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COPING WITH THE IMPACT OF THE COVID-19 PANDEMIC IN SOUTHERN CALIFORNIA: A QUALITATIVE STUDY OF FAMILIES IN POVERTY

Jaqueline Nunez Cruz

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COPING WITH THE IMPACT OF THE COVID-19 PANDEMIC IN SOUTHERN
CALIFORNIA: A QUALITATIVE STUDY OF FAMILIES IN POVERTY

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Social Work

By
Jaqueline Nunez Cruz

May 2022

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ABSTRACT

There is a gap in the social welfare literature concerning the perspectives of low-income families about the impact of the COVID-19 pandemic on their lives. This qualitative study contributes to the literature by exploring how families in poverty across Southern California survived the pandemic. Interviews were conducted with 10 heads of household (N = 10) to determine the impact of the pandemic and the strategies used to cope with the crisis. Thematic analysis of the data revealed five key themes: a) the devastating impact of the pandemic on low-income families, b) the use of various coping mechanisms by families, b) the narrow view of families' support system, d) the importance of government assistance during the pandemic, and e) the importance of individual and environmental strategies for crisis survival. The findings from this study have major implications for poverty and social welfare stakeholders, including families, social workers, social service organizations, community leaders, and lawmakers at local, state, and national levels.

Keywords: COVID-19 pandemic, families in poverty, thematic analysis, government programs, Resilience Theory, Strengths Perspective.

DEDICATION

My sincerest apologies to those who were affected in any way, shape or form by the global pandemic, COVID-19. My heart is with those families who lost loved ones during the global pandemic. Be kind and stay healthy.

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CHAPTER ONE

INTRODUCTION

Poverty in the United States

Poverty continues to be a growing issue in the United States. A person living in poverty is a person who has an income less than the income guideline created by the census bureau. For example, if a single individual has a yearly income under \$12,880, that individual is considered living under the poverty line (U.S. Department of Health & Human Services, 2021). The United States has not only individuals but also families living under the poverty line. In 2018, the poverty rate was 11.8 percent, 38.1 million people lived in poverty (Poverty USA, 2021). The concept of poverty becomes complex when considering that there are different levels of poverty. Specifically, Jensen (2009) identified six types of poverty levels: situational, generational, absolute, relative, urban and rural poverty. Individuals and families who fall under the poverty line struggle with the effects of poverty. Food insecurity, lack of healthcare coverage, and the possible inability to pay and/or manage necessities like rent, electricity, gas and water services, emotional and social challenges are all effects of poverty.

The term “living paycheck to paycheck” is the reality of most families in the United States. Today in the United States, the poverty rate is projected to be 13.7 percent, which means 1 in 7 Americans are living under the poverty guidelines (Giannarelli et al., 2021). In 2019, the poverty rate was 10.5 percent in the United

States. The United States Census Bureau (2020) stated the poverty rate in 2019 was 9.1 percent.

Broken down by race, the 2019 poverty rates were 9.1% for Whites, 18.8% for African Americans, 7.3% for Asian Americans, and 15.7% for Hispanic Americans (US Census Bureau, 2020). This demonstrates that Blacks and Hispanics are the two racial groups facing economic struggle the most. When comparing men and woman, a higher percentage of woman (11.5%) lived under the poverty line than did men (9.4%) (US Census Bureau, 2020). The data listed above prove that the economic struggle of individuals living in the United States varies by race/ethnicity and gender.

Interventions and Preventive Measures on Poverty

There have been many interventions implemented to help fight poverty levels in the United States. These include, the Earned Income Tax Credit (EITC), Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Pell Grant, housing resources and Social Security Act. These programs were implemented as a direct result of high levels of poverty throughout the United States. The Earned Income Tax Credit is a government founded resources for low-income working families. The EITC, is a “tax credit that reduces the amount of federal income tax owed and is refundable if the tax filer’s credit is larger than their tax liability” (National Conference of State Legislatures, 2021). Those who benefit directly from this tax credit are families. For example, if an individual files with 3 or more qualifying children as

dependents, the individual can receive up to \$6,660 (State of California Franchise Tax Board, 2021). This number can potentially increase depending on the state and their additional financial help resources.

SNAP was created to help individuals and families with limited income and resources. Eligible individuals receive SNAP benefits via Electronic Benefit Transfer (EBT) card, which is similar to debit card. This EBT card can be used to purchase groceries in all EBT accepting retailers (U.S. Department of Agriculture, 2021). Similarly, Temporary Assistance for Needy Family is another program designed to help low-income families. TANF was “intended to help low-income families with children achieve economic self-sufficiency” (U.S. Department of Health & Human Services, 2020), meaning that eligible low-income families have access to a variety range of services (monthly cash assistance, low-costs childcare, and other services) to help them overcome hardships in route to financial independence.

Another important program to help reduce poverty is the Pell Grant. The Pell Grant is a government funding program to help low-income students pay for college tuition and other college related necessities. The Pell Grant is typically awarded to eligible undergraduate level students with financial needs (Federal Student Aid, n.d). This resource allows low-income students to continue their higher education career post high school. This Pell Grant is available for qualifying students for up to 12 terms/6 years if needed (Federal Student Aid, n.d). This resources typically allows students to financially afford their first degree

such as their associate's and/or bachelor's degree. This resource is not only available for students post high school completing but also available for qualifying adults in college.

There are many interventions in place to help lower the poverty rate in the United States; however, there are not many preventative programs. The Social Security Act of 1935 is one of the few preventative measures the United States has in place to help prevent poverty. The Social Security Act was established to help old-age individuals, blind individuals, dependent children and a few other selected individuals (Social Security Administration, n.d.). Individuals of old age are the ones benefiting the most in comparison to others. According to Social Security Administration (2020), nine out of ten people age 65 and older receive Social Security benefits. It was anticipated that an average of 65 million Americans per month will receive social security benefits in 2021 (Social Security Administration, 2020). This preventative measure allows older adults, and those other qualifying members have these resources as a safety net.

Purpose, Rational and Significance

The purpose of this study is to understand how the global pandemic of COVID-19 impacted families living in poverty across Southern California. This study is a focus on how families in poverty across the Southern part of the Golden State survived the COVID-19 pandemic. Below are the two questions pursued in this study:

- 1) What are Southern California's families in poverty's experience with the COVID-19 pandemic?
- 2) What strategies do Southern California's families in poverty employ to survive the COVID-19 pandemic?

It is important for social workers to understand the impact of the pandemic on economically vulnerable families. Obtaining the views, perspectives, and experiences of people in poverty would inform the best course of action toward meeting their needs. Hence, the purpose of this study is consistent with the National Association of Social Workers (NASW) Code of Ethics (2017), which compels social workers to pursue social justice by advocating with and on behalf of the marginalized populations.

The impact COVID-19 pandemic on families living in poverty is a relatively new research area. Therefore, the findings from this study contribute to the literature. Findings from this study also have implications for policy by determining what families need to enhance their quality of life. In other words, by revealing the experiences of families in poverty across California, this study can inform practice and policy at the local level and beyond.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter contains four sections: synthesis of the literature, limitations of existing studies, synthesis of theoretical perspectives, and critical analysis of theoretical perspectives guiding this research. The following studies are directly relating to research topic which is poor families' experiences during COVID-19.

Synthesis of the Literature

This section evaluated existing studies relating to poor families' experience with the global pandemic COVID-19. The following studies are based outside of the United States. Febrianto (2021) evaluated poor families' experiences during COVID-19 using a qualitative method and in-depth interviews in a high living cost area, East Java, Indonesia. Febrianto (2021) study consisted of a sample size of sixteen single mothers. The researchers key findings were low-income families faced a larger amount of financial instability, along with employment struggles throughout COVID-19. Many of the participants stated their financial hardships "worsened" during the global pandemic COVID-19 (Febrianto, 2021).

Dickerson et al. (2020) evaluated poor families' experiences during COVID-19, using a mixed-method approach in Bradford, England. Dickersons' study (2020) consisted of a sample size of 2,144 participants, 47% of participants identified as Pakistani Heritage, 35% were White British ethnicity and 18% were

categorized as “other”. The key finding in the research were low-income families who identified as “financially struggling” reported moderate/severe depression and moderate/ severe anxiety throughout COVID-19. 31% of the sample size identified feeling alone. 25% of the sample size identifies “just getting by” and 12% identified “difficult/very difficult” in regard to financial status (Dickerson et al., 2020). Dickerson discovered vulnerable families were pushed into worsened poverty levels and mental health issues throughout COVID-19.

Kaddatz (2020) evaluated poor families experience during COVID-19 using a qualitative method in Canada. Kaddatz’ (2020) study consisted of web interviewing and a sample size of 2,000 individuals. There were several key findings in Kaddatzs’ study. The main stressor reported by families was “financial stress”. About 53% reported COVID-19 pandemic caused a major threat to their finances. Roughly around 49% reported their income decreasing as a direct result of COVID-19. The same 53% of individuals who reported financial distress also reported feeling anxious, nervous, sad, and difficulties sleeping as “very often”.

Limitations of Existing Studies

The studies mentioned above have helped understand individuals and families’ experiences during COVID-19. However, there are limitations regarding existing studies. The main one is that the studies in the literature were all conducted outside the United States. There is a lack of studies regarding poor families’ experiences during COVID-19 in the State of California, home to millions

of families in poverty. This study is an attempt to fill this gap in the existing literature.

Synthesis of Theoretical Perspectives Guiding this Research

There are many theoretical perspectives and models to help analyze and understand situations and/or challenges like families living in poverty. For instance, the Resilience Theory and Strengths Perspective are meant to help understand the concept of families living in poverty. The Resilience Theory was founded in the late 1970s by Norman Garmezy. Resilience Theory focuses on the ability and understanding how individuals are able to bounce back from complex life situations. Some of these complex life situations are: natural disasters, crime, failure and abuse (Garmezy, 1991). Resilience Theory focuses on how quickly individuals can adapt to adversities when given the proper resources. Resilience Theory can help identify which individuals are indeed resilient when faced with a life hardship (Garmezy, 1991).

A secondary perspective is Strengths Perspective. Strengths Perspective was founded in the late 1980s by Ann Wick, Charles Rapp and Dennis Saleebey from the University of Kansas School of Social Welfare (Joseph et al., 2022). Strengths Perspective focuses on examining multi groups such as individuals, groups and communities through a sense of strengths. These strengths include abilities, skills, and talents from individuals, groups, and communities (Saleebey, 1996). The Strengths Perspective believes an issue can be resolved using the presenting strengths. The strengths presented by individuals, groups and

communities can also be used to analyze and overcome past negative experiences, trauma and struggle (Saleebey, 1996). The Strengths Perspective is viewed as a holistic, person-centered and outcome focused perspective which ultimately helps individuals reach the outcomes by unfolding their strengths and using them in the problem-solving phase. Once strengths are identified by asking the right questions, proper resources can be used during the intervention process (Saleebey, 1996).

Critical Analysis of Theoretical Perspectives Guiding this Research

The researcher assessed the theoretical quality of both the Resilience Theory and the Strengths Perspective with the Theory Evaluation Scale (TES) developed by social work scholars Rigaud Joseph and Mark J. Macgowan (Joseph & Macgowan, 2019). The TES is a valid, reliable, and transdisciplinary instrument used in the analysis of several theories in social work (Drew et al., 2021; Joseph, 2020a; Joseph, 2020b; Joseph, 2021; Joseph et al., 2022; Stoeffler & Joseph, 2020).

According to Joseph and Macgowan (2019), the TES has nine categories: coherence, conceptual clarity, philosophical assumptions, historical evolution, falsifiability, empirical evidence, boundaries, utility, and human agency. Each criterion is evaluated on a 1-5 range, for a total score of 45. The overall quality of a theory can be poor (up to 9 points), fair (10-19 points), good (20-29 points), and excellent (30-45 points).

Table 1 displays the results of the critical analysis of the two theories with the TES. Resilience Theory generated a TES score of 33, while the Strengths Perspective yielded a score of 35, indicating that both theories are of excellent overall quality. The score for the Strengths Perspective is consistent with Joseph et al.'s (2022) evaluation of this theory.

Despite their excellent overall quality, both theories carry some limitations. Resilience Theory scored moderately in five different categories (philosophical assumptions, falsifiability, empirical evidence, boundaries and utility) and significantly in four categories (coherence, conceptual clarity, historical evolution and human agency). The Strengths Perspective scored moderately for falsifiability, empirical evidence, and utility, but significantly for coherence, conceptual clarity, philosophical assumptions, historical evolution, boundaries and human agency.

Table 1. Critical Analysis of the Resilience Theory and Strengths Perspective with Joseph & Macgowan’s Theory Evaluation Scale

<i>Criteria</i>	<i>Description</i>	<i>Theories</i>	
		RT*	SP*
1	The theory has coherence.	5	5
2	The theory has conceptual clarity.	5	5
3	The theory clearly outlines and explains its philosophical assumptions.	3	4
4	The theory describes its historical roots in connection with previous research.	5	4
5	The theory can be tested and proven false via observational and experimental methods.	3	3
6	The theory has been critically tested and validated through empirical evidence.	2	3
7	The theory explains its boundaries or limitations.	3	4
8	The theory accounts for the systems within which individuals interact with people around them.	2	2
9	The theory recognizes humans as active agents within their environment.	5	5
Overall score		33	35
<i>Overall theoretical quality: Excellent for both theories</i>			
*Resilience Theory **Strengths Perspective			

CHAPTER THREE

METHODS

Introduction

In this chapter, the researcher will go in-depth into various sections including ethics, research design, sampling, data collection instruments, sensitizing concepts, and data analysis. an in-depth description is given regarding ethics and the protection of human subjects. the research designs the researcher decided to follow is also described below. the researcher has provided a detailed section regarding sampling and data collection devices. the sections can be found below.

Ethics/Protection of Human Subjects

The researcher will complete the Collaborative Institutional Training Initiative (CITI) Certificate before seeking approval to conduct the study from California State University, San Bernardino Institutional Review Board. An Informed consent will be given to all participants. The informed consent will be thorough and will contain the purpose, risk and benefits of the study. The informed consent can be found in the index section of this document. The researcher will be respecting and following all COVID-19 guidelines provided by the Central for Disease Control and Prevention (CDC). For example, the researcher will be implementing CDC recommendations which are: social

distancing, face coverings and proper hand hygiene. The researcher will be following these guidelines to ensure the safety of all parties involved throughout the research.

The researcher will electronically save all collected research related material. Anonymity, privacy, and confidentiality of all participants will be respected. The researcher will properly ensure the identities of participants is kept strictly confidential. The researcher will be saving all research related documents in an electronic device which will have security and encryption, therefore, keeping all documents safe and secure. The researcher will store all research material for a period of one year post completion of the study and will shred all documents once the one year expires.

Research Design

The purpose of this study is to explore Southern California poor families' experience with the global pandemic, COVID-19. Therefore, this study embraces and exploratory research design. This study is also qualitative in nature. The qualitative research approach, despite its limitations regarding lack of generalizability, is important for an in-depth understanding of people's experiences (Grinnell & Unrau, 2013; Royse, 2017).

Sampling

The researcher will use a non-probability sampling method for this study. Specifically, the researcher will use sample of convenience and purposive

sampling methods. The researcher will use sample of convince because time limit on the study. The study must be completed by June of 2022; `therefore, the researcher will use this sampling method. The researcher will also use purposive sampling because the researcher is focusing on low-income individuals and families. The researcher will be seeking southern Californian families living in poverty. Sampling of convince and purposive sampling will be the main sampling methods the researcher will focus on for the study. The researcher will have a total of 20 participants. The researcher will ask the participants for their annual income and compete that number with the poverty line to ensure that the participant is considered “living in poverty”.

Data Collection Instruments and Procedures

Through an interview guide, the researcher will collect primary data. The interview will be semi-structured in nature. The questions during the interview will be semi-structured with open-ended responses. The researcher will use a semi-structured format during the interviewing phase to ensure the participants feel comfortable. The demographic questions such as: age, sex, gender, education level, and income level will be presented in a multiple-choice format. All other questions that require an in-depth response will be asked in an open-ended format to ensure the participants share what they would like to share. Having open-ended questions ensure the participants do not feel like there is a limit on their response. The purpose of this study is to explore individuals experience, therefore, it crucial the researcher includes open-ended questions. The day of

interview, the participants will be reminded that their participation is fully voluntarily and can opt out, if they desire. The participants will be reminded that their participation and their responses is confidential and no identifying information will be released. With the permission of the participant, the researcher will record the interview with a cellular device. The researcher will store all data in a password protected device. These are some of the procedures the researcher will conduct during the interview process.

Study Variables or Sensitizing Concepts

The researcher has identified a few key terms, these terms hold a high level of importance for the study. *Poor families' experiences with COVID-19*, are the important key terms for the study conducted by the researcher. The recent global pandemic, COVID-19 caused a shift in everyone's lives in the recent years. The researcher will specifically be focusing on poor families living in Southern California and their experiences during the global pandemic, COVID-19. The researcher will be only selecting participant who identify as living in poverty. The researcher is interested in identifying major differences in experiences between socioeconomic families during COVID-19.

Data Analysis

The researcher will develop and transcribe the data collected from participants using a speech-to-text device like Google Voice. The researcher will be giving an alias name to each participant to protect their identity. Along with the

alias name given to participants, they will also be given a number. The number assigned to participants will be random and will not have value. The researcher will refer to them by the alias given and the number assigned. The researcher will analyze data by hand, using Word-document. The researcher will be creating a code book to ensure every code can be read and understood. The researcher will be interpreting all data collected by participants in a thoroughly manner.

CHAPTER FOUR

RESULTS

Frequency Distributions/ Descriptive Statistics

Table 2 breaks down all the demographic statistics of the participants. In terms of race/ethnicity, the vast majority of the participants reported Hispanic origin. With regard to age, all of the respondents were below 50. From a gender perspective, a large proportion of the sample identified as female. Finally, all participants reported an annual household income of less than \$50,000. The income variable reflects the focus of this study: families in poverty.

Table 2. Demographic Characteristics of the Sample (N =10)

Variables	N	%
Race/Ethnicity		
White	1	10
Black or African American	1	10
Hispanic or Latino	8	80
Age		
18-25	2	20
26-34	4	40
35-49	4	40
Gender		
Male	2	20
Female	8	80
Income Level		
Less than \$30,000	6	60
\$30,000-\$49,999	4	40
Education Level		
High school diploma/GED	8	80
Some college	2	20

Table 3 displays five themes that rose from the thematic analysis of the data: the devastating impact of the pandemic on low-income families, the use of various coping mechanisms by families, the narrow view of families' support system, the importance of government assistance during the pandemic, and the importance of individual and environmental strategies for crisis survival. These themes answer the two research questions formulated in this study: 1) What are Southern California's families in poverty's experience with the COVID-19 pandemic? 2) What strategies do Southern California's families in poverty employ to survive the COVID-19 pandemic? Theme 1 answers the first research question, while the remaining themes addresses the second question. Each of these themes is described below.

Table 3. Study Major Themes

Themes	Description
Theme 1	COVID-19 negatively affected low-income families as a whole, with the greatest impact on children
Theme 2	Low-income families in Southern California used a variety of mechanisms to cope with COVID-19
Theme 3	Low-income Southern Californian families had a narrow view of their support system
Theme 4	Government assistance helped low-income families in Southern California during the global pandemic of COVID-19
Theme 5	Both individual and environmental strategies are necessary to survive a global pandemic or other forms of crises

Theme 1: Devastating impact of COVID-19 on families. COVID-19 had a detrimental and devastating impact on low-income families in Southern California. Participants shared experiences with job loss due to COVID-19. Job loss can negatively impact people's lives by causes disruption and devastation. Job loss leads to food insecurity and inability to pay for rent and utilities, among other consequences. Job loss also contributes to the elevation of stress.

Participants captured the impact of the pandemic as follows:

...My overall experience [with COVID-19] has been negative financially and emotionally. I've been having hardships. It has been really hard to find jobs. I have been relying on food banks, other resources and emotionally have been stressful. (Participant 2)

My overall experience with COVID-19 has been negative. I was affected in many ways. I lost my job and was not able to receive unemployment because of the little time that I was employed right before I got laid off. So, I didn't qualify for unemployment unfortunately. I attempted to find another job right after I lost my first job however had zero luck. (Participant #4)

The pandemic negatively affected low-income families as a whole, but its greatest impact was on children. In effect, when the pandemic hit, California followed the federal government guidelines by issuing a stay-at-home order. This order mandated all schools to transition to remote learning, leaving parents scrambling to meet the educational needs of their children. Participants reported the impact of the pandemic on children as follows:

When COVID-19 first hit, and they close down my kids' schools, so they had to [transfer] to online learning, which was on zoom. I had to quit my job in order to assist them and [had to be] at home with them during distant learning. (Participant #1)

COVID-19 also impacted my kid's life the most because one of them started elementary online. My middle child, the one that started school online for kindergarten struggles with social anxiety because of the lack of socializing...I would say this is one of the top ways COVID-19 has impacted my life the most. (Participant #4)

Theme 2: The use of various coping mechanisms by families. Low-income families in Southern California have used a variety of mechanisms to cope with the global pandemic. Some of the strategies used by low-income families in Southern California to survive COVID-19 include reaching out to food banks and community resources, as well as relying on family support (both financial and emotional). Participants expressed this feeling as follows:

One of the resources I was able to use was the local food bank. I was able to ask for community resources. I went every week to the food banks. I also relied on family for financial assistance. My family also helped me with childcare when I got my fulltime job. I heavily relied on my families support with my children.

Theme 3: Low-income families' narrow view of their support system. Low-income Southern Californian families have a narrow view of how they define their

support group. Throughout the global pandemic, there were many emergency responses implemented to help those in dire need of assistance established the government. These emergency responses mostly consisted of financial assistance to help those in need. When participants were asked about their support system during COVID-19, most participants mentioned family and friends as their support system throughout COVID-19. No mention of the government by participants when asked about their support system, even after receiving governmental assistance. Study participants disclosed their source of support as thus:

I relied on both my parents and my children as my support system during the pandemic. We also relied on each other for emotional support after the passing of my grandmother. I also have family that I kept in contact with throughout COVID-19. (Participant #6)

Theme 4: Importance of government assistance. Government assistance helped low-income families in Southern California during COVID-19. There was a variety of governmental resources available to those who qualify throughout the pandemic. Some of these resources were unemployment benefits with an extra \$600/week, additional cash-aid and food stamps, and other financial resources. 70% of the participants partook in governmental assistance, whether it be unemployment benefits, food stamps, cash-aid, PEBT and stimulus checks. The assistance provided by the government was helpful and beneficial, allowing

families in a variety of ways, including paying their financial bills and saving.

Participants confessed:

Before the pandemic I was struggling financially. I was living paycheck to paycheck. Once I lost my job, I applied for unemployment. At the time unemployment was giving out the extra \$600/week which helped us so much. I also received all the stimulus checks. With the extra help, we were able to catch up on all of our bills and save money. (Participant #1)

Theme 5: Importance of both individual and environmental crisis survival strategies. **Both individual and environmental strategies are necessary to survive future crises.** All the participants were asked how a family living in poverty could survive another pandemic/crisis like COVID-19. Many participants stated both individual and environmental strategies. Some of the individual strategies that participants shared were along the lines of “save money”, “do not overspend”, or “spend your money wisely”. Some of the environmental strategies given by the participants was for individuals to get all the available resources. Some participants suggested that others stay informed of all the available resources should there be another similar crisis. Participants emphasized the importance of not being ashamed to reach out for resources or help if needed.

This theme is best captured as follows:

I would suggest for one to reach out to governmental assistance if needed. I would also suggest taking advantage of all the resources

because resources are meant to help people. ... not be afraid or ashamed of getting the help you need. (Participants #8)

CHAPTER FIVE

DISCUSSION

The purpose of this study was to determine (1) the experiences of Southern California's poor families with the COVID-19 pandemic and (2) the strategies employed by these families to survive the pandemic. Thematic analysis of the interviews conducted with 10 heads of households (N = 10) yielded five themes: a) the devastating impact of the pandemic on low-income families, b) the use of various coping mechanisms by families, b) the narrow view of families' support system, d) the importance of government assistance during the pandemic, and e) the importance of individual and environmental strategies for crisis survival.

The themes in this study are, to some extent, consistent with the few studies that exist in the literature, particularly the work of Dickerson et al. (2020), Febrianto (2021), and Kaddatz (2020) all of whom revealed the devastating impact of the pandemic on families. However, these themes are quite novel and thus represent a massive contribution to the literature. To the researcher's knowledge, previous research has not demonstrated these themes before. In other words, by exploring the experiences of families in poverty in California, this study extends the existing body of scholarship on poverty and economic well-being.

Implications of the Findings

The findings from this study have major implications for poverty and social welfare stakeholders, including families, social workers, social service organizations, researchers, community leaders, and lawmakers at local, state, and national levels. Awareness of these findings could allow service providers to provide individualized resources to not only adults but also children should there be another global pandemic. There are a variety of services in place to help families living in poverty. These services offer a variety of benefits and support. Some of these resources include financial assistance, housing resources and assistance with child-care. It is important to understand the types of challenges families faced during COVID-19. This allows service providers to adjust and reform their services and policy.

Social workers also can rely on these findings to advocate with and on behalf of families in poverty. Because families in poverty are more economically fragile than their rich counterparts, crises like the COVID-19 pandemic impact them more harshly. The NASW Code of Ethics compels them to do so. Furthermore, policymakers can rely on the findings in this study to understand the living conditions of low-income families and pass appropriate policies to meet their needs. Arguably, the COVID-19 relief policies recently passed by Congress benefited the rich more than the poor. The findings in this study call on policymakers to focus more on helping the most economically fragile groups in times of crises.

Elsewhere, the findings also inform theory, especially the Resilience Theory and the Strengths Perspective. The former helps identify strategies Southern California families in poverty employ to survive the COVID-19 pandemic, while the latter helps understand the experiences of Southern California's families during the COVID19 crisis. In other words, the resilience and strengths, coupled with assistance from the government, led to the survivability of families throughout the crisis. Hence, this study provides theoretical guidance on how to deal with future crises.

Limitations and Directions for Future Research

This study has several limitations. The first limitation is that the sample size of 10 participants was relatively small. In addition, there was a lack of diversity regarding the sample, as the majority of the participants were of Hispanic ethnicity. Other racial/ethnic groups such as Asian Americans, Native Americans, and Pacific Islanders were not included in this study. While the overrepresentation of Hispanics in this study is consistent with the strong Latino presence in Southern California, the lack and underrepresentation of the other racial groups reflect a lack of racial diversity in the sample. Moreover, the study was conducted in three cities in Southern California. Therefore, the findings in this study do not reflect all Southern California, let alone the entire Golden State. Finally, the qualitative methodology in this study prevents the researcher from ruling out potential bias in participants' responses. In sum, considering the

aforementioned limitations, the findings in this study are not generalizable and should be thus should be interpreted with caution.

Future research on poverty and social welfare should deal with the limitations found in this study. Researchers should recruit reasonable sample sizes in future studies and focus on including diverse racial groups. Future research studies can replicate the methodology in this study across other cities in Southern California. In effect, it is important to understand what families in poverty have been through over the past couple years with respect to the pandemic. Therefore, social work researchers should not shy away from their mission to discover the truth about the experiences of marginalized populations. There is a gap in the social welfare literature concerning the perspectives of low-income families about the impact of the COVID-19 pandemic on their lives. The themes in this study can be used as guide for future research.

APPENDIX A
VOLUNTEER NEEDED FLYER

VOLUNTEERS NEEDED

Coping with the Impact of the Covid-19 Pandemic in Southern California: A Qualitative Study of Families in Poverty

The purpose of this study is to explore hardships, survival strategies and coping skills developed throughout COVID-19 by those who identify as living in poverty in Southern California. The study will answer the following research questions: 1. What are Southern California's families in poverty's experience with the COVID-19 pandemic? 2. What strategies do Southern California's families in poverty employ to survive the COVID-19 pandemic? This study has been approved by the California State University, San Bernardino Institutional Review Board.

Participation in the study is completely voluntary and confidential. You can discontinue your participation at any time without any consequences.

*Interviews will be conducted through zoom.
Interviews may take 30-45min.

Qualifications

- At least 18 years of age or older

Must reside in Southern California

Must be low-income

If interested, please reach out via private message or at 0006209485@coyote.csusb.edu

Jaqueline Nunez Cruz, MSW Advance Standing Student

If you have any questions about this study, feel free to contact Dr Joseph at (909)537-5507.

APPENDIX B
INFORMED CONSENT

INFORMED CONSENT

The study in which you are asked to participate is designed to explore hardships experienced throughout COVID-19 by those who identify living in poverty in Southern California. The study is being conducted by Jaqueline Nunez Cruz, MSW student under the supervision of Dr. Rigaud Joseph, professor in the School of Social Work, California State University, San Bernardino. The study has been approved by the Institutional Review Board, Social Work Sub-Committee, California State University, San Bernardino.

PURPOSE: The purpose of this study is to explore hardships, survival strategies and coping skills developed throughout COVID-19 by those who identify as living in poverty in Southern California.

DESCRIPTION: Participants will be asked a series of questions regarding demographic information. Participants will also be asked a series of open-ended questions regarding their experiences during COVID-19. The open-ended questions are meant to welcome in-depth responses.

PARTICIPATION: Your participation in the study is completely voluntary and confidential. You can discontinue your participation at any time without any consequences.

CONFIDENTIALITY: Your responses will remain confidential. Your name and any identifiable information will not be used in the report of findings.

DURATION: The interview will take approximately 30 minutes to complete.

RISKS: By answering questions about financial stress during the pandemic, you may recall uncomfortable circumstances. However, this study does not involve more than minimal risks. Should you need counseling services due to discomfort linked to your participation in this study, the researcher will work with you in making referrals.

BENEFITS: The findings of this research can potentially help understand the challenges and understand some of the coping skills developed by those who are living in poverty in Southern California during COVID-19.

CONTACT: If you have any questions about this study, feel free to contact Dr Joseph at (909)537-5507.

RESULTS: Results of this study can be obtained from the Pfau Library ScholarWorks database (<http://scholarworks.lib.csusb.edu/>) at California State University, San

Bernardino.

This is to verify that I am at least 18 years of age and understand my participation is completely voluntary.

Place an X on this line

Date

I agree to have this interview audio recorded ____ Yes ____ No

APPENDIX C
INTERVIEW GUIDE

INTERVIEW GUIDE

Demographics questions:

What is your age range?

- a. 18-25
- b. 26-34
- c. 35-49
- d. 50 and over

What is your race?

- a. American Indian
- b. Asian
- c. Black or African American
- d. Native Hawaiian or other Pacific Islander
- e. White
- f. Other

What is your ethnicity?

- a. Hispanic or Latino or Spanish Origin
- b. Not Hispanic or Latino or Spanish Origin
- c. NA

What is your gender? _____

What is your annual income range?

- a. Less than \$10,000

- b. \$10,000- \$19,999
- c. \$20,000 - \$29,999
- d. \$30,000 -\$49,999
- e. \$50,000 and more

6. What is your household size/ how many people live in your household? _____

7. What is your highest level of education completed?

- a. 12 grade or less
- b. Graduated High School or equivalent
- c. Some College, no degree
- d. Associate degree
- e. Bachelor's degree
- f. Post- graduate degree

8. Did you seek government assistance during the pandemic?

- a. Yes
- b. No

9. Did you receive government assistance during the pandemic?

- a. Yes
- b. No If yes, what kind of assistance? _____

OPEN-ENDED QUESTIONS

1. Can you tell me about your overall experience with COVID-19? How has Covid-19 impacted your life?

2. Can you tell me how you cope with these hardships? What strategies have you used to survive economically?

3. Which area of your life has COVID-19 impacted the most?

4. Tell me about your support system during the pandemic?

5. How would you compare your financial situation before the pandemic and now?

6. What would you recommend as strategies to overcome the pandemic? In other words, in your opinion, what is the best way someone in poverty can survive a crisis/pandemic.

Survey created by Jaqueline Nunez Cruz.

APPENDIX D
IRB APPROVAL LETTER

IRB #: IRB-FY2022-51

Title: Coping with the Impact of the Covid-19 Pandemic in Southern California: A Qualiative Study of Families in Poverty

Creation Date: 9-8-2021

End Date:

Status: **Approved**

Principal Investigator: Rigaud Joseph

Review Board: Main IRB Designated Reviewers for School of Social Work

Sponsor:

Study History

Submission Type	Initial	Review Type	Exempt	Decision	Exempt
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Key Study Contacts

Member	Jacqueline Nunez Cruz	Role	Co-Principal Investigator	Contact	006209485@coyote.csusb.edu
Member	Rigaud Joseph	Role	Principal Investigator	Contact	Rigaud.Joseph@csusb.edu
Member	Rigaud Joseph	Role	Primary Contact	Contact	Rigaud.Joseph@csusb.edu

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