

Exploring the Impact of Tax Reform (TRAIN Law) on Financially-Struggling households: A Qualitative Analysis

*Michael T. Sebullen*¹, *Janice D. Alejandrino*²

¹*Instructor, College of Teacher Education and Liberal Arts, Baguio Central University, Baguio City, Philippines.*

²*Dean, College of Business Administration, Baguio Central University, Baguio City, Philippines.*

Corresponding Author: 201239sebullen@bcu.edu.ph

Abstract: - This qualitative research study looked into the effects of the Tax Reform for Acceleration and Inclusion (TRAIN) Act on families from the low-income class in Baguio City. An in-depth and semi-structured interview was conducted with twelve participants who were Cordilleran's from poor income class families. Three themes were formulated after collecting the data: the impact on basic needs, such as the reduction of their budget for food and the payment for utilities and debts; the effect on mental and emotional well-being, such as anxiety, stress, and depression due to financial problems; and resulting poverty. It can be concluded that the low-income class families became poorer as a result of the implementation of the TRAIN law. The results show that the TRAIN law has a disproportionately negative impact on the poor, who must limit their spending on necessities like food in order to live, including paying debts and utilities bills. Additionally, it has an impact on a person's mental health and wellbeing by causing difficulties with anxiety, stress, and sadness. Therefore, it can be said that once TRAIN was implemented, low-income families become even poorer.

Key Words: — *Qualitative Research, Phenomenological Approach, TRAIN Act, Interview.*

I. INTRODUCTION

According to Matthew (2018), President Donald Trump signed into law a Republican tax reform measure in the United States. It is the decrease in the rates of both corporate taxes and individual income taxes. The issue is that the poorest Americans believe that taxes are a fall for them because of their post-tax income. According to the Congressional Budget Office's estimates, eliminating the requirement will result in 13 million or fewer individuals over the course of a decade receiving insurance. Because fewer individuals who are poor have joined up for Medicaid and the subsidised Obamacare program, the poorer Americans' effective earnings have decreased as a result.

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In the meanwhile, Layug (2018) said that after President Duterte's TRAIN Law went into effect, many sectors in the Philippines considered that it was a "burden" on the poor. According to TINDIG PILIPINAS, the TRAIN crash caused the poor unfathomable hardship because of increased inflation, which has a dramatic impact on the cost of rice, fish, and all Bahay Kubo vegetables. Furthermore, Cruz (2018) quotes Rep. Eric Yap as saying that the impoverished Filipinos have been severely hurt by price increases, particularly for essential goods. Rep. Eric Yap also argued that Duterte had stated during the deliberation of this law that the inflation rate would only be up to 4% and that this tax law would only affect the wealthy; however, the inflation rate had already reached 4.5%, which affected the 86% of people who are primarily affected by this law, according to statistics from Pulse Asia.

About 47% of Cordillerans responded to a study by the University of the Philippines Institute of Population Studies (UP-PS) opposing the Tax Reform for Acceleration and Inclusion (TRAIN) bill. Due to the increase in the cost of goods, particularly soda and sweetened beverages, and the hike of 4.95 for every kilowatt-hour (kWh) for the first quarter of 2022 by Benguet Electric Cooperative, 9 out of 15 Cordillerans have

already felt the effects of the TRAIN law. They haven't considered that the TRAIN would be advantageous in the long run when they experience the rise in the price of the items (BENECO, 2022).

In previous research titled "Tax reform and poverty," Jason Furman (2006) found that the tax system has a substantial impact on poverty because it alters the incentives for people to make financial decisions like working and saving, and more precisely, how money is distributed for society benefit. Any tax cut must come with trade-offs, such as benefits for middle-class families and any programs that are means-tested. A higher subsidiary rate results in a well-targeted, economical strategy since it reduces tax breaks and transfers. To reduce the small rates, the administration offered an alternate strategy. To reduce the tiny rates already included in the tax and transfer systems, the government used a different strategy. less money. Taxes would probably decrease, while payments to those with lower incomes would increase without a discernible rate increase. The recommended alternative tactic is quite expensive and has poor targeting.

This study is unusual in that it may be concluded from the opinions and perceptions of Filipinos, particularly those of low-income families in Baguio City, on the Tax Reform for Acceleration and Inclusion (TRAIN) Law. This research, which aims to learn more about the middle- and lower-class Cordillerans who are currently impacted by the nation's present inflation rates and tax changes, is currently of concern. Furthermore, because President Duterte just put this legislation into effect via Republic Act No. 10963, the majority of the Cordilleran would be affected.

Additionally, this study focuses on the opinions and responses of Filipinos, particularly those from the Cordillera, about the Tax Reform for Acceleration and Inclusion (TRAIN) law, which President Duterte signed into law. It discusses how this law impacts society, particularly low-income families, and how they adjusted to it once it went into effect. Despite the increased costs of other items including sweetened beverages. This study will also consider whether or not they believe that this law would result in a more favourable economic climate. The researchers are interested in learning from families with low incomes about their perceptions and comments on the pace of inflation for everyday items. In order for the community, particularly the Cordilleran, to grasp the TRAIN law's purpose and objective—which is really advantageous to all Filipinos—this research aims to raise awareness of it. Additionally, this

study explores how this law can contribute to a nicer Philippines—one where every Filipino has access to greater opportunities and a beautiful environment.

The results of this study will be significant because they may provide scientific support for stakeholders, curriculum planners, and curriculum designers in the assessment and evaluation of curricular programs. This research also intends to enlighten people with limited financial resources who wish to enrol their children in private schools like Baguio Central University on how the TRAIN Law is perceived by the various stakeholders. Finally, it will be advantageous to the field of business administration since it may contribute to the expanding body of study on business researches. Following that, researchers of a similar kind should be encouraged to perform studies with more depth and breadth.

II. REVIEW OF RELATED LITERATURES

In the proposed study, "Perceived Effects of Tax Reform for Acceleration and Inclusion Law on Poor Income Class Families," it is explored how the poor income class families perceive the Tax Reform and Acceleration Inclusion (TRAIN) Law. The study can be related to the following:

2.1 Is there a difference between food inflation and income inequality?

This study is connected to Walsh & Yu's (2012) research because TRAIN Law has an impact on the price of commodities by imposing high costs on the market, which is why it is connected to the research of the researchers listed above. Additionally, the idea's closeness to the fast increase that drove up commodity prices globally raises concerns about how the difficulties that the world's poor confront are related to the apparently irreversible rise in food prices. Even though it's common knowledge that inflation worsens poverty and the income gap, there may be some justification for separating food inflation from other types of inflation. Urban areas may suffer from higher food prices, but producers may profit.

2.2 Taxes and Transfers' Distributional Effect: Evidence from Eight Low- and Middle-Income Countries

According to Inchauste & Lustig (2017), which focuses on identifying the various impacts and inequalities on Middle-class families, particularly Low-income class families, from the government's implemented policies in fostering growth, expanding opportunities to meet the needs of the citizenry, and reducing poverty with the aid of the carried-out plans.

2.3 Philippines' poverty: its causes, contrasts, and opportunities

This study is related to the work of the Asian Development Bank (2011) since it illustrated the current problem the nation is experiencing with the economic crisis here in the Philippines, where the poor people are more likely to be affected. our case study is pertinent to our study because it disproportionately affects families in lower socioeconomic levels. It results in the wealthiest getting richer while the poor grow poorer. Poverty and inequality in the Philippines are a big problem due to the global financial crisis and rising food, fuel, and commodity costs that hindered the country from progressing at the same rate as its neighbors.

2.4 Taxing the Poor and Disadvantaged People

New & Brien (2011) found similarities between this research's findings with the experiences of each tax victim in their study. It's a good thing that low-income families are becoming more frugal with their purchases of basics, but it keeps them from having access to all of their basic needs. As a consequence, nobody can be certain that they will be happy, particularly people from lower socioeconomic levels who cannot afford to purchase goods. The research on how the government perceived the effects of rising commodity prices on low-income households had similar goals to this narrative study's.

2.5 The War on Poverty by Taxes

However, Tahk (2014) argues that the struggle against poverty has largely moved inside the tax system in recent years. According to academics, the federal government is employing an increasing number of effective weapons to fight poverty, including tax laws that formerly made matters worse. Regarding how this new tax war on poverty operates, how it varies from the decades of non-tax anti-poverty coverage, and how it may be improved, there are still unsolved concerns.

The article then undertook a thorough examination of those numerous provisions in order to pinpoint their fundamental commonalities and the manner in which they have aided in the ongoing tax war on poverty, according to Tahk's (2014) study. These traits included political viability, problems with distributive fairness, reduced stigmatization of program participants, administrative ease, program adaptability, contempt for the really poor, and lax legal protections. The study included recommendations on how tax policymakers and tax attorneys may significantly increase the impact of the tax struggle on poverty by overcoming its faults after taking into consideration these commonalities. With some of these

improvements and the appropriate evaluation mechanisms in place, the federal government may soon be able to evaluate whether the tax war on poverty will end up being even more effective than its non-tax equivalent. However, in order to make this possible, tax lawyers should discuss how tax law has affected the country's new anti-poverty laws and how tax-related policies may be utilized to further the country's ongoing fight against poverty.

2.6 Richness and Poverty Measurement

According to Peichl (2006) claims that many ideas for pay charge adjustment point to the restructuring of the tax code. These are difficult because citizens must bear large continual costs as a result of this uncertainty. Rationality and productivity are also said to be hindered by the complexity of the tax system. For instance, it is believed that complexity hinders the achievement of an acceptable tax rate appropriation because it may enable residents with high incomes to apply tax-evasion strategies and reduce their taxation rate. The current analysis evaluates the effects of duty disentanglement together with a set spending rate on how after-tax income is distributed and how much of a minimum wage is mandated for different resident groups. One can view the change in peripheral pay assessment rates as an undesirable sign of the obligation framework's alterations.

The relationship between evaluation frameworks and development, according to Arnold's study from 2001, isn't susceptible to this ambiguity. When differences in the size of costs are taken into account, one should be able to identify these examples in the data if some assessment tools are demonstrably more harmful to financial development than others. This study investigates if such instances have surely been seen in a group of 21 OECD countries over the last 35 years and explores whether a more grounded reliance on a small number of assessment types is associated with a more grounded development performance.

2.7 Evidence from rich-country comparisons on the effects of taxes on employment levels, sector structure, and the size of the shadow economy

The research by Davis and Herekson (2006), on the other hand, considers how evaluations of work and utilization might result in imposing shirking and tax avoidance on a few edges. The cost-driven replacement of family generation and leisure for commercial goods and services are verifiable signs of task shirking. Utilizing goods and businesses produced in the underground economy to avoid paying taxes is an unlawful

form of tax avoidance, as it results in the displacement of subterranean work with activity in the legal market sector. The size of the family unit and the subterranean sectors suggests the possibility of a significant tax-induced focus on lucrative mobility beyond the market sector.

2.8 Report by the Commission on Taxation

Reports shows that 20 to 25 percent tax increases have less of an impact on the economy than tax increases of 30 to 35 or 40 to 45 percent when the tax rate is squared. Tax rates can be as low as they possibly can. It should be carried out subject to revenue restrictions, which means that if you want to raise a specific amount of money, you must widen the base of your taxation. According to the Commission on Taxation's findings, taxes will have a significant impact on Philippine policy going forward. To cut deficits, it advised broadening the tax base and increasing the tax rate. Additionally, it illustrated how tax rate rises might result in expensive economic distortions.

Tax policy has the potential to change the behavior of taxpayers. Economic analysis adds value to discussions of potential tax changes by accounting for the fact that taxpayers react to taxation. According to the study, Tax-induced changes in behavior and efficiency effects are important to consider. Policymakers should seek a balance between an efficient tax system with a broad base and relatively low rates, and a system with a distribution profile which elected leaders favor, while not placing substantial burdens on those with low ability to pay. The trade-off between equity and efficiency is a key factor in tax design.

III. METHODOLOGY

This study utilizes a qualitative approach, which gathers pertinent information through a phenomenological method that pays attention to comprehending and deciphering the significance participants and to understand the impact of TRAIN LAW to the low-income families of Baguio City. 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. The participants of the study were twelve (12) low-income families in Baguio City, Philippines. Purposive sampling specifically snowball method was used. This study used a survey questionnaire which were validated by the experts in the field.

IV. RESULTS AND DISCUSSIONS

4.1 What do households in lower economic classes think about TRAIN Law?

The thorough study of the interview excerpts best captures the effect of TRAIN Law on families in Baguio City's lower income classes. The participants expressed a variety of opinions on how the law was being applied. Three themes were developed based on the participants' comparable remarks after a series of coding procedures. These include, meeting basic needs of the family; mental health and well-being of each family members; and family and community support.

Fig.1. Theme 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
	Impact on social networks
	Reluctance to ask for help
Family and Community Support	Reduced incomes directly restricting social interaction
	Diminished ability to engage in fundamental aspects of social relationships

4.2 Key theme 1: Meeting Basic Needs

All participants said they had drastically cut back on spending on necessities for the home, especially food and electricity costs, in an effort to prevent a lack of other vital goods. Food was among the first things eliminated. All participants acknowledged having trouble purchasing fresh fruit and vegetables, and more costly foods were swapped for less expensive ones. Another method discussed was missing meals in order to reduce the amount of food consumed. Participants specifically mentioned skipping meals to support their kids, which was also seen as a common habit among low-income families in the region.

4.2.1 having trouble affording food

"The money we get is used to pay our expenses, leaving us very little left over for food. Price is different from prior years; therefore, we must adjust. The daily items we eat are most significantly impacted. I essentially have no idea how to convey to my kids that we need to cut stuff out, except from the fact that we're poor [laugh]. I truly don't know how to exist anymore without cutting. "I have kids, and their food is more essential

than the food of any other member of the family sometimes, therefore I take lunch and breakfast at the same time. The poor are becoming further poorer as a result.

4.2.2. *having trouble paying household bills*

When we go to bed, we turn off all the lights, even the electric fans. My youngster had many sweats coming out the previous months and had twice gotten a cough. Obviously, if you don't have much money and your bills are high, you don't turn on the electric fans. "There were occasions when I had to turn out the lights in the evening. The kids murmured and sobered, reminding me that they had lessons to learn. I turned it on, but I also explained the situation to them. I have seen that kids have lost interest in attending school, but I continue to encourage them.

4.2.3. *Make provisions*

"Budgeting is quite difficult for me. I must prioritize needs for the family when I make purchases, and it might be challenging to determine which demands are more crucial when there are other regular items to buy."

4.2.4 *Debt growth and a reliance on high-interest loans*

"It's undeniable that people like me... are harmed and affected by our lack of funding... As a result, they were forced to turn to money lending and, in the worst situation, loan sharks.

Participants generally said they reduced their water and power usage to save utility costs. Several of our participants linked living without electric fans to health issues, notably respiratory ailments. The participants' kids' study habits and desire to attend school were both significantly impacted by lighting. The additional cost on top of the regular price of the commodities made it more difficult for households with low incomes to meet their basic necessities and exacerbated their hardships. Weekly budgets offered little to no space for flexibility. The underlying issue of not having enough money to cover basic necessities could not be solved by providing services in the form of budgeting guidance to assist deal with rising strain on household finances. Moreover, a commonly voiced concern among the participants was increased levels of debt and an increase in lending from organizations charging exorbitant interest rate.

Similarly in some developing countries, the context is more likely the same where participants generally said they reduced their water and power usage to save utility costs (Khaki, Moattar, & Azadi, 2019) and the participants' kids' study habits and desire to attend school were both significantly impacted by

lighting" (Khaki et al., 2019). Hence, the additional cost on top of the regular price of the commodities made it more difficult for households with low incomes to meet their basic necessities and weekly budgets offered little to no space for flexibility. Lastly, commonly voiced concern among the participants was increased levels of debt and an increase in lending from organizations charging exorbitant interest rate" (Khaki et al., 2019).

4.3 *Key theme 2: Mental Health and Well-being*

Mental health issues were exacerbated by worries about not being able to feed themselves and their children nutritious food, about living in houses that lacked proper structure, and about spiraling debt. All of the participants talked about feeling stressed out, and many of them described having anxiety and/or depression symptoms. They also noted that these symptoms were common throughout the community. When participants described how they had felt as a result of the price increase, stress, worry, and despair were mixed in with a feeling of hopelessness that bordered on desperation.

4.3.1. *Depression, stress, and anxiety*

I was just disappointed that the administration allowed this to happen without considering who would be severely impacted. "I have trouble sleeping at night. I always consider ways to make money so I can provide for my family. There have been times when I've been so anxious that I've avoided social interaction. It's terrible that I have the sense that my family is battling with poverty.

4.3.2. *Mental and physical health*

When I'm sitting and trying to do some tasks while still trying to fall back asleep, there are times when I just can't do it, and I have to get up about four in the morning. If you wake up with that sort of emotion in your thoughts and in yourself, it does have a knock-on effect because you feel exhausted for the rest of the day.

A lot of participants connected the financial demands of the tax to sleep issues and physical health problems in addition to the stress of having to find the extra money to pay for the more expensive items. The methods in which participants observed connections between physical and mental health were often described. 1. Consequently, in the study of Carmody et. al (2012) have similar findings which states that the methods in which participants observed connections between physical and mental health were often described and sleep issues and physical health problems connected to the financial demands of the tax were observed. Participants noted physical and mental

health issues related to the need to pay for expensive items and many participants experienced negative physical and mental health outcomes from tax-related stress. The financial demands of the tax created physical and mental health issues in participants (Carmody et al., 2012).

4.4 Key theme 3: Family and Community Support

Due to the difficulties of trying to exist on extremely low incomes for a lengthy period of time, many of our participants relied on family, friends, neighbors, and the greater community. Unofficial help from a variety of sources was occasionally provided, including financial aid, child care, food contributions, and emotional support. Participants did recognize, however, that as more people—including those giving assistance—were negatively impacted by the law, the ability to give help within any specific family, friendship, or community network was gradually being limited. Being a financial burden on family and friends, many of whom were also suffering, caused worry and humiliation.

4.4.1 Effect on social 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, you know, he's got two kids himself, you know, and his wife." You feel like you're saying, "Oh, I've got now [nothing]," all the time, but then he'll say, "Oh here," and you feel like.

4.4.2 Refusal to seek assistance

"My family has commented that I appear to be ill. I responded, "Well, I don't eat since I have no food in me. I don't want your food when you say, "Oh, here's some food, here's some food." It's just too dismal, you know? I dislike putting these on. I added, "But you're struggling too, and I don't want you to be struggling," despite my partner saying, "Oh I'll just go and buy some things."

4.4.3 Social contact is directly hampered by lower earnings

"I have to think about the money we spend from going out to buy ice cream for them [children]... you know it's hard to spend something and not have something to eat tomorrow," the woman said. "In years past, we've gone out to see my parents and occasionally friends. The cost of transportation is increasing; therefore, I don't think it makes sense right now."

4.4.4 Reduced capacity to participate in essential social interactions

"Of course, I can't see them [my parents], so. I can't afford birthdays and other occasions when you can afford to indulge

them a little bit. Trying to get my bus fare to go, or even if you want to see them. We used to get along that way because we used to eat supper across the street at their place or wherever. "I used to go out to my sister-in-law's and then out to my brothers.

Lower incomes directly hindered social interaction. Spending money on things like bus tickets, coffee, or feeding other people became increasingly difficult. Social gatherings, however subdued, attracted attention to scarce resources. Residents, particularly those without young children living at home, spoke of feeling isolated from the social networks that had formerly made them feel less lonely. Lack of resources for daily activities like having family and friends around or going out to socialize was a recurring concern in our interviews. Participants bemoaned their limited engagement with family and social networks for making it harder for them to carry out typical social obligations, such as being a grandparent, friend, or active club member. Reduced resources and social isolation were thus linked. Participants spoke extensively about how having less money affected their ability to interact with others and reciprocate in social relationships. This created a cycle in which family members, friends, and neighbors were unable to carry out their usual social responsibilities, which exacerbated social isolation and depression.

The research found that "social contact was directly hampered by lower earnings" (Smith, 2019). This impacted their ability to spend money on social activities such as bus tickets, coffee and feeding others, which subsequently led to fewer resources for socializing (Carmody, 2012). This disruption in their daily social activities, such as inviting around family and friends, created a sense of loneliness and led to "diminished interaction with family and social networks" (Khaki et. al, 2019). As a result, traditional social responsibilities such as being a grandparent, friend or an active club member, had become more difficult to fulfil (Smith, 2019).

V. FINDINGS, CONCLUSIONS, RECOMMENDATIONS

5.1 Findings

- Poor income families are struggling to afford food, utilities, and housing as consumer prices rise, forcing them to limit meals, skip payments, and seek informal options, respectively.
- To bridge the gap, these families must take out high-interest loans, increasing their debt and financial obligations.

- It has revealed the significant impact of TRAIN law on the mental health and well-being of the poor income class families. It found that due to financial insecurity and extreme poverty, these families encounter various mental health issues such as stress, anxiety, and depression.
- Additionally, they often suffer from malnutrition and feel hopeless in their current situation.
- The implementation of the TRAIN Law resulted in economic suffering and impacted social networks, resulting in a decrease in socializing, a reluctance to seek financial help, and a diminished ability to engage in important aspects of social interaction.

5.2 Conclusions

According to the preceding argument, it was assumed that the TRAIN law's perceived impacts on basic needs fulfillment, mental health and wellbeing, and family and community support. They came to the conclusion that the poor were getting poorer and poorer. Conclusion: The research shows that the TRAIN Law negatively impacts the financial, emotional, and social well-being of low-income class families. These families are vulnerable because they are unable to pay for their basic needs, which emphasizes the need for targeted support and legislative interventions that might address the under protection of vulnerable families.

5.3 Recommendations

Based from the findings and conclusions, the following recommendations are respectfully presented:

- 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.
- 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.
- Government agencies need to widen and/or enhance their agency programs for the poor families like 4Ps program of the DSWD and be more active in providing livelihood programs.
- The poor income class families should be part of the government's programs for poverty and less fortunate

citizens for them to be assisted with regards to the financial assistance.

- To conduct the same study like this in wider and deeper breadth.

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