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Post-Pandemic Realities: A Socio-economic Study of Vulnerable Households in Selected Barangays of Camarines Sur

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ABSTRACT This study aimed to examine the socio-economic conditions of marginalised households in selected barangays of Camarines Sur, Philippines. A descriptive-quantitative research design using purposive random sampling was employed using structured survey questionnaires administered to 136 respondents. The findings revealed that most respondents were young adults, predominantly male, single, and had attained only a high school education. Households are generally of four to five members with limited and unstable income. The pandemic adversely affected employment and income levels, with many experiencing job loss and only partial financial recovery, having limited government support. The most pressing needs identified were employment opportunities, financial aid, and improved healthcare services. The study concludes that marginalised households in Camarines Sur continue to face socio-economic difficulties aggravated by the pandemic. Strengthening livelihood programs, expanding educational opportunities, and enhancing the efficiency and transparency of social service delivery are essential steps toward achieving long-term socio-economic resilience for these communities.

INTRODUCTION

Marginalised sectors face persistent socioeconomic challenges that impede access to quality education, sustainable employment, healthcare services, and government assistance. In the Philippines, poverty remains a widespread issue, with over 18.1 percent of the population living below the national poverty line (Onsay and Rabajante 2024). These vulnerable communities often lack opportunities and resources, exacerbated by systemic inequality, limited access to public services, and recurring crises such as natural disasters and pandemics (Putsoane et al. 2024).

The COVID-19 pandemic further deepened existing disparities, disproportionately affecting low-income households through job losses, disrupted schooling, inadequate health services, and insufficient government aid (Cheshmehzangi and Zou 2025). The loss of livelihoods and restricted mobility severely impacted informal workers and low-income earners, especially those without stable employment or access to digital infrastructure. In the wake of the pandemic, the socioeconomic recovery of these marginalised groups remains slow and uneven, revealing deep structural vulnerabilities.

Although various government agencies have introduced interventions such as the Pantawid Pamilyang Pilipino Program (4Ps), Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced Workers (TUPAD), and educational support initiatives, many beneficiaries report limited coverage, bureaucratic inefficiencies, and lack of sustainability (Garcia et al. 2024). Moreover, studies assessing the lived experiences of marginalised communities post-pandemic remain limited, especially those grounded in grassroots-level data. The complex interplay of factors such as employment insecurity, education access, health vulnerabilities, and insufficient government support must be better understood to inform more inclusive and effective policies.

These issues are especially pronounced in Camarines Sur and surrounding municipalities, where agriculture, informal labour, and small-scale entrepreneurship dominate economic activity. However, there is a scarcity of localised research that systematically documents the socioeconomic conditions of marginalised households, especially using community-generated data.

This study seeks to fill this gap by investigating marginalised households' socioeconomic conditions, challenges, and coping mechanisms based on survey data collected from selected respondents in various barangays within and around Camarines Sur. Specifically, it explores their demographic profiles, access to education and government programs, income sources, employment status, and the lasting effects of the COVID-19 pandemic. By identifying the barriers and opportunities experienced by these sectors, this research aims to inform more responsive, equitable, and targeted social policies.

Through empirical analysis, the study intends to offer concrete recommendations for government agencies, non-government organisations, and community leaders to better address marginalised sectors' needs. It ultimately aspires to contribute to the broader discourse on poverty reduction, inclusive development, and post-pandemic recovery in the Philippines.

Objectives of the Study

The primary objective of this study is to examine the socioeconomic profile, challenges, and needs of marginalised households, particularly in the context of access to basic services, educational opportunities, and the impact of the COVID-19 pandemic. Specifically, the study aims to describe the socio-demographic characteristics and household living conditions of the respondents, analyse the educational background and economic profile of marginalised households, assess the impact of the COVID-19 pandemic on the respondents' livelihood, income, and coping mechanisms, and evaluate access to and perceived effectiveness of government programs and services for marginalised sectors.

MATERIAL AND METHODS

This study employed a descriptive quantitative research design, allowing for the systematic collection, analysis, and interpretation of numerical data concerning the socioeconomic conditions of marginalised households in the barangays of Camarines Sur. This design was appropriate for identifying patterns, relationships, and general trends without manipulating variables (Creswell and Cresswell 2017). Through a structured survey, the researcher could gather relevant demographic, economic, and social data directly from respondents, providing a comprehensive understanding of their lived experiences and current challenges.

The research was conducted in various urban and rural barangays across Naga City and Camarines Sur. The study focused on marginalised individuals and households, with 136 respondents selected through random purposive sampling. Respondents were chosen based on their socioeconomic status, particularly those with low income, working in informal sectors, unemployed, or affected by the economic impacts of the COVID-19 pandemic.

Data were gathered through a structured survey questionnaire developed by the researcher. The questionnaire was divided into several key sections for respondent information (age, gender, civil status, ethnicity, religion, and barangay), household and living conditions (type of housing, access to utilities, household size, number of dependents), educational background (attainment level, children's schooling, access to support programs), economic profile (employment status, sources of income, monthly income, and financial spending priorities), social well-being and access to services (education, healthcare, transportation), the impact of the COVID-19 pandemic (employment and income disruptions, coping strategies, and recovery), and access to government interventions and services. An open-ended section was included to gather qualitative insights and suggestions. The questionnaire contained multiple-choice, checklist, and scaled-response items to capture quantitative and qualitative data. To ensure its validity, the instrument was reviewed by three experts in education, social science, and statistics. Their feedback was used to refine question clarity and structure. A pilot test was also conducted with 10 respondents from a barangay not included in the final study, and necessary adjustments were made based on the results.

Before data collection, the researcher secured approval from local authorities and community leaders. Informed consent was obtained from all participants, informed of the research objectives, their voluntary participation, and their right to withdraw at any time. Surveys were conducted face-to-face, with assistance provided for participants with reading or comprehension difficulties. The researcher ensured that responses were gathered neutrally and confidentially.

Once gathered, the data were encoded and analysed using descriptive statistical methods. Frequencies, percentages, and mean values were calculated to summarise key findings across demographic, economic, and social variables. The data were presented in tabular and graphical forms to illustrate patterns and disparities clearly. Qualitative responses from open-ended questions were thematically categorised to identify recurring concerns, insights, and recommendations from respondents.

In adherence to ethical research standards, all participants were treated with dignity and respect. Anonymity and confidentiality were strictly maintained by omitting names and any personal identifiers. The data were stored securely and were used solely for academic and research purposes. The study ensured that no participant was exposed to harm or undue risk, aligning with ethical guidelines for research involving human subjects.

RESULTS AND DISCUSSION

Socio-demographic Characteristics and Household Living Conditions

Table 1 presents the socio-demographic profile of the respondents. The socio-demographic data revealed that the majority of respondents were young adults aged 18-30 (44.12%), followed by middle-aged individuals aged 46-60 (23.53%) and those aged 31-45 (17.65%). A smaller but notable segment was senior citizens aged 61 and above (14.71%). The socio-demographic profile of the respondents, particularly the dominance of young adults, can be further understood through the work of Baek et al. (2020), who emphasize that developing countries like the Philippines have a demographic structure in which the working-age population is expanding. This "youth bulge" creates both opportunities and risks: while it increases the potential labour force, it also intensifies competition for limited employment opportunities. In the context of the present study, the high proportion of young respondents suggests a potentially productive labour pool that may also be vulnerable to unemployment and underemployment if economic absorption is insufficient.

Table 1: Socio-demographic profile of the respondents

Variables	*Frequency*	*Percentage*
Age		
18-30	60	44.12
31-45	24	17.65
46-60	32	23.53
61 and above	20	14.71
Gender		
Male	100	73.53
Female	36	26.47
Civil Status		
Single	80	58.82
Married	40	29.41
Widowed	8	5.88
Separated	8	5.88
Religion		
Roman Catholic	116	85.29
Christian	4	2.94
Iglesia Ni Cristo	4	2.94
Latter Day Saints	4	2.94
Muslim	4	2.94
Preferred not to say	4	2.94

Most of the respondents were male (73.53%), with females comprising only 26.47 percent. The gender imbalance observed in the study, where males dominate participation, aligns with Kosuri (2025), who explains that traditional gender roles in rural and semi-urban communities often position men as primary household representatives and income earners. This structural norm influences not only participation in surveys and community programs but also access to economic opportunities. Consequently, women may be underrepresented not because of their absence but because of socio-cultural expectations that limit their public and economic engagement. 58.82 percent of the respondents were single, while 29.41 percent were married. A small portion was widowed or separated (5.88% each). The high number of single respondents may correlate with the younger age range dominating the sample, as many may not have yet entered formal family life stages. The respondents' religious affiliation was overwhelmingly Roman Catholic (85.29%), followed by small numbers of Christian sects, including Iglesia ni Cristo, The Church of Jesus Christ of Latter-day Saints, and Muslim communities (each at 2.94%).

Similarly, the predominance of young, single males in the labour force aligns with Tossou (2025), who highlights that labour markets in developing economies are often composed largely of unmarried young men engaged in informal or unstable employment. This demographic is particularly vulnerable to economic shocks, as they often lack job security, savings, and social protection. This supports the study's finding that many respondents rely on informal labour and unstable income sources. Programs focused on employment generation, vocational training, and financial literacy may be most relevant to this demographic. Moreover, the prevalence of Roman Catholicism suggests that community outreach and government programs may be more widely accepted when aligned with church-based networks and values. Faith-based organisations can be key partners in delivering services or information dissemination. The diversity in civil status also has implications for program targeting. For example, single individuals may require different support (that is, job placement, skills development) than widowed or separated persons, who might need psychosocial and financial support for dependents.

The importance of examining these socio-demographic characteristics is supported by Creswell and Guetterman (2024), who argue that demographic variables are essential in contextualizing research findings and ensuring that interventions are appropriately tailored. In this study, understanding age, gender, and civil status allows for a more nuanced interpretation of economic vulnerability and social needs among respondents. Furthermore, Cowden et al. (2025) emphasize that household characteristics—such as age composition, marital status, and religious affiliation-directly influence access to employment, social services, and community support systems. This is evident in the present study, where younger and single individuals may have greater mobility but less stability, while those with dependents face increased financial pressure.

Presented in Table 2 are the household size, number of working members, and number of dependents of respondents. The data on household size show that most respondents lived in medium-sized households, with the largest group (24%) having four members, followed closely by 5-member (21%) and 3- or 2-member households (both 12%). Only a small portion had single-member (3%) or large households of 12 members (6%). This suggests that nuclear family arrangements are common among respondents, although extended families (for example, 7-12 members) also exist in a significant minority.

When examining the number of working household members, the data indicate that most households have only one (32%) or two (35%) working individuals. This limited earning capacity per household suggests that many families may be relying on low or moderate income, placing them at risk of financial insecurity, especially if the primary earners are engaged in informal or unstable employment. Alarmingly, 6 percent of households reported having no working members, indicating potential dependency on social support systems, remittances, or government aid.

Table 2: Household size, number of working members, and number of dependents of respondents

Indicator	*Category*	*Frequency*	*Percentage*
Household Size	1	4	3
	2	16	12
	3	16	12
	4	32	24
	5	28	21
	6	4	3
	7	16	12
	8	12	9
	12	8	6
No. of Household Members Working	0	8	6
	1	44	32
	2	48	35
	3	24	18
	4	8	6
	5	4	3
No. of Dependents	0	12	9
	1	40	29
	2	32	24
	3	16	12
	4	8	6
	5	8	6
	6	12	9
	8	4	3
	10	4	3

Regarding the number of dependents, nearly a third (29%) of the respondents reported having one dependent, and another 24 percent had two. A considerable portion of households also had three or more dependents, with some reporting as many as 10 dependents (3%). These dependents may include children, elderly family members, or persons with disabilities. The high dependency ratio in many of these households puts pressure on already limited resources. It underscores the need for inclusive social services such as free education, healthcare, and livelihood programs.

The convergence of modest household sizes, low numbers of working members, and high numbers of dependents suggests a financially constrained environment. With only one- or two-income earners supporting multiple dependents in most homes, the capacity to meet basic needs such as food, education, and healthcare is likely compromised. Households with no working members (6%) are at risk, especially when there are no consistent social safety nets. These findings validate the need for targeted social protection programs such as conditional cash transfers, employment assistance, and educational subsidies for dependents. The issue of household dependency is further reinforced by Hamad et al. (2024), who found that high dependency ratios combined with low labor force participation contribute significantly to persistent poverty. In this study, households with few working members and multiple dependents experience financial strain, limiting their ability to invest in education, healthcare, and long-term economic improvement. This creates a cycle where poverty is transmitted across generations. The limited number of working members per household underscores the importance of skills development, employment generation, and microenterprise support. The household profile of respondents reveals a typical scenario for marginalised sectors in rural and peri-urban Philippines: limited earners, multiple dependents, and modest household sizes. Social interventions that increase income-generating opportunities and reduce the burden of caregiving through health and education support are vital. Expanding access to affordable childcare and eldercare services could allow more household members to participate in the labour market.

Table 3 provides a comprehensive picture of the respondents' living conditions, including housing status, construction materials used, and access to essential utilities. A significant proportion of the respondents (56%) live in their own house and lot, indicating a relative level of housing security despite economic marginalisation. This suggests that many families have invested in long-term shelter, potentially through years of accumulated savings, informal labour, or assistance from family or remittance income. Meanwhile, 21 percent live in houses they own but on rented lots, showing partial stability with some land insecurity. A combined 18 percent of respondents reside in rented houses or informal settlements, reflecting more precarious housing situations. Notably, a small portion (3% each) live in government housing projects or homes under mortgage arrangements, indicating limited access to public housing and formal financing options among the population.

Concerning dwelling materials, more than half (53%) of the homes are built with concrete, suggesting improved structural resilience. However, 41 percent live in mixed-material dwellings, often combining wood, bamboo, and light materials. These homes are generally more vulnerable to environmental hazards such as typhoons and flooding, which are frequent in the Philippines. The remaining 6 percent reside in purely wooden structures, which are also considered less safe and durable. These findings reflect a socioeconomic divide within the marginalised population, where a significant number still inhabit dwellings that do not meet minimum safety standards.

Regarding access to basic utilities, the data indicate a generally positive trend. All respondents reported access to electricity, although 6 percent share connections, which may imply limited individual metering or informal arrangements with neighbours. 94 percent of participants reported access to a water supply, but 12 percent shared water sources, suggesting unequal access or inadequate infrastructure in certain barangays. Similarly, toilet facilities were accessible to 97 percent of respondents, although household sharing sug-

Table 3: Type of housing, dwelling materials, and access to basic utilities among respondents

Indicator	*Category*	*Frequency*	*Percentage*	
Type of Housing	Own house and lot	76	56	
	Own house, rented lot	28	21	
	Rented house/apartment	16	12	
	Informal settler	8	6	
	Gov't housing project	4	3	
	Mortgage house and lot	4	3	
Type of Dwelling Material Used	Concrete	72	53	
	Mixed materials	56	41	
	Wood	8	6	
Access to Basic Utilities		*Owned*	*Sharing*	
	Electricity	128	8	100
	Water supply	112	16	94
	Toilet facility	124	8	97
	Internet services	96		71

gests possible overcrowding or a lack of individual sanitation systems.

One of the most significant gaps identified was internet access, with only 71 percent of respondents reporting having this service. While this represents a majority, the remaining 29 percent of respondents without internet underscores a considerable digital divide. This is especially critical in post-pandemic recovery, where access to online education, government services, and job opportunities has become essential. Households without internet remain excluded from economic participation and information access, deepening their marginalisation.

These findings suggest that while many marginalised households in Camarines Sur show signs of improved housing security and access to utilities, structural inequalities persist. The lack of durable materials in many homes and the gap in internet connectivity highlight the urgent need for housing upgrades and digital inclusion programs. Government and non-government interventions aimed at resilient housing, infrastructure development, and expanded internet access could significantly improve the quality of life for these communities and better prepare them for future challenges.

Educational Background and Economic Profile of Marginalised Households

Table 4 presents a snapshot of the educational background and access to support services among marginalised households. Most respondents (53%) reported high school as their highest educational attainment, followed by an equal percentage (15%) each who completed elementary school, college, or pursued postgraduate studies. Only a small percentage (3%) had attained vocational training. The data also shows that most children from these households attend public schools (68%), while 29 percent are enrolled in private schools. The dominance of public-school enrollment aligns with expectations for low-income families who cannot afford private education. However, the presence of students in private institutions suggests that some households may prioritise education enough to allocate significant portions of their income toward tuition, or they may receive private financial support such as scholarships or assistance from relatives.

Regarding educational support programs, only 21 percent of respondents reported access to scholarships, 9 percent received free learning materials, while a mere 3 percent benefited from free tuition. Alarmingly, 6 percent reported receiving no educational support. These figures highlight a critical gap in government and non-government educational interventions, particularly in ensuring equitable access to resources for marginalised sectors. In terms of educational support, the limited access reported by respondents aligns with Haeder and Moynihan (2025), who argue that barriers such as bureaucratic complexity, lack of awareness, and eligibility constraints often prevent marginalized populations from accessing government programs. This suggests that the issue is not only the availability of programs but also their accessibility and inclusivity.

The findings imply that although basic education is largely accessible, progression to higher levels of learning is limited, and educational support programs remain insufficiently utilised or distributed. This poses serious implications for inter-

Table 4: Educational attainment, type of school attended, and access to educational support programs of respondents

Indicator	*Category/Response*	*Frequency*	*Percentage*
Highest Educational Attainment	Postgraduate	20	15
	College graduate	20	15
	Vocational	4	3
	High school	72	53
	Elementary	20	15
Type of School Attended	Public	92	68
	Private	40	29
Access to Educational Support Programs	Scholarship	28	21
	Free learning materials	12	9
	Free tuition	4	3
	None	8	6

generational poverty, as limited education often leads to restricted employment opportunities and lower income potential. These challenges emphasise the need for more inclusive scholarship programs, expanded distribution of learning materials, and greater outreach and advocacy efforts to inform communities about available educational assistance.

The data reflect a mixed picture, that is, while there is evidence of educational ambition among respondents, systemic limitations hinder their progress. Addressing these through policy reform and targeted interventions can pave the way for improved socioeconomic mobility among marginalised households.

Table 5 reveals the multifaceted yet fragile economic realities of marginalised households in selected barangays of Camarines Sur. A closer look at the respondents' primary sources of income shows that a significant portion relies on informal and subsistence-based livelihoods. The most common sources, agriculture (20 respondents), small businesses (20), and informal labour (20), demonstrate the community's dependence on low-income, irregular work that lacks long-term stability. The reliance on informal and subsistence-based livelihoods identified in this study is consistent with Villareal et al. (2024), who note that rural communities in the Philippines are heavily dependent on informal economic activities due to limited access to formal employment and capital. This type of livelihood, while flexible, is characterized by low income, instability, and lack of social protection, reinforcing economic vulnerability.

Government assistance was reported by 16 individuals as a main source of income, indicating that public welfare programs continue to play a vital role in supporting daily needs, especially for those unable to participate in formal labour markets. While helpful, this dependency also underscores the precarious nature of many households' financial situations, where aid is not just supplemental but essential for survival.

Other income sources, including construction, fishing, vending, and even web development, show some diversity in livelihood strategies. However, their relatively low frequency suggests that opportunities in these areas are either scarce or difficult to access. Notably, some respondents listed employment in the government and private sectors as primary income. However, these were limited to only a few cases, reflecting how marginalised communities often remain excluded from more stable and formal job opportunities.

Looking at secondary income sources, the data suggests that many respondents attempt to diversify their income streams. These include small-scale retail (for example, sari-sari stores), community work (for example, barangay health workers), and online freelancing. While this strategy reflects adaptability and resilience, it also reveals that these supplementary incomes are often insufficient to elevate households out of poverty, given their low returns and informal nature. For instance, a sari-sari store or a sideline job as a saleslady may provide some income, but they do not typically offer benefits, security, or consistent earnings.

Table 5: Primary and secondary sources of income among respondents

Primary source of income		*Secondary source of income*	
Category/Response	*Frequency*	*Category/Response*	*Frequency*
Agriculture	20	Agriculture	4
Small business	20	BHW (Barangay Health Worker)	4
Informal labour	20	Business	4
Government assistance	16	Informal labour	4
Vegetable vendor	4	Saleslady	4
Buy and Sell	4	Sari-sari store	4
Construction	4	Vendor	4
Employment	4	Web developer	4
Fishing	4		
Freelancer	4		
Government employee	4		
Vendor	4		
Web developer	4		

Including roles like web developer as both a primary and secondary income source hints at the potential of digital work in enhancing income among rural or marginalised sectors. However, this potential remains underutilised, likely due to gaps in digital literacy, internet access, and training opportunities, a point supported by the earlier data showing that only 71 percent of households had internet access.

These patterns imply that while households are resourceful in finding ways to earn a living, their options are limited by structural barriers. Many of these barriers, such as lack of access to capital, skills training, or infrastructure, prevent the shift from survival-based livelihoods to sustainable income sources. The findings highlight the urgent need for targeted interventions such as skills development programs, access to microfinance, and expanded digital employment pathways. Moreover, enhancing the effectiveness of government assistance and employment programs could bridge existing gaps and offer marginalised families a more secure economic future. In essence, the livelihood landscape of the respondents is one of both resourcefulness and vulnerability, where families juggle multiple informal roles, often out of necessity rather than opportunity, and where meaningful economic transformation will require systemic and sustained support.

Table 6 provides a detailed overview of the economic stability of marginalised households in terms of their monthly income, employment status, reasons for unemployment, and access to government assistance. Most respondents reported earning PHP 5,001 to 10,000 monthly (47%). In contrast, 18 percent earn less than PHP 5,000, indicating that nearly two-thirds of households subsist on incomes well below the national poverty threshold, especially given the average household size reported in earlier tables. Only 12 percent each earn between PHP 10,001-15,000, 15,001-20,000, or above PHP 20,000, suggesting that higher income brackets remain largely out of reach for most respondents. This low-income range places many households vulnerable, limiting their access to quality health care, education, and other essential services. The low-income levels reported by respondents are further supported by Albert et al. (2024), who highlight that a significant portion of the Filipino population continues to live below or near the poverty line and has limited access to essential services. The study's findings that most households earn below sustainable income levels reflect broader national trends in poverty and inequality.

Regarding employment status, only 32 percent of respondents are regularly employed, while 21 percent are self-employed, often indicative of informal work with limited benefits and security. No-

Table 6: Monthly household income, employment status, reasons for unemployment, and access to government assistance

Indicator	*Category/Response*	*Frequency*	*Percentage*
Monthly Household Income (PHP)	Below 5,000	24	18
	5,001 - 10,000	64	47
	10,001 - 15,000	16	12
	15,001 - 20,000	16	12
	Above 20,000	16	12
Employment Status	Regular	44	32
	Self-employed	28	21
	Contractual	24	18
	Unemployed	40	29
Reason for Unemployment	Family responsibilities	16	12
	Lack of job opportunities	16	12
	Health issues	4	3
	Pandemic impact	4	3
	Currently studying / my studies	8	6
Receiving Government Assistance	4Ps	20	15
	Cash aid	16	12
	Livelihood program	4	3
	Groceries	4	3
	Scholarship	4	3
	No	4	3

tably, 29 percent are unemployed, and 18 percent are contractual workers, indicating a precarious labour market in which stable jobs are scarce. These figures underscore many individuals' difficulty in securing stable, long-term employment, especially in rural or marginalised contexts. Among those unemployed, the leading reasons include family responsibilities (12%) and lack of job opportunities (12%), followed by health issues (3%), pandemic-related impacts (3%), and current studies (6%). These results highlight the intersection of personal, health, and systemic barriers that hinder employment. Moreover, the lingering effects of the COVID-19 pandemic continue to hinder employment recovery for some, as the data show.

Regarding government assistance, the most commonly accessed programs include the Pantawid Pamilyang Pilipino Program (4Ps) at 15 percent and cash aid at 12 percent. Other forms of aid, such as livelihood programs, grocery assistance, and scholarships, were accessed by only a small fraction (3% each). Interestingly, four respondents (3%) indicated not receiving any assistance at all. The data suggest that while some support mechanisms are in place, many families either do not qualify for or are unaware of these services, indicating possible gaps in program outreach, targeting, or implementation.

These findings carry important implications, including low incomes, high unemployment, and limited access to government aid, reflecting the structural challenges faced by marginalised communities. Without more inclusive employment opportunities and sustained support, these households risk remaining trapped in cycles of poverty and vulnerability. Strengthening skills training, job-matching programs, and expanding the coverage of social protection services could help improve economic conditions and foster greater self-reliance.

Table 7 reveals how marginalised households in selected barangays of Camarines Sur allocate their limited income, shedding light on their economic priorities and burdens. Unsurprisingly, all 136 respondents reported spending on food, affirming that basic sustenance remains the top and non-negotiable expense for every household. When household income is limited, a larger share is typically spent on food, often at the expense of other essential needs.

A significant portion of respondents also reported allocating income toward education (64 respondents), indicating the high value placed on schooling despite economic hardship. This reflects a widespread belief among Filipino families that education is a pathway to upward mobility. However, the fact that fewer than half can consistently allocate funds for education suggests that many households face challenges sustaining school-related expenses such as tuition, transportation, uniforms, and materials.

Table 7: Primary income expenditure

Primary income expenditure	*Frequency*
Food	136
Education	64
Debt Repayment	56
Rent/Housing	53
Healthcare	44
Business/Investment	20
Clothes	4

Debt repayment (56 respondents) is another major expense. This points to a pattern of borrowing, likely used to cover urgent needs such as food, medical care, or income loss during the COVID-19 pandemic. This financial strain limits disposable income and can trap households in cycles of poverty and dependence on informal lending.

44 respondents report healthcare as a key expenditure. While this shows some commitment to medical care, it implies that a majority might forgo or delay treatment due to cost, highlighting the inadequacy of accessible, affordable healthcare services. Meanwhile, housing-related costs (52 respondents) and business or investment expenses (20 respondents) suggest that some households attempt to stabilise or improve their living and income-generating conditions. Investments in livelihood and microenterprises indicate entrepreneurial initiative, but the relatively small number also points to barriers such as a lack of capital or access to financial support. Lastly, only four respondents mentioned clothing as a primary expense, underscoring that non-essential purchases are often deprioritised in favour of survival and critical needs.

These findings underscore the daily financial pressures marginalised households face, making it difficult to make choices when spending limited resources. The data also highlight the need for stronger social support systems, such as food subsidies, educational grants, healthcare coverage, and debt management programs. Policies that strengthen household resilience, particularly through sustainable livelihood programs and access to affordable credit, could empower families to shift from survival spending to long-term development. In essence, how respondents distribute their income tells a story of resilience amid constraint, and a clear need for strategic interventions to reduce economic vulnerability and enable families to pursue more stable and dignified lives.

Impact of the COVID-19 Pandemic on Livelihood, Income, and Coping Mechanisms

The COVID-19 pandemic had a severe and lasting effect on the respondents' livelihood and financial stability. Seventy-nine and four-tenths percent reported that their economic condition worsened due to the pandemic. Most respondents experienced reduced working hours (32.4%) or job loss (23.5%), and 58.8 percent said that their income had only partially recovered, while 26.5 percent claimed no recovery.

Many relied on borrowing money (14.7%) and limited support from family members or government aid to cope with the financial impact. Only a few respondents reported starting new businesses or relying on savings, indicating limited household resilience in times of crisis. The main post-pandemic challenges included recovering lost income (35.3%), finding stable employment (17.6%), addressing educational disruptions (14.7%), and managing debt and health issues. These findings highlight the fragility of the socioeconomic position of marginalised communities during and after national emergencies.

Table 8 reflects the profound and enduring effects of the COVID-19 pandemic on the economic lives of marginalised households. The data reveal that many respondents experienced significant disruptions to employment and business operations during the pandemic, with 47 percent reporting reduced working hours, 41 percent experiencing job loss, and 21 percent noting business closures. The prevalence of job loss and underemployment among respondents indicates the fragility of their economic stability, especially in sectors lacking formal protections.

In terms of income recovery post-pandemic, most respondents (59%) indicated partial recovery, while 26 percent said their income had not recovered. Only 15 percent reported full recovery. This slow pace of financial recovery reflects the ongoing challenges in re-establishing lost livelihoods, especially for households dependent on informal labour, self-employment, or small businesses. The slow recovery of income following the COVID-19 pandemic aligns with Romero et al. (2025), who found that labor market recovery in developing countries remains uneven, with marginalized groups experiencing prolonged economic hardship. In the present study, the high percentage of respondents reporting only partial or no recovery indicates that the effects of the pandemic are long-lasting and disproportionately affect vulnerable populations.

Table 8: Pandemic-induced employment changes, income recovery, coping strategies, and post-pandemic challenges of respondents

Indicator	*Category/Response*	*Frequency*	*Percentage*
Change in employment/Business during pandemic	Reduced working hours	64	47
	Lost job	56	41
	Business closed	28	21
Income recovery post-pandemic	Partially	80	59
	Not at all	36	26
	Fully	20	15
Coping financially during the pandemic	Borrowed money	28	21
	Savings	4	3
	Started new business	4	3
	Family support	8	6
Biggest challenge post-pandemic	Recovering lost income	48	35
	Finding a stable job	24	18
	Education disruptions	20	15
	Health issues	20	15
	Debt repayment	16	12

When asked how they coped financially during the pandemic, 21 percent of respondents reported borrowing money, while a small percentage resorted to savings (3%), starting a business (3%), or relying on family support (6%). These coping mechanisms point to a lack of sufficient and sustainable social safety nets. Reliance on borrowing, in particular, may lead to long-term debt cycles, further compounding the economic struggles of already marginalised communities. Moreover, the reliance on borrowing as a coping mechanism during the pandemic supports the findings of Hoechle and Graef (2024), who argue that low-income households often lack financial resilience and savings buffers. As a result, they resort to debt during crises, which can lead to long-term financial instability and reduced capacity for recovery.

As for post-pandemic challenges, the most common issues identified were recovering lost income (35%), finding stable employment (18%), education disruptions (15%), health issues (15%), and debt repayment (12%). These challenges highlight that while the immediate health threat of COVID-19 may have receded, its socioeconomic aftermath continues to affect livelihoods, well-being, and prospects. The educational disruption is particularly concerning, as it may have long-term consequences for children and youth from these households, reinforcing cycles of poverty.

These findings suggest a need for targeted, post-pandemic recovery programs beyond short-term aid. Livelihood assistance, access to low-interest loans, employment placement services, and educational recovery programs are crucial. More importantly, sustainable interventions such as skills training and access to formal employment must be prioritised to prevent further marginalisation. Furthermore, social protection systems must be institutionalised and expanded to ensure faster and more equitable recovery in future crises.

Access to and Perceived Effectiveness of Government Programs and Services

Table 9 highlights the perceived gaps and limited reach of government interventions among marginalised households in selected barangays of Camarines Sur. Despite the considerable economic hardship respondents faced, only a small percentage reported receiving direct government support. Specifically, 6 percent received financial aid, and only 3 percent benefited from skills training, business grants, or both. The limited reach of government programs observed in the study is consistent with Soare et al. (2025), who highlight inefficiencies in program targeting and implementation. These inefficiencies often result in the exclusion of the most vulnerable populations, despite their eligibility for assistance. This explains why many respondents in the study reported not receiving adequate support.

When asked whether government programs are sufficient, 68 percent of respondents answered "No", indicating a widespread sentiment that current interventions fall short in addressing their real needs. Only 32 percent believed that the support provided was adequate. This dissatisfaction may stem from limited program coverage, slow disbursement of aid, or misalignment of services with community needs. Finally, dissatisfaction with government assistance aligns with the findings of Advincula-Lopez et al. (2025), who documented issues in the distribution of pandemic-related aid in the Philippines, particularly the Social Ameliora-

Table 9: Type of government support received, perceived sufficiency of programs, and additional support needed by respondents

Indicator	*Category/Response*	*Frequency*	*Percentage*
Type of Support Received	Financial aid	8	6
	Skills training	4	3
	Business grant	4	3
	Skills Training and Business Grant	4	3
Sufficiency of the Government Programs	No	92	68
	Yes	44	32
Additional Government Support Needed the Most	Employment assistance	52	38
	Financial aid	32	24
	Healthcare assistance	28	21
	Free education	16	12
	Business training	8	6

tion Program (SAP). Their study revealed that many qualified beneficiaries were excluded due to administrative challenges, lack of transparency, and inconsistencies in implementation. This reinforces the present study's finding that many respondents perceive government programs as insufficient.

The responses also revealed clear demands for additional support to improve their socioeconomic conditions. Employment assistance (38%) emerged as the most needed intervention, underscoring the strong desire for stable, long-term income opportunities. This suggests that marginalised groups prefer programs that offer self-reliance and sustainable development over short-term financial relief. Financial aid (24%) and healthcare assistance (21%) were also highlighted as top needs, reflecting the dual burden of poverty and health vulnerabilities. Meanwhile, free education (12%) and business training (6%) were mentioned, indicating awareness of the long-term value of education and entrepreneurial skills in escaping poverty.

These findings suggest more inclusive and responsive government programs, particularly those that facilitate long-term livelihoods and employment. The relatively low percentage of respondents who have accessed government support suggests potential problems in program targeting, dissemination, or implementation. There is also a clear preference for proactive rather than reactive measures, as communities ask for opportunities, not just relief. To bridge this gap, local and national agencies must strengthen their coordination with grassroots stakeholders, improve program transparency, and ensure that assistance reaches the neediest. Moreover, the results emphasise that social protection should not be limited to financial handouts but must also encompass job creation, access to quality education, affordable healthcare, and skill-building programmes. Doing so addresses immediate poverty and fosters resilience and upward mobility among marginalised families.

CONCLUSION

It is concluded that many respondents were young adults aged 18 to 30, mostly male, single, and practicing Roman Catholicism. This demographic composition points to a predominantly working-age population with the potential to contribute to local economies, yet constrained by various socioeconomic challenges. Most households had four to five members, often with only one or two working members. Although many respondents owned their homes and lived in concrete or mixed-material dwellings, a portion still resided in informal settlements or rented accommodations. While access to basic utilities such as electricity, water, and sanitation facilities was generally adequate, internet connectivity remained limited for many, limiting access to information, education, and livelihood opportunities.

Educationally, most respondents had completed high school, with a few pursuing higher education or vocational training. Children in these households were largely enrolled in public schools, but access to educational support programs, such as scholarships or free learning materials, was limited. Economically, many respondents depended on unstable sources of income, such as informal labour, agriculture, or small businesses, and the majority earned less than ± 10,000 per month. Unemployment was prevalent, along with family responsibilities, limited job opportunities, health concerns, and lingering educational obligations.

The COVID-19 pandemic exacerbated these challenges. A large proportion of respondents experienced reduced working hours or outright job loss. Even after pandemic restrictions eased, most households reported that their income had only partially recovered, with some still struggling to regain their pre-pandemic financial standing. Coping mechanisms included borrowing money, relying on family support, and depleting savings. The post-pandemic landscape has remained difficult, with many respondents citing the recovery of lost income, finding stable employment, addressing educational disruptions, and managing health issues as their most pressing challenges.

At present, most respondents perceive government support programs as insufficient. Very few had received meaningful assistance, such as financial aid, skills training, or business grants. Most expressed the need for more accessible and responsive programs providing long-term support rather than temporary relief. Employment assistance topped the list of urgently needed interventions, followed by financial aid, healthcare access, educational support, and training for livelihood activities.

RECOMMENDATIONS

Given these findings, several recommendations have been made. First, there is an urgent need to enhance employment-related programs. Government and community efforts must focus on job creation, particularly through partnerships with local businesses and skills development initiatives. Second, educational support must be expanded, especially through scholarships and digital resources, to ensure continued learning for children and working students. Third, the delivery of social protection must be improved in both reach and responsiveness. This includes ensuring financial aid and healthcare subsidies are efficiently targeted and equitably distributed. Moreover, support for small businesses and informal workers should be prioritised through micro-financing, training, and technical assistance. Investments in localised community development, such as improving infrastructure, healthcare services, and housing, can help foster resilience. Finally, the implementation of social programs must promote greater transparency and participatory governance. Community feedback mechanisms and open reporting can build public trust and ensure programs meet real needs.

ETHICAL APPROVAL

Ethical approval from the institution's research office has been secured. In addition, informed consent was obtained from all participants.

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CONFLICTS OF INTEREST

The author declares no conflict of interest.

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