access the confidential information. After all, the decisions made by the participants were highly respected. Confidentiality deals with respecting the dignity of the subject. Therefore, it is significant that the participants can guarantee its confidentiality with regards to any identifying information provided (Ferreira et al., 1998). The participants were not required to give any identifying details, and the subjects were identifying information will not reflect the final report unless the participants would agree. After the study has been completed and a report written, the recording tapes would be destroyed.

Role of the Researcher

The researchers played a very vital role in this study for the reason that they will be the one to put action to formulate a solution to a problem. The researchers will be the one to provide questionnaire which can help dig for profound information regarding on the issue that they will solve, collect data from interviews and analyze the data to uncover the truth about the current issue that fairly affects the poor income class families. Moreover, the researcher will provide a wide explanation based on the facts they obtain coming from reliable sources and the actual gathering of information from their interviewee. They will record and analyze the discussion of the

participants to address the issue of the society and will find the central theme of the phenomenological study.

RESULTS AND DISCUSSION

This chapter has been formulated to answer the research question keeping the literature review and research findings from the interviews in consideration.

Research Question 1: *What are the views and opinions of poor income class families on TRAIN?*

The impact of TRAIN Law on poor income class families in Davao City is most fully described by the detailed analysis of the interview extracts. The participants mentioned different views about the implementation of the law. After a series of coding processes, three themes were formulated based on the similar statements of the participants. These were meeting basic needs, mental health and well-being, and family and community support.

Presented below are the themes written in bold text and the descriptions of the theme written in italics. Quotations of the participants were also shown to provide additional information about the themes.

Meeting Basic Needs

All participants reported significantly reducing spending on household essentials, particularly food and utility bills, in an attempt to avoid falling into shortage of other basic commodities. As illustrated in Box 1, food was one of the first areas cut back. More expensive food was substituted for cheaper items and all participants stated that they had difficulty in affording fresh fruit and vegetables. A further strategy mentioned was reducing the quantity of food consumed by skipping meals. In particular, the

participants reported cutting out meals in order to provide for their children, something also observed as widespread practice within the community by poor income class families.

Difficulty meeting basic needs

Difficulties affording food

“The money that we get, the bills come out of that and we don’t have a lot for food. Price is not the usual from the previous years and we have to adjust ... most needs affected are the foods that we eat everyday. I basically don’t know how to explain to my children that ... aside from being poor in nature [laugh] ... we need to cut things out. Without cutting, I really don’t know how to survive anymore.”

“Sometimes, I find skipping meals the only solution ... I take lunch and breakfast at the same time ... I have kids and their food is more important than any other member of the family. This is making the poor the poorest.”

Difficulties affording utility bills

“We turn off all the lights when we sleep, including the electric fans ... my child got cough twice ... he was really ill ... he had several sweats coming out the previous months, and obviously if you haven’t got much money and the bills are high anyway, you tend to not put the electric fans on.”

“I had to turn off the lights at the evening sometimes. The children mumbled and sobered ... they have to study their lessons ... I turn it on but I explain the situation to them. I have observed they lost interest in going to school but I keep on motivating them.”

Budgeting

“I find it very hard to budget things. I have to sort out things when I buy the needs of the family ... figuring out which needs are more important is very difficult especially when you have the routine things to buy.”

Increasing debt and reliance on high interest loans

“There’s no question that people like me... are affected and impacted by the lack of finance we have... subsequently having to resort to money lending and even in worse case scenarios, loan sharks.”

Uniformly, participants reported cutting back on water and electricity consumption in order to save on utility bills (Box 1). Living without electric fans was associated by several of our participants, with health problems, particularly respiratory conditions. Lighting also greatly affected the study hours of the participants’ children as well as the children’s motivation in going to school.

The additional amount added to the usual price of the goods compounded struggles of already low-income households and resulted in basic needs not being met. Box 1 highlights that there was little or no room for maneuver within weekly budgets. Service provision in the form of budgeting advice to help deal with increased pressure on household income could not address the underlying problem of insufficient money to meet basic needs. Moreover, a commonly voiced concern among the participants was increased levels of debt and an increase in lending from organizations charging exorbitant interest rate.

Mental Health and Well-being

Worries about not being able to provide healthy food for themselves or their children, living in inadequately structured homes and spiralling loans contributed to mental health problems. All participants reported feelings of stress, many recounted symptoms of anxiety and depression, and they observed that these were widespread throughout the community. Stress, anxiety and depression were mingled with a sense of hopelessness verging on desperation when people recounted how dealing with the price hike had left them feeling. Shown in Box 2 is the impact of the law on mental health and well-being of the participants.

Impact on mental health and well-being

Stress, anxiety and depression

“I can’t easily sleep at night ... I always think of ways how to get money to supply for my family. There were times that I feel so stressed that I don’t want to talk to other people. When I go home, I just sit and procrastinate.”

“I was just sad the government made this happen to us without considering who will be massively affected. I felt that my family is battling against poverty and this is really depressing.”

Mental and physical health

“Sometimes I’ve been known to wake up at four o’clock or even sometimes two o’clock and it’s everything: bills, money, house. I can be sitting doing some chores, trying to sit to try doing it and knock myself back to sleep and there are some times when I just can’t go back over, so sometimes I’m up from four o’clock in the morning. It does have a knock-on effect because then you feel knackered for the rest of the day, and if you’ve woken up with that

kind of feeling in your head and in yourself you just – I had a tendency just to sit in the corner in the chair.”

“It has caused a great amount of stress to me ... which affects ... chronic fatigue ... obviously stress makes the symptoms worse.”

“I can’t get the proper nutrition because I always skip meals.”

As well as mental health problems attributed to the stresses of trying to find the additional money to pay for the higher price of goods, a number of participants linked the financial demands of the tax to sleep problems and physical health problems. It was common for participants to describe the ways in which they perceived links between mental and physical health.

Family and Community Support

The difficulties of trying to manage on very low incomes for a sustained period meant that many of our participants were reliant on family, friends, neighbors and the wider community for support. There were numerous examples of informal help from these sources in providing financial aid, childcare, food contributions, as well as emotional support. However, participants recognized that the ability to offer help within any given family, friendship or community network was becoming increasingly restricted as more and more individuals, including those providing assistance, were negatively affected by the law (Box 3). There was concern and embarrassment at becoming a financial burden on family and friends, many of whom were also struggling. A combination of personal pride and fear of appearing to abuse family relationships and friendships led to a general reluctance to ask for help.

Impact on giving family and community support

Impact on support networks

“I think it’s harder this year than it was last year, because my son used to say ‘oh here, I have something in here’ because he works and that, I mean he’s got two kids himself, you know, and his wife ... she’s just come out of employment ... you feel as though you’re saying all the time ‘oh, I’ve got now [nothing]’ and then he’ll say “oh here” and you feel as though ... you don’t want to ask them.”

Reluctance to ask for help

“My family has said I’ve looked ill, I said ‘Well, because I don’t eat, I don’t eat because I’ve got no food in’. ‘Oh, here’s some food, here’s some food’, I don’t want your food ... it’s just, you know, too depressing ... I don’t like to put on them ... even though my partner says ‘Oh I’ll just go and buy some things’, I said ‘But you’re struggling too and I don’t want you to be struggling’.”

Reduced incomes directly restricting social interaction

“It’s very difficult to go out ... I have to take into consideration the money we spend from going to out to buy ice cream for them [children] ... you know it’s hard to spend something and you don’t have something to eat tomorrow.”

“The previous years ... we go out to see my parents ... sometimes friends. Today, I don’t think it’s a good idea considering the price for transportation gets higher.”

Diminished ability to engage in fundamental aspects of social relationships

“Well of course, because I can’t go and see them [parents]. I can’t afford to, like birthdays and everything, times when you want to

treat them a little bit. Or even if you want to go and see them, trying to get my bus fare to go.”

“I used to go out to my sister in-law’s and then out to my brothers and we used to manage that way, because we used to have our dinner across at their house or wherever. Now we’ve none of that.”

Reduced incomes directly restricted social interaction. Spending on bus fares, coffees or providing meals for others was increasingly difficult. Social situations, no matter how low key, highlighted limited resources. Residents, particularly those without young children at home, recounted becoming more ostracized from the social networks that previously supported them to prevent feelings of loneliness. Lacking the resources for engaging in every-day activities, such as having family and friends to visit or going out to socialize, was a strong feature of our interviews. Participants spoke with great sadness about how reduced contact with family and social networks led to an inability to engage in expected social roles, such as being a grandparent, friend or active club member. Thus, reduced resources were linked with social isolation. Participants spoke at length about the ways in which decreased income levels diminished their ability to engage in fundamental aspects of social relationships—interaction and reciprocity—inducing a vicious cycle in which family members, friends and neighbors could not carry out their normal social roles, leading to further social isolation and depression.

Presented in Table 1 is the summary of themes and the sub-themes generated during data collection.

Thematic analysis

Themes	Sub-themes
Meeting Basic Needs	Difficulties affording food
	Difficulties affording utility bills
	Budgeting
	Increasing debt and reliance on high interest loans
Mental Health and Well-Being	Stress, anxiety and depression
	Mental health and physical health
Family and Community Support	Impact on social networks
	Reluctance to ask for help
	Reduced incomes directly restricting social interaction
	Diminished ability to engage in fundamental aspects of social relationships

CONCLUSION

In this study, the researchers the perceived effects of Tax Reform for Acceleration and Inclusion (TRAIN) law on poor income class families. Based from the thematic analysis, the researchers -discern three (3) main themes, and ten (10) subthemes which manifest the perceived effects of TRAIN to poor income class families in Davao City. The ten (10) subthemes were classify in the following main themes: four (4) in meeting the basic needs, two (2) in mental health and well-being, and four (4) in family and community support wherein it apparently showed quite a few effects of TRAIN on poor income class families.

In the first theme, the poor income families are having a difficulty in affording food for their daily living because of the recent strike on consumer's prices (e.g. rice, fruits, vegetables, fish, sweetened beverages, etc.). To the point that they limit themselves on buying too many food supplies and food brands so that their money or budget will last longer than their usual livelihood. In which, they limit or skip meals even if they starve or may get skinny because of it, where it seems be very alarming to their health and physical condition. Another thing is having a difficulty in affording utility bills due to inflation in electricity and water. They always reduce in using electricity, most especially during at night which is very inconvenient to their situation because this might cause health problems such as respiratory illness, thus more costly if it got worse because they will more like to send them to the hospital. Also, the poor income class families tend to do informal settling because of the expensive price in renting houses, boarding house, apartments, or dormitories. It is also a burden for the businesses because the people especially the poor will rather spend less money, which also dwells on strict budgeting, because of the high prices and inflation in the country. Due to these difficulties with regards to food, money, and budget, the poor income class families have no choice but to prefer high interest loans (e.g. five-six (5-6), pautang) because it is the

easiest way to access and they can easily borrow money from them. Wherein their debt and financial obligation will increase because of the loans they rather have.

The second theme talks about the mental health and well-being of a person where it focuses on the factors that affects the poor income class families because of TRAIN. Due to be deficient in money, the poor income class families tend to overthink where to look for money and how are they going to budget it so that it will last, which might be the reason why a poor income class family encounters and experience stress, anxiety, and depression. It is because of their worries and concerns about how are they able to provide food for their survival, and of course, their debts and payments that should be pay off with high interests which could lead into mental health problems. Another point is their hopelessness with regards to the extreme poverty that they are experiencing off. It is very alarming to think that the poor income class people often to skip meals which they could not get the proper nutrition. As you observed, these people are known to be malnutrition and underweight because of lack of food intake.

And the third theme, it deals with the effects on their families and community. These effects impacts on social networks where people tend to spend their time looking for money instead of socializing to their friends, family, and community. Moreover, they are also having disinclination with regards of seeking financial help to other people. It is because they know that those people whom they often to ask for help, before, are also experiencing hard time because of this problems and difficulties due to TRAIN. The poor income class families restrict themselves in doing social interactions. Especially, when hanging out with their family in malls and parks, they always put into consideration that if the money that they will spend from going out, and then they do not have something to eat tomorrow or on the next days. And lastly, they tend to diminished ability to engage in

fundamental aspects of social interaction because of the increase hike in transportation (e.g. visiting relatives or friends from other places).

Based from the prior discussion, the researchers presume that the perceived effects of Tax Reform for Acceleration and Inclusion (TRAIN) law are meeting the basic needs, mental health and well-being, and family and community support. In which concluded that these effects are making the poor the poorest.

RECOMMENDATION

The researchers would like to recommend the poor income class families to become stronger despite the challenges that they might face, as of these days. Moreover, the poor income class families should be always aware of the social issues in the country so that everybody is responsive whenever there are issues from the government or non-sectors. Whereas, the poor families must work harder to survive, plan all of the things specially the budgeting which is very recommended thing to do. Wherein, they should also know how to differentiate wants and needs. Another is, the researchers would like to recommend the poor income class families to be part of government's programs for poverty and less fortunate citizens for them to be assisted with regards to the financial assistance. The researchers would also like to recommend the poor income class families to be more patient of the current circumstances because it is believed that this law will help the country to become more progressive which aims to eradicate poverty in the future. Furthermore, the researchers recommend those aspiring researchers who would like to conduct the same study like this to become more patient and determined so that you may able to finish your study accordingly. And lastly, the researchers would like to recommend the government of the Philippines to consider first the lower members of the society specially the poor. And, the government must think what might the

effects of this implementation to the poor families in which, they should implement a law whereas the poor families will be able to adjust with the changes.

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