

# AN ANALYSIS OF THE SPENDING ACTIVITIES OF WORKING SINGLE PERSONS LIVING WITH THEIR FAMILIES DURING THE PANDEMIC

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**ABSTRACT:** *There have been many studies about an analysis of spending activities particularly to married couples living together, family household expenditures, and single persons living independently, however, working single-person living with their families have less much attention knowing that they also have contributed to the economic growth and development of the country. To further contribute to the limited studies, this research aims to analyze the spending activities of working single persons living with their families during the COVID-19 pandemic using the case study as a qualitative research design. The researcher used a purposive sampling technique in selecting the participants and asked three questions during the online interviews. The recorded and transcribed data were analyzed through thematic content analysis. The study interpreted the spending activities through the family system and consumer theories. Based on thematic content analysis, the themes for the spending activities during the pandemic are: (1) prioritizing basic needs and (2) sharing payment for expenses, while the considerations in spending money are: (1) buying for appropriate purpose and (2) product utility and satisfaction, and for the ways to overcome the challenges: (1) family's support plays an important role. These results, show that working single-person living with their families share their income at home expenditures, especially with prioritizing the basic needs, and their income is spent not only for personal needs and wants but for the entire family member to consume with.*

**Keywords:** *spending activities, working single-persons, COVID-19 pandemic, family systems theory, consumer theory*

## 1.0 INTRODUCTION

The COVID-19 epidemic has caused an unexpected loss of life on a global scale and poses an unprecedented threat to food systems, education, public health, and the workplace [1]. It has also slowed down the global economy and affected the day-to-day lives and decision making for spending of the individuals and families [2]. At the household level, food, safety and housing are one of the basic needs and essentials to have a healthy and safe home [3]. In the Philippines, the expenditures of families who have remained the highest share is on food which comprises 42.9%, followed with the housing, water, electricity, gas and other fuels which are 25.1%, insurance and miscellaneous activity is 7.3%, transport is 5.7% and health is 3.3%. During the lockdown in 2020, the allocation for foods increased to 57% and went down 46% in 2022 when the pandemic restrictions loosened [4].

Spending activities during the pandemic differ from how much income a family has and the composition of the household [5]. For households with married couples they tend to split expenditures [6] while working single people spend more on housing and have a rougher go with spending because they are shouldering their living cost on their own [7].

For the Filipino family culture, a single person that is financially stable but living with their families tends to share their income or salary with the whole family. Apart from their personal needs, they allocate some of their expenditures to buy food and pay bills at their homes especially if they belong to the low income group. This is traditionally because Filipinos were trained to be family oriented which means each family member has several duties and responsibilities at home and by doing these it ensures harmony among family members [8].

Sharing of expenses among family members of the household describes unity and harmony of the family. It provides unity in working together as one to create a good living environment and well-being of each member of the family [9]. This sharing of expenses is based on someone's

wages and salaries through employment which are the common source of a person's income [10].

Relatively, when a person is earning, he or she is more significantly likely to spend. But in most cases, spending depends on people's priorities. People have different allocations on how to spend their money; it can be spent on basic needs, essential things such as personal needs, or unnecessary things like wants that could lead to people's spending habits. With this, the study aimed to analyze the spending activities of single persons living with their families. It discusses the participants' spending activities, particularly on allocations for basic needs and other necessities, their considerations when buying things, and how they overcame the challenges of budget constraints during the pandemic.

Finally, this study provides visibility of every individual and family to analyze their expenditures and spending patterns to identify areas for cost reduction, acquire decisions to be made when spending, and gather information in preparation for an idiosyncratic risk in the future.

## 2.0 METHODS

The research design of this study utilized the descriptive case study. The three participants were purposely selected with the criteria as working single persons living in their families. The participants of the study were from Oroquieta City, Baliangao, and Plaridel Misamis Occidental, Region 10, Philippines respectively. The study was conducted through a Zoom interview and used semi-structured questionnaires to facilitate open-ended questions. The participants were asked about their spending activities during the pandemic with the following questions: (1) What are their spending allocations? (2) What are their considerations when spending money? (3) What are the challenges they experience in budget-related activities and how do they overcome them?

The data was collected accordingly. A letter was sent to the participants asking permission to conduct the study. As soon as consent was sought, the researchers informed the participants of the purpose of doing the research. After ethical considerations were obtained, the researchers conducted an

online interview. With regards to the data collection, the researcher transcribed and analyzed the recorded interviews to create themes.

In terms of ethical considerations in collecting the personal data through interviews using semi-structured questionnaires, the researcher had observed ethical standards. The selected participants were informed of all the relevant data and all goodness - including the benefits and risks of participating in the study. The researchers did not give any comments or judgments that would affect the participants' trust, confidence, and views. The researchers also informed the participants that their participation should be voluntary and not be obliged to share an unpleasant experience. Finally, the participants were also reminded that they have the right to withdraw from the research process if they deem it suitable.

**3.0 RESULTS AND DISCUSSIONS**

**Part I. Profile of the Participants**

**Participant 1.** She is 30 years old and a single mother with a six-year-old kid. She and her kid are staying at her parent's house. There are five members of the household including her younger brother. They have a direct selling business that buys and sells products to consumers and sells them through social media posts, door-to-door, and in a physical shop. She is the one who manages their physical store in Novo, Oroquieta City, Misamis Occidental.

**Participant 2.** He is 24 years old and single. He is staying at his parent's siblings house. There are eight members of the household including his father, his father's sister and her husband, his grandmother, his female cousin, his brother and his sister. He is from Baliangao but works in DEPED Bitubut Integrated School in Sapangdalaga, still in Misamis Occidental as Teacher 2.

**Participant 3.** She is 25 years old and single. She is staying at her studio-type apartment and going home on weekends or when there are no classes. In their household, there are eight members including her parents, two siblings, the wife and husband of her siblings, and their children. She works at the University of Science and Technology of Southern Philippines, Oroquieta Campus as a Part-time Instructor.

**Theme 1: Prioritizing the basic needs**

As defined by several authors, basic needs are essential to human development. It emphasizes the consumption of tangible and intangible resources. Tangible resources include food, clothing, shelter, and water. While the intangible resources include health, nutrition, sanitation, and education. Basic needs also set emphasis on "meeting the basic needs of all the people". These basic needs include the acquisition of food, water, shelter, and universal provision of health and education services [11]. Obtaining these basic needs will guarantee a person's subsistence and ability to attain the quality of life.

Basic needs are essential to every household. Such needs provide individuals and families sustenance for their daily activities. However, meeting these needs differs for different groups of people. They differ from the culture, values, traditions, and beliefs of families. Some families with low-income status prioritize basic needs but families with high income, consider other expenses such as wants because again they can afford them [12].

**Part II. Spending Activities during the Pandemic**

**Table 1: The participants' spending allocations**

Question 1: What am I spending?	Participant 1	Participant 2	Participant 3
Family Needs	<p>"Since I have a direct selling business, I do not buy skin care products anymore. Most of my expenses are in food, groceries at home, internet, electric and water bills, and also fuel for our car"</p> <p>"I allotted more or less 50 percent of my income for the foods"</p>	<p>"A portion of my salary will go to groceries at home, weekly allowance for my two siblings, electric bills, and vitamins for my grandmother and aunt. With regards to the groceries, it is not monthly, sometimes I give when I like to and when I crave my favorite food. I ask my aunt to cook for me delicious food"</p>	<p>"Even before the pandemic, my salary is always delayed because I am a contractual worker, so I only give a small portion of my income during paydays. When I go home, I give money to my mother and I let her decide what to buy for it. I also buy groceries at home and give some for my younger brother's allowance but this is only during pay days"</p>
Personal needs	<p>"During the pandemic, I sometimes buy bags and clothes for myself but now, every when there is a need"</p>	<p>"As for myself, I only buy skincare for my face, fuel for my motorcycle, and monthly payment for my dental braces"</p>	<p>"My limited income also is allotted for my tuition fees in graduate school, house rent, food, skincare, clothes, and beauty products for myself"</p>
Savings	<p>"During the pandemic, business is not good. Even if we have a business, it is not an assurance of a good income, so I decided to put up savings in the bank and in cooperatives"</p>	<p>"It was during the pandemic that we started the cooperative in school along with my co-teachers. With this, I allotted 25 percent of my salary for savings"</p>	<p>"I know that my salary is not on time, the reason that I save some of my salary is to be able to have something to use especially for emergencies"</p>
Investment	<p>"Some of the income from my business was also used to invest in other businesses. I also invest in joining MLM companies"</p>	<p>"I also include some of my income in investments. I actually join "repa-paluwagan"(an informal lending) in our barangay"</p>	<p>"I am selling dry goods in the teacher's office since the canteen is closed and the food establishment is located meters away from our office. I also invested in schooling by</p>

			<i>enrolling in graduate school"</i>
Insurance	<i>"I was introduced to insurance in 2010 but at that time it was not clear to me yet. It was during the time of the pandemic that I decided to acquire one for me and for my daughter. Because I realized that time that health is as an important basic need"</i>	<i>"I spent some of my income on health insurance for myself because I believe that it is important to me especially since I am working"</i>	<i>"I included in my list of expenses in putting for insurance however, due to limited and delayed salary, I was not able to start yet, hopefully soon when I am hired by DEPED, it will be one of my allocation expenses"</i>

Concurrently, circumstances also affect the spending for the needs of individuals like during emergencies. In the case study, results showed that during the pandemic, it can be noted that most of the single persons allocated expenses prioritizing the most basic needs of the family members and themselves. They also believed that they have to prioritize these because whenever there will be future emergencies, they can have something to use for.

**Theme 2: Sharing payment for expenses**

Expense sharing is very common in households. Expenses sharing is a practice of dividing expenses at home. These include distributing or assigning individuals to pay particular bills. Splitting and sharing of expenses usually happens to married couples, they may split finances to food, security and deposits, child expenses, repairs, transportation, and others [13]. However, for single persons, their sharing for expenses at home varies, depending on the amount they commit to give or what they prefer. In some Filipino families, they do not oblige any member of the family to contribute to household expenses but still decide to provide because of our cultural norms and practice that dictates us to partake [14].

In the case at hand, it is well-noted that the single person's income was shared with some of the expenses at home. They provide a percentage as to how **Theme 1. Buying for Appropriate Purpose**

According to Law Insider Dictionary [15], necessities include but are not limited to, a nutritionally sound balanced diet consisting of three meals per day, frequent access to water and bathroom facilities, appropriate clothing for the much they would give for food, water and electricity bills and even giving some for their family.

season, doctor-prescribed medications, sleep time, and interactions with others. In this case study, buying necessities includes buying things that are only essentials or in need, and sometimes, buying things when there is an occasion. Additionally, when buying things, the price also is one of the considerations for buying.

**Table 2. Some considerations of the participants when spending money**

Question 2: What do I consider when I buy things?	Participant 1	Participant 2	Participant 3
Buy materials for occasions	<i>"I remember I only bought one expensive dress for my Zia because usually I bought clothes in second-hand items and that was during her birthday. I also buy clothes on sale and at cheaper prices"</i>	<i>"I rarely buy clothes now. I only buy them when there is an event. Like during our Golden Jar awarding ceremony. I only bought clothes, shoes, and make-up intended only for that event"</i>	<i>"When I buy things I always consider if I can afford them, but most often when there is an event like of the wedding of my best friend"</i>
But when it's needed	<i>"I buy bags because bags are my partner in my every day dealing with my customers. I remember one time the customer told me that she liked my bag and asked if I could sell it to her... then, I sold to her"</i>	<i>"I realized that I should buy what I want when it is only needed. I also realized that I could save more if I spent less"</i>	<i>" I admit I love clothes because it is my way of feeling good but I realized I have no more than enough storage so I decided to buy when in need and actually sold some of them online"</i>
Buy for self-satisfaction	<i>" I swear I love buying bags to make me feel look good and happy"</i>	<i>"I buy things because I want to look good but only when there is more than enough money left for my salary"</i>	<i>"Most of my things are usually from "ukay-ukay" but even if, I still love all of them because it makes me feel happy and beautiful upon going to school"</i>

In the case study, the participants decided to buy clothes when there was a need and occasion. They also consider buying clothes when they think they can afford them.

### **Theme 2. Product utility and satisfaction**

One consideration when buying things is the utility of the product and the amount of happiness or satisfaction a consumer can get. Utility refers to the multiple times they can use it and the quality of how long it will last. When a consumer experiences this usefulness, satisfaction comes after. Satisfaction is an important factor that could help the person purchase a product again [16]. Customer satisfaction also is an emotional response to the evaluation of a service or a product [17].

In this case, satisfaction comes with feeling good about yourself of having it, adding more self-worth and productivity. It can also be noted that one participant decided to buy the things because she believed that she would gain after using them. She was able to sell it to her friend thus adding more income and value to her choices. The other participant also shared that even if the price is high as long as it is used for a special event then it will serve its purpose.

### **Part III. Participants' challenges during the pandemic and the ways they overcame them**

Question 3: What are the challenges they experience in budget-related activities and how do they overcome them?

#### **Theme: Family support plays an important role**

##### **Participant 1.**

Participant 1 has experienced a loss in sales during the pandemic. Since people were isolated in their homes, they could not go to stores for shopping and buying for their personal needs and care. Her direct-selling business almost called for bankruptcy. According to her, she had experienced difficulty on where to get a source of income to pay for the stall rent. Her sales went down to almost 75 percent of the usual sales. With these, she was very worried about their basic needs, payment for rent, electric and water bills, fuel, and internet.

*"The good thing during the pandemic was payment for dues was extended to three months. I was able to sell more by posting on social media and delivering it to them door-to-door. My father, mother, and siblings helped me by sharing them on social media. We did them together until we earned much and were able to pay the dues. I also lend money in cooperatives to be able to start again for my business"*

##### **Participant 2.**

Even if Participant 2 had a regular salary during the pandemic, he also experienced a loss in income during the pandemic along with anxiety. He invested in the "repa-palit" thinking that he would gain more but unfortunately, he was scammed. The married couple who invited him have run away together with his money. According to him, at first, he cried in private and never told his family until one day it came out in the news and he was confronted by them. With the help of his Aunt, his name was cleared and he was able to restore lost resources.

*"It is a good feeling to tell what you feel to people around you, especially to your family, it will help you ease the burden and make you feel good again. My Aunt told me that she would help me find money to pay the people who I*

*invited the "repa-palit" together with me. With the help of my family, I was able to pay them all. Another good thing that I was thankful also is that the money is not that big to pay for"*

##### **Participant 3.**

During the pandemic, she had a hard time finding a regular income. Since all transactions were done online, the delays for salaries were also affected. She had experienced borrowing money from some of her friends and siblings for her house rent, food, internet bills, and other necessities. She cannot ask for her parent's help because they also experience a loss in sales in their "sari-sari store".

*"I came to the point where I have to borrow money from my friend even if the interest is 20 percent. I needed that money and I do not have the choice. I am thankful that my friends extended my payment dues and do not bother me always for payments. Also, my Ate who is working in Saudi helped me a lot, she gave me money to pay for my debts"*

#### **Application to the Family Systems Theory**

Family Systems is a theory of human behavior that defines the family unit as a complex social system in which members interact to influence each other's behavior. Family systems theory is an approach to understanding human functioning that focuses on interactions between people in a family and between the family and the context(s) in which that family is embedded [18]. It recognizes that any change in one individual within a family is likely to influence the entire system and may even lead to change in other members. Family Systems Theory believes that the family plays a key role in both emotional and physical well-being across the life course since most individuals have contact with their family of origin throughout their entire lives. Families often influence day-to-day lives; families come together to both celebrate and help each other through crises. Family systems theory emphasizes the idea that families are continuous entities, with rules, beliefs, and values that shape members over time.

This case study, clearly shows that the help of any member of the family helps the individual member and the whole family survive the crisis. Every member provides support especially in acquiring income for the basic needs of the entire family and sharing expenses in the family. It can be seen that they are working together to solve the problems together. There may be losses in some material aspects of the family but they were able to bring them back again because they helped each other. There may be gaps in the in-between communication but still, they were able to overcome because they influenced each other through their family values and beliefs that shaped them to overcome the financial problems during the pandemic.

#### **Application to the Consumer Theory**

Consumer theory is the study of how consumers spend their money based on their individual preferences and budget constraints [19]. Preferences refer to the way the consumers decide to purchase to satisfy his or her wants and desires. On the other hand, budget constraints refer to the limit of what the consumer can buy due to his or her limited income and resources. Consumer theory believes that consumers avail of the products and services because of utility maximization. Utility is perceived as the pleasure of happiness and

satisfaction they can get when buying or purchasing a product. Additionally, consumer theory helps consumers to understand how income levels and buyer's desires influence the demand curve of production [20].

In the case study, it can be noted that participants spend for satisfying their human desires and needs even if they have budget constraints. They buy clothes because they think they can add to their satisfaction and worth. They also purchase products because they think they are benefiting from them and their utility is worth it. Additionally, it can also be noted in the participants' answers that they only purchase products when they have enough budget for it and when there are only occasional.

#### 4.0 CONCLUSION AND RECOMMENDATION

Spending practices among individuals and families are different because of the different values, goals, and beliefs of families. These aspects influence the spending activities of individuals when buying or purchasing a product. Income and social status also matter in spending. As for income, low-income individuals especially single-person working individuals living with their families, prioritize basic needs other than their wants. Because they believed that putting it first provides harmony at home and creates a good living environment. On the other hand, single persons working have provided for and supported their families, their financial contributions to their households are evident in their values, cultures, and goals thought at home. Finally, preferences and budget constraints affect the spending decisions of the participants. It helps them decide what matters. It guides them to prioritize needs and set aside personal wants.

About the family dynamics, this paper recommends that there should be constant communication among family members for this will provide decision reference in prioritizing the basic needs of the household other than wants especially in times of pandemic and relatively considering the family's budget constraints when allocating expenditures.

Moreover, there have been many studies about spending patterns and spending behaviors among different groups of people, these include students, married couples, and family expenditures [21-23]. However, based on the researcher's review, there has been very limited literature and studies, particularly on the spending activities for single persons working and other family groups, especially within the context of Filipino culture. With this, the researcher recommends employing more research studies for single persons, solo parents, nuclear families, divorced parents, and quiet unconventional families about their spending patterns, behavior, and habits within the Filipino family setting.

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