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HOW LATINO PARENTS COPEd WITH FINANCIAL CHALLENGES DURING COVID-19

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HOW LATINO PARENTS COPE WITH FINANCIAL
CHALLENGES DURING COVID-19

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
Melissa Gradilla and Valerie Malagon

May 2023

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ABSTRACT

This qualitative study examined how low-income Latino parents coped with financial challenges during the COVID-19 pandemic. The data from this study was collected through one-on-one interviews with 14 low-income Latino parent participants who resided in Southern California. Results indicated COVID-19 caused financial strain in food, healthcare, basic needs, and financial strain in general. Results from this study also concluded that many existing government assistance programs benefited participants but had distribution and application processing flaws. This study provides future researchers and government officials some insight regarding what government assistance and local resources helped low-income Latino parents cope with their financial challenges and what could be improved in a future crisis.

DEDICATIONS

Melissa Gradilla

I dedicate this research project to my parents, Soledad and Manuel as without them none of my success would be possible. Thank you for your encouragement, efforts, love and support as I could not have done this without you. I love you both. A special thank you to my family and friends who have also supported me throughout my educational journey.

To my professors and field instructors, thank you for guiding me and providing me with the knowledge and tools to be successful.

Valerie Malagon

This research project is dedicated to my mother, Silvia Malagon and my father, Francisco Malagon. Without your endless love, support, and encouragement I would have never been able to complete my studies. Thank you for instilling the importance of education in my life. I love you both and appreciate everything you have done for me. This research project is also dedicated to my fiancé, Daniel De Santos. Thank you for being a constant source of support, strength, patience, and motivation throughout this entire journey. I am truly blessed to have you as my partner in this dance called life. You are the best thing that ever happened to me, I love you so much babe!

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TABLE OF CONTENTS

ABSTRACT	iii
CHAPTER ONE: INTRODUCTION	
Problem Formulation.....	1
Purpose of the Study	1
Financial Impact on Latino Parents	4
CHAPTER TWO: LITERATURE REVIEW	
Introduction	5
Financial Strain's Impact on Food.....	5
Financial Strain's Impact on Health Care	6
Financial Strain's Impact on Basic Needs.....	8
Financial Strain's Impact on Child Care	9
Coping Strategies for Financial Strain's in General	10
Limitations in the Literature.....	11
Framework	12
CHAPTER THREE: METHODS	
Introduction	14

Study Design	14
Sampling	15
Data Collection and Instruments	16
Procedures	18
Protection of Human Subjects	19
Data Analysis.....	20
Summary	21

CHAPTER FOUR: RESULTS

Introduction	22
Participant's Interview Demographics	23
Challenges in Financial Situations	23
Challenges Obtaining Food	24
Challenges Accessing Health Care	25
Challenges Obtaining Basic Needs	26
Challenges Accessing Child Care.....	27
Additional Financial Stressors.....	28
Financial Assistance from the Government	29

Participants Receiving Government Assistance	30
Becoming Infected with COVID-19	31
Preferred Financial Support	32
Immigration Status	33
Summary	34
CHAPTER FIVE: DISCUSSION	
Introduction	37
Discussion	37
Limitations	42
Conclusion	43
APPENDIX A: INTERVIEW GUIDE	45
APPENDIX B: PRELIMINARY QUESTIONS	49
APPENDIX C: INFORMED CONSENT FORM ENGLISH	51
Informed Consent Form in Spanish	54
APPENDIX D: SOCIAL MEDIA POST	56
APPENDIX E: IRB APPROVAL LETTERS	59
REFERENCES	62

ASSIGNED RESPONSABILITIES.....66

CHAPTER ONE

INTRODUCTION

Problem Formulation

In March of 2020, the world changed drastically due to an infectious disease known as COVID-19. COVID-19 is a respiratory disease that can be spread to individuals through respiratory droplets (Center for Disease Control and Prevention, 2021). The disease was first detected in China and eventually made its way to the United States. Many people believed the disease posed no threat to life until the country was put on lockdown, and everyone was asked to stay home. It was believed that the lockdown would only last a few weeks but, instead, lasted months. During this time, many became infected with COVID-19, lost loved ones, and struggled financially. The most hard-hit population were those from lower socioeconomic and ethnic minority groups, including many low-income Latino parents.

Purpose of the Study

The purpose of this study was to learn how low-income Latino parents coped with their financial challenges during the pandemic. Latinos make up the largest minority group in the United States with 18% of the population and 33% of the COVID-19 cases (Moyce et al., 2021). Many members of the Latino community struggled financially to provide the basic needs for their families due to parents being unemployed, infected with COVID-19, or ineligible to receive

benefits due to their immigration status. Although the world was temporarily shut down, the responsibilities of parents to provide for their families did not stop.

Latino parents who faced economic struggles due to the pandemic had to find community resources that provided food and shelter. The high demand for these resources has strained and limited the services that can be provided to parents.

During the prime of the pandemic, 16% of Latino parents faced at least one economic stressor while 18% faced at least two (Vargas & Sanchez, 2020). At the beginning of the pandemic, low-income Latino parents were forced to use their savings to support their households. For example, some parents were able to compile an emergency fund that would allow them to be financially stable during the lockdown. As a result, this caused many parents to give up their health care insurance and postpone their education to provide their families with their basic needs (Vargas & Sanchez, 2020). For example, the government can help provide federal assistance programs such as CARES acts, American Rescue Plan, unemployment assistance, and for families the Child Tax Credit. This would also help the government better assist the parents in need and provide them with the proper assistance if another crisis were to occur. The pandemic is currently still ongoing and thus greatly affecting the parents of these families in need of economic assistance. For instance, most low-income Latinos work essential jobs that pay them hourly wages with no guarantee of sick leave pay (Stanford, 2021). During the start of the COVID-19 pandemic, many low-income Latino parents were unaware of the support available to them such as financial aid programs

and food security programs. Therefore, it is important to bring more awareness to society about all the economic burdens that many low-income Latino parents have had to face as a result of the pandemic.

During the pandemic, many policies were passed that allowed citizens to receive government help; however, not everyone qualified to receive these funds. For example, the IRS has sent out 3 different Economic Impact Payments to individuals that meet certain criteria (Internal Revenue Service [IRS], 2021). The criteria to receive the Economic Impact Payment is an individual must be a US Citizen, or be a United States resident, have an SSN, and make a certain amount of money. Parents who have children receive an additional 600 dollars per child (IRS, 2021). Other policies in California include the COVID-19 Tenant Relief Act and the COVID-19 Rental Housing Recovery Act (State of California, 2021). These policies were set in place to protect tenants with COVID-19 financial challenges from eviction. By requiring landlords to file for rental assistance before proceeding with evictions. Due to this policy, many parents were able to continue living in their homes while facing financial struggles. Although these policies helped the general public, many individuals were excluded from being able to receive these benefits. For instance, many Latino parents are undocumented and as a result were unable to receive any financial support from the Economic Impact Payment (State of California, 2021). As a way to problem solve this financial issue among undocumented Latino parents, California offered a one-time relief check to these families. However, this was a one-time payment and

many Latino parents did not receive the help due to fear of being deported (California State Department of Social Services, 2021).

Financial Impact on Latino Parents

The federal government should administer more support to Latinos who might not fit the criteria to receive funds due to immigration status (Vargas & Sanchez, 2020). For example, in California, 59% of Latinos are ineligible to receive unemployment, limiting the financial support available to them (Moreno, 2020). As previously seen during the great depression, the Latino community was one of the minority populations that was greatly affected and took the longest to recover financially (Vargas & Sanchez, 2020). To prevent history from repeating itself we need to create an economic relief bill that allows Latinos to receive government help, regardless of immigration status.

The implications of this study were to highlight the needs, struggles, and experiences of coping with financial difficulty among low-income Latino parents. This can help social workers identify areas where support is needed by understanding the individual needs low-income Latino parents have faced during the COVID-19 pandemic. Policymakers can also reallocate resources to meet the needs of those parents. These findings can help support the reasoning for the importance of creating a bill that will benefit low-income Latino parents facing financial hardships during unprecedented times. We intended to answer the following research question in our study: How did low-income Latino parents cope and experience financial challenges during COVID-19?

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter consists of an examination of the research relevant to the financial strains that low-income Latino parents faced during COVID-19. This chapter consists of a section titled, “financial situation among parents during COVID-19.” Included in this section there are subsections that include financial strain’s impact on; food, healthcare, basic needs, and childcare among parents. Each subsection elaborates on the financial difficulties parents faced during the COVID-19 pandemic. The next subsection includes how parents coped with the financial strain challenges that arose. The following section explains the need for further research on the coping strategies low-income Latino parents used to address their financial strain during the pandemic. The final subsection explains the social-ecological framework model used to help explain the challenges this particular population faced.

Financial Strain’s Impact on Food

The COVID-19 pandemic impacted many of the lives of parents with young children. A survey study conducted studied how parents with young children have faced challenges such as food insecurity and economic instability (Bassok et al., 2021). The study focuses on parents from various ethnic backgrounds and social-economic statuses in the state of Virginia (Bassok et al.,

2021). According to this study one in three parents, or 32%, reported being worried about not having enough food to feed their families. In this study, 64% of the families with an FPL, Federal Poverty Line, of 150% reported not having enough food. Also, 15% of the parents reported being concerned regarding food access.

Some barriers that kept parents from securing food in their households were not having enough money, store hours, national food shortages, lack of transportation, infecting others with COVID-19, and not having the proper protective equipment to shop safely (Reimold et al., 2021). Barriers reported by participants of the study indicate that they needed extra support from government programs such as SNAP during the pandemic to obtain food. It was discovered that half of the participants of this study reported that not having enough money to purchase food was their biggest barrier (Reimold et al., 2021). The findings in this study indicate that government programs should focus on expanding programs such as SNAP to use more outlets so benefits could be accessed everywhere (Reimold et al., 2021). For example, if a recipient has COVID-19 or someone at home is infected with the virus, they cannot use their benefits to get food delivered to their homes. These restrictions cause recipients to not have access to food or infect others with the virus while shopping.

Financial Strain's Impact on Healthcare

During the pandemic, some low-income Latino parents had access to healthcare services while others did not due to their financial situation.

Healthcare is expensive, especially for those who do not have insurance. For years, Latinos have been less likely than any minority group and white populations to have health insurance, resulting in delays in seeking care (Méndez et al., 2021). During the pandemic, many Latinos who were essential workers worked in conditions that did not allow them to follow COVID-19 precautions. Working in these conditions meant that they were at higher risk of contracting the virus. Although they cared about their health, they had to keep working to provide for their families. Due to their legal status, many Latino parents and their families were excluded from health-care insurance programs, the economic support offered by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), unemployment insurance, or other government assistance during the pandemic (Méndez et al., 2021). Researchers studied the frequency and reasoning behind forgone medical care in the initial phase of the COVID-19 pandemic and discovered that 14% of participants reported not seeking medical care due to financial strain as a result of the COVID-19 pandemic, and 1 in 4 participants reported financial strain for missing medications (Anderson et al., 2021). We need to explore this because it is important to gather all information pertaining to Latino parents in order to get accurate results in our study. Employment and healthcare insurance status are important factors to help us better understand how Latino parents coped with financial challenges during the pandemic.

Financial Strain's Impact on Basic Needs

During the peak of COVID-19, the United States government implemented various policies to help parents sustain their family's well-being such as the CARE Act. For example, the American government has sent out four relief bills, expanded the eligibility for unemployment, and it has provided housing assistance (Karpman et al., 2020). During the months of late March and early April of 2020, many parents struggled with providing their families with necessities such as food, housing, and medical care (Karpman et al., 2020). The study explains how 31% of the adults could not pay for their rent, mortgage, or utility bills. Many parents also worried about how they were going to cope with the next months as parents were unable to afford enough food or maintain their housing (Karpman et al., 2020). It also addresses how food banks have faced an increase in demand and the request for mortgage forbearance has also increased due to the loss of unemployment (Karpman et al., 2020). The purpose of this study was to determine how effective the federal response was during this time on parents. In the results of this study, researchers criticize and provide alternative solutions to the CARE Act as its implementations did not benefit everyone. As evidenced by the 41.5% of individuals who reported their jobs were effective due to the outbreak of the virus and were left struggling to meet their financial needs (Karpman et al., 2020).

Previous research has demonstrated how low-income and marginalized parents experience the biggest economic hardships due to limited resources. In a study conducted researchers focused on the role income level and race played

on parents with school-age children coping with the pandemic. The research concluded that parents of lower-income and lower-middle households experienced more financial hardships (Chen et al., 2021). Such hardships included job loss or potential job loss, furlough, and a reduced income. These families faced housing insecurities and parents faced an increase in the amount of financial stress (Chen et al., 2021). Due to job insecurities, low-income parents were concerned regarding their families' basic needs, shelter, and clothes. Findings also demonstrate how low-income parents were more prone to being infected with the virus due to the nature of their jobs and not being able to work remotely (Chen et al., 2021)

Financial Strain's Impact on Childcare

At the start of the COVID-19 pandemic, many parents struggled to provide for their families while taking care of their children. Apart from parents facing a shortage in work hours or unemployment, parents also had to figure out child care. In a study conducted, researchers used the data from Urban Institute's Health Reform Monitoring Survey, HRMS, to collect the data regarding the number of parents who either lost their job, work hours, or work-related income (Karpman et al., 2020). The data from the HRMS presented that 5 in 10 non-Hispanics and 6 in 10 Hispanic parents were impacted by one of the categories listed above. Based on this data researchers were able to conclude that low-income parents were less likely able to work from home, therefore, faced more challenges in arranging child care (Karpman et al., 2020). The study explains

how 76.6 % of the parents in this study lived with a child under the age of 6 and only 41.5 % of the parents could work partly from home. According to the study one in three parents, or 33.3%, reported someone in their family had to stay back and take care of the kids due to the childcare closures (Karpman et al., 2020). Parents from high-income communities were able to work from home and as a result did not have to worry about childcare (Karpman et al., 2020). At the end of the study, researchers included several policy solutions to try to solve the hardships parents with young children faced.

Coping Strategies for Financial Strain in General

Many people in the United States coped with their financial strains in various ways. In a study conducted by Bartfield and Collins (2017), researchers describe the strategies parents utilize in order to help make ends meet when facing financial strains. For example, the study illustrates parents withdraw from retirement plans, use pawn loans, delay or skip payments on bills and work overtime. The study also explains how some parents borrow money from traditional sources such as banks, credit loans, and non-traditional sources such as family members (Bartfeld and Collins, 2017). In another study conducted by Falconier and Epstein (2011), researchers explored the emotional coping strategies couples utilize when experiencing financial strains. For instance, some couples develop a budget, others rely on family members to vent or express their emotions, and other couples rephrase the situation in a positive way to help increase emotional support (Falconier and Epstein, 2011).

According to a study conducted by Rohagti et al. (2021), low-income individuals with poor health are more likely to spend less on basic needs in order to be able to afford their medications. The most common basic need participants spent less in order to obtain their medications was food. This study explains how individuals cut costs to afford other necessities such as medications. It also stresses the importance of offering government assistance programs to low-income individuals and connecting them to community resources such as food pantries and utility assistance programs (Rohagati et al., 2021). In another study conducted by Molen (2018), problem-solving coping is positive because it involves people changing their situation and coming up with a plan to solve the problem. Emotion-focused coping focuses on how an individual reacts to the situation they are experiencing which can be negative or positive. For example, some people may take initiative for change when a problem arises and others may leave it to God and not worry about it as much. This study explains how people cope with financial stress impacts their ability to work towards improving their situation (Molen, 2018).

Limitations in The Literature

Based on the information gathered above, similar limitations impacted study results. Such as many of the studies focused on various group populations, having insufficient or secondary data, and surveying before COVID-19 benefits were disbursed. We plan to focus on how low-income Latino parents coped with their financial strains because Latinos already make up the majority of the low-

income families in Southern California. Therefore, it is important to study the additional financial hardship caused by the COVID-19 pandemic and the effectiveness of the policies set in place by the government in the perspectives of low-income Latino parents. We will do this by solely focusing on the Latino population rather than focusing on the general population. This will allow us to understand what strategies low-income Latino parents used to cope with the financial hardships they faced during COVID-19 as well as the effectiveness of financial policies set in place due to the pandemic.

Framework

Urie Bronfenbrenner's social-ecological theory (Kilanowski, 2017) is utilized as the principal theoretical approach to this study. Bronfenbrenner's theory places the individual in the center surrounded by different systems. The social-ecological theory focuses on the individual and its transactions within the microsystem, mesosystem, exosystem, macrosystem, and chronosystem. The microsystem contains the strongest interactions and relationships immediate to the individual's surroundings. The mesosystem consists of the direct contact the individual has with work, school, church, and neighborhood. The exosystem does not directly affect the individual but influences both negative and positive forces on the individual. The macrosystem consists of an individual's societal, religious, cultural values and influences. The chronosystem consists of how public policy affects the individual.

The social-ecological model can be used to explain how parents struggled to meet the financial needs during COVID-19. At the microsystem level, individuals struggled to meet their basic needs such as food and housing. In the mesosystem, organizations struggled to meet the needs of their members. For example, churches, companies, schools, and hospitals had to adapt to help meet the needs of their members. For instance, churches provided food drives, companies provided PPE equipment, schools transitioned to online learning, and hospitals had to change protocols to keep everyone safe. In the exosystem, individuals were not allowed to visit their family and friends due to the risk of contracting the virus. Furthermore, in the macrosystem individuals were influenced by their community, religious, and cultural values to help them cope with strains brought on by the pandemic. The chronosystem impacted individuals by how the government created programs to help alleviate financial strains faced by individuals as a result of the pandemic.

CHAPTER THREE

METHODS

Introduction

This study explored how low-income Latino parents coped and experienced financial challenges during COVID-19 and sought to identify coping mechanisms as well as barriers that low-income Latino parents faced. This chapter contains the details regarding how this study was carried out. The sections discussed are study design, sampling, data collection, instruments, procedures, protection of human subjects as well as data analysis.

Study Design

The purpose of this study was to understand how low-income Latino parents coped and experienced financial challenges during COVID-19. The design that best addresses this problem is a qualitative approach for information availability using interviews. We used an explanatory research method to investigate the phenomenon of the financial strain COVID-19 caused among low-income Latino parents. The purpose of using an explanatory approach is due to this phenomenon never being studied before as it is a recent global crisis. Since the perspectives of low-income Latino parents may unveil different aspects not described in other research, this study is a qualitative study. This study utilized one-on-one interviews with open-ended questions as a tool to collect data.

The reason for using an exploratory qualitative approach with one-on-one interviews is that participants are able to describe and express their personal experiences in their answers, rather than having a limited range of answers. Since the financial challenges low-income Latino parents faced during COVID-19, have not been well studied in previous research this will allow participants to describe the barriers, challenges, coping skills and provide new insight into how the pandemic affected low-income Latino parents in Southern California. The one-on-one interviews allowed participants to share their unique experiences, hardship and provide what coping skills worked for them.

A limitation of using one-on-one interviews is that by nature one-on-one interviews are longer and therefore more time-consuming. Both the participant as well as researchers had to set a time to meet and be able to meet for the full duration of the one-on-one interview in order to be able to fully collect all the data needed. This study was intended to understand the financial coping skills as well as challenges low-income Latino parents faced during COVID-19.

Sampling

The research used a non-probability sampling method. The study also used a purposive sampling method due to participants being part of the low-income Latino parents' population. The study also included a convenience sampling method with 25 participants who identify as part of the low-income parents in the Latino population and live in Southern California. Individuals' ages ranged from 18 and over with employment history. The study included single,

married, and cohabitated parents who are from low socio-economic backgrounds. A social media post was posted on Facebook from the researcher's account for recruitment. Those interested in participating will be contacted through email and asked preliminary questions regarding income, if they identify as Latinos, if they are parents to children who live in their household ranging from 0 to 30 years of age to determine legibility. The recruitment post disclosed that participants can choose to leave at any point throughout the study to ensure participants do not feel obligated or coerced to participate. Some participants may be connected to researchers such as friends and families due to using the researcher's Facebook account for the requirement process. All data will be kept confidential

Data Collection and Instruments

Qualitative data was collected via live zoom one-on-one interviews that took place between October and December of 2022. Each interview began with an introduction and a description of the study as well as the purpose of the study. The demographic of each participant was collected via email prior to their interview (see Appendix B). The demographic information consisted of age, gender, ethnicity, whether they are employed, Spanish speakers and their immigration status.

The researchers conducted each interview using the procedures mentioned in the interview guidelines sheet located in Appendix A. The interview guidelines sheet is a tool developed to help researchers in this study, obtain

information from low-income Latino participants about how they coped with the financial strain caused by the COVID-19 pandemic. The interview guidelines sheet was developed by the researchers with the assistance of the research supervisor. The interview guidelines consisted of four sections including experiences, challenges, and financial coping faced due to the COVID-19 pandemic, and any support that helped participants. Participants were asked for suggestions on what they think would help them overcome financial challenges if there were ever to be another pandemic like COVID-19. The researcher used additional stimulus or probing questions to ask for elaboration depending on the responses given by participants. The researchers ensured that participants were able to ask questions and make their voices heard while in a safe environment to minimize distractions. The instruments used in this study were interview guidelines and 13 open-ended questions that are located in Appendix A. The questions in this study are as follows, “Who lives in your household? ,Is household’s income under \$50,000?, How has COVID-19 affected your financial situation?, In what ways did the COVID-19 pandemic put any financial strains in being able to obtain food? How did you cope with this?, In what ways did the COVID-19 pandemic cause any financial strains on being able to access any healthcare services? How did you cope with this?, In what ways did the COVID-19 pandemic cause any financial strains on being able to obtain basic needs such as food, housing, water, or clothing? How did you cope with this?, In what ways did the COVID-19 pandemic cause any financial strains in arranging

childcare? How did you cope with this?, In what ways did the pandemic add any additional financial stressors to your family, if so, what were they? How did you cope with this?, Did you receive financial assistance from the government during the COVID-19 pandemic for food, healthcare, basic needs, childcare or for anything else not mention above, if so what benefits did you receive? How did you cope with this?, Are you still receiving financial help from the government, if so what are they?, Did you ever become infected with covid-19, if so what additional financial hardships did you face?, What type of financial assistance do you think would have helped you during this time of need?, Did your immigration status affect how you coped and experienced your financial challenges?"

Procedures

A social media post was created describing the purpose as well as goals of the study and the participants needed. The social media post indicated who the researchers were and the best form of contacting them such as via email or telephone. The researchers determined what days and times worked best for participants and scheduled individuals accordingly. Based on availability, researchers sought a time to explain the study and address any questions or concerns participants had prior to conducting the interview. Participants were asked to send in their availability of days and times they were available as well as what part of Southern California they resided in via email or phone. Participants had an input on the preferred date and time that best fit their schedule in order to conduct the interview.

Using the researcher's account, a zoom link was created and sent out to participants for their one-on-one interview. Participants were able to conduct the interview from their homes in an area they felt comfortable in and preserved confidentiality. Researchers conducted the interviews from a confidential room at Cal State San Bernardino University and in a private space in their homes. Availability was requested for both morning and afternoon in order to allow a variety of choices. Each interview lasted approximately twenty-five minutes and consisted of the researcher and participant.

Prior to the interview, researchers sent participants online forms containing the demographic. As participants logged in to zoom, participants were asked to include their name on the screen or how they want to be addressed. All recordings of interviews were stored on Zoom iCloud with password protection. After a quick meet and greet, researchers discussed the terms of confidentiality as well as reviewed the consent forms. Participants were thanked for their participation and began the study. Researchers notified participants of the recording and when the interview was starting. At the close of each interview, participants were thanked for their participation. No incentives were given to individuals who choose to participate.

Protection of Human Subjects

The research protocol was approved by the California State University, San Bernardino Institutional Review Board. The identity of participants was kept confidential, and each individual was interviewed privately via Zoom.

Researchers conducted and recorded interviews in a private room in the University library and in their homes to ensure privacy and confidentiality. At the start of the interview researchers reviewed consent forms and participants verbalized their consent (Appendix C). All recordings of interviews were stored on Zoom iCloud with password protection. Researchers assigned a number to each participant to allow them to store their data without revealing participant information. All interview schedule logs and documents were placed in a locked desk. Three years after the completion of the study, all participant information will be deleted from the study Zoom iCloud and documents will be shredded.

Data Analysis

All data that was collected during interviews was analyzed with thematic analysis. Axial coding was used to make connections between rising themes in interviews. Study participants were assigned a unique ID to understand which Latino parent was responding to questions. Researchers used selective coding such as color coding to be able to identify repeated patterns within data. This helped explain the patterns in the data and the variations of each pattern.

All statements or experiences made by participants were sorted into 2 different categories either coping or financial challenges faced. Under each section, disclosures were then categorized as being about challenges participants faced, barriers that did not allow them to meet their needs, or suggestions for change if another pandemic were to occur. Coping and financial challenges faced by participants were identified under each section and assigned

a code that will be logged onto a master code list. Researchers viewed zoom recordings to be certain of the themes assigned. Participant responses were then assigned to their corresponding section and entered into a Google document under their assigned number. Researchers used conditional matrix to interpret data on a family, group, and community level.

Summary

This study examined how low-income Latino parents coped and experienced financial strain during the COVID-19 pandemic. The study used a non-probability sampling method to explore how individuals coped with the financial hardships of COVID-19. Conducting interviews allowed researchers to understand the financial challenges faced by low-income Latino parents during the COVID-19 pandemic. The purpose of this qualitative data approach was to allow participants to tell their own stories in order to understand how to best support them if another pandemic were to occur.

CHAPTER FOUR

RESULTS

Introduction

This qualitative study was designed to learn how the COVID-19 pandemic impacted low-income Latino parents financially, what financial obstacles they faced in their finances, how they coped with obstacles, and what financial assistance programs helped them navigate the financial challenges. With these challenges in mind, researchers conducted fourteen interviews with subjects who identified as low-income Latino parents living in Southern California with the goal of highlighting their needs, struggles, and experiences of coping with financial difficulty. The data in this chapter details the unique financial stressors each participant encountered during the pandemic such as decreased income, unemployment, trouble paying bills, challenges obtaining food, limited access to healthcare, limited access to childcare, and delays in claiming government assistance. Data gathered by researchers will define what can be done better in the future to help people within this population in case of another nationwide emergency.

The interviews were conducted by researchers from September 2022 to December 2022 via Zoom. All fourteen subjects who were interviewed were financially impacted in some way by the pandemic and struggled to make ends

meet at some point. Interviews averaged twenty-one minutes with the shortest being thirteen minutes and the longest taking twenty-five minutes.

Interview Participants Demographics

The demographic characteristics of the participants who were interviewed consisted of fourteen individuals who identified as low-income Latinos in Southern California who earn less than 50,000 a year or are considered low-income in the eyes of the government. The ages ranged from 25 to 55 years, with 35 as the mean age. Within the participants, 11 identified as females, and 3 identified as males. All participants were parents who had children ranging from 0 to 30 years of age who live in their household. Each interview was conducted over Zoom and with only the interviewee and participant present.

Challenges in Financial Situation

From the data collected by researchers during interviews, most participants (9) reported that they struggled financially during the pandemic and that their budget drastically decreased. Many participants (9) reported that they had to stop working or worked less hours due to the fear of contracting the virus, not being given the same number of hours by their employers, or losing their jobs, nine in total. P5 stated “The pandemic greatly affected me because it caused me to be off work for a long time.” Data gathered also details that almost all participants (10) had to decrease their budget drastically during the pandemic due to not working, losing their job, not having transportation, having to wait long periods of time to claim unemployment or government assistance programs,

having a hard time finding employment, not being paid out by their employers, and running out of money, ten in total. P1 stated “It affected me because I couldn’t work, and it took a while to be able to claim unemployment and get approved.” A few participants (3) also stated that they had to move in with family members or friends due to not being able to afford their rent or mortgage. Only one participant stated that they were not financially affected by the COVID-19 pandemic due to them being at home and not spending so much on nonessential items.

Challenges Obtaining Food

Researchers focused on addressing the many ways the COVID-19 pandemic put financial strains on participants being able to obtain food and how they coped with those challenges. For this question, researchers received a variety of answers and different resources used by participants to help obtain food. Many participants (7) reported that during the first few months of the pandemic they had trouble obtaining food because they had such a smaller budget and had no money flow coming in their household. P6 reported “It was hard to obtain food because we were not working, there was no money flow coming in and we had to wait three months for our unemployment claims to be processed.” Some participants (5) also stated that they relied on government assistance programs such as unemployment, EBT, food stamps, and stimulus checks. Other participants (3) reported that they had trouble obtaining food

because they couldn't claim government benefits, or the wait times were too long causing them to have a very small budget for food, three in total.

Many participants (6) also reported that they also reached out to community resources such as family members, neighbors, churches, food banks, and nonprofit organizations. P11 stated "Here it was a struggle to obtain food because since we did not have a lot of money, we would have to reach out to community resources and where I live there were a lot of food pantries from churches and the cities so that's how we would have to get food." Participants (4) also stated that during the first few months of the pandemic it was hard to find food in stores due to people panic shopping and buying in bulk. This caused them to stress and have to go look for food at multiple stores risking getting infected with the virus. Only three participants stated that they weren't affected and had no problems obtaining food for their families.

Challenges Accessing Healthcare

Researchers also explored if the COVID-19 pandemic caused any financial strains on participants being able to access healthcare services and how they coped with those strains. Most participants (10) reported not having a problem accessing healthcare services because they would not go to the doctor, they had full medical coverage via private insurance or Medi-cal or had access to their providers via telehealth. P1 stated "Accessing health care was not a problem because I have medical insurance through work." Another response researchers received while conducting interviews was many participants (6) not seeking

healthcare services due to being afraid of contracting the virus at healthcare centers, thinking seeking medical attention was not worth getting infected, and not going unless it was a major problem they could not control at home. Some participants (4) also reported self-medicating when feeling sick to avoid medical bills. Participants (4) who self-medicated took over the counter medications to treat their symptoms and some reported using cultural household remedies. P4 stated “I self- medicated until I couldn’t breathe, I went to the hospital.” Out of all the participants only one stated that they did not have access to healthcare services due to his insurance coverage being suspended by his employer because he was off work for a few months.

Challenges Obtaining Basic Needs

Researchers asked a question that aimed at learning about the different ways that the COVID-19 pandemic caused participants any financial strains on being able to obtain basic needs such as food, housing, water, or clothing and how they coped with those challenges. Most participants (9) reported that money was a major factor contributing to them having challenges accessing basic needs. These participants stated that for them to be able to get basic needs they had to watch their money, cutting down on unnecessary spending like eating out, having a more limited budget, and having limited money due to unemployment benefits not compared to their salaries. P9 stated “We had to really be careful on how we were spending our money especially because we were buying a house.” Another major theme in responses was participants (5) stating that they struggled

to pay their rent or mortgage and that they coped by asking their landlords for extensions on rent, rental assistance programs that did not require homeowners to pay their mortgage for a year and asking landlords to lower rent. Some participants (3) stated that they coped with these challenges by borrowing money from their parents and friends.

Another response (1) was participants stating that they used their savings to help provide basic needs to their families. P7 stated “yes, paying for food and some bills of the house was difficult so we used our savings”. One participant also reported having to move back in with her parents due to their roommate losing their job which meant the participant was responsible for all the rent. During the interview, this participant stated that she was still currently living with her parents and that their landlord was very understanding because a lot of people were facing financial difficulties. Only one participant stated that they did not struggle obtaining basic needs because they are not responsible for paying any bills at their house.

Challenges Accessing Childcare

Researchers also gathered data about the different ways the COVID-19 pandemic caused participants any financial strains in arranging childcare and learning about how they coped. The majority of participants (8) stated that they did not face any financial strains in arranging childcare for their children because they were able to stay home and claim unemployment benefits, their children are older and do not require childcare, stay at home parents or just stated no. P6

stated “Obtaining childcare for our kids was not hard because I didn’t work for most of the pandemic and when my partner started to work, I was able to care for our children”. Participants (6) also reported leaving their jobs to take care of their children or having to take days off to be able to care for them. Another response reported by participants (2) was their family members helping them care for their children and watching them while participants worked. P10 stated “I was lucky to have my mom who takes care of my son”. Two other participants stated that they struggled with accessing childcare because relatives who cared for their children got sick with the virus and could not watch them. One participant reported that her sister struggled to afford childcare because she was unemployed.

Additional Financial Stressors

Another question asked by researchers, explored ways the pandemic added additional stressors to participants' families and how they coped. Most participants (10) reported that having less money was a major stressor. These participants also stated that financial stress they encountered during the pandemic caused them to cope by getting stuck with high medical bills, not being able to pay their car payments, maxing out credit cards, and having to borrow money. P1 stated “I had issues with rent, didn’t have money, had to borrow money to pay rent, biggest strain, happened about 6 times during pandemic, EDD benefit stopped, was able to manage because I borrowed money”. P9 also stated “we had to stop paying for our car for 6 months, so it was a program where the car payments were put into the loan so it made the loan bigger but that

was the only way we survived because it was a big car payment, we did it for 6 months”. Another response researchers found was participants (3) stating that being able to afford housing was another major stressor because they did not have enough money to pay. Other participants (3) stated that major financial stressors included government assistance benefits ending, career changes, and finding childcare for their children. Only two participants stated that their families did not have any additional stressors.

Financial Assistance from the Government

Researchers inquired about any financial assistance provided from the government due to work hours being reduced significantly or loss of unemployment. The data gathered from the interviews within this question demonstrated a variety of different answers provided by the participants. Every participant (14) reported having received a combination of benefits simultaneously offered by the government. Participants reported having received some type of government assistance from the government either by applying for it or simply by living in California. Based on the data gathered most participants (7) reported having received California’s Stimulus Checks. P8 stated, “I received the stimulus check from the government, they helped me buy food, pay rent on time and pay some of the bills I had backed up.” Participants reported having received three different checks from the California government as they meet certain financial requirements, such as being low-income. A possible reason why most participants stated this as financial support is because they did not have to

apply for it. California residents who are considered low income and/or met certain requirements automatically were able to receive these stimulus checks. The results gathered also demonstrated participants, six in total, received food stamps during the peak of the pandemic. This could be the result of the high increase in unemployment, loss of work hours, and spending more time at home.

Nearly 5 participants stated they applied for unemployment. An explanation as to why many participants used this financial resource was due to the lack of employment at the time. Many also reported having their workdays or work hours shortened due to the high-level risk of becoming infected. This resulted in a financial need for participants as they still had bills to pay. Participants (3) also reported obtaining a “child tax” that gave them extra money for each child they have under the age of eighteen. This financial support was given out without having to apply for it. Other responses from participants (1) also included going to food banks to receive food such as at Fairplex and receiving SNAP benefits.

Participants Receiving Government Assistance

As a follow up to the previous question, this question helped researchers who are still currently receiving financial help from the government as they are still trying to financially recuperate. Based on the data gathered many of the participants (8) reported they are no longer receiving financial assistance from the government. An explanation for this is that much of the financial assistance being provided had a time limit of a year or less. Currently, many families have

also returned to pre-pandemic working hours and have been able to obtain new jobs since the pandemic. However, five of the participants reported they are still receiving food stamps. Participants report this served as additional support for families such as P8 stating, "We are still struggling to go back to normal." Only one participant reported her husband is receiving disability checks as he is unable to work due to receiving dialysis treatment.

Becoming Infected With COVID-19

Asking about if being infected caused any additional financial challenges helped further understand participants' financial struggle. During this time many individuals were getting infected with COVID-19 and having to go to the hospital to receive medical care, creating additional financial hardships. The data obtained demonstrated that half of the participants (7), reported "yes" when asked if they became infected with COVID-19 during the peak of the pandemic. When asked how their finances were affected due to being infected, three participants reported they were able to receive "COVID-19 paid leave." For example, P11 stated, "Yes, I did, and we both had it at the same time. Luckily at that time we had covid sick hours, so we got paid for that and the rest of the time I had to use my vacation days to make sure I was still getting paid." However, they reported the paid leave only covered one week and the benefits offered at work due to being infected with COVID-19 were very minimal. One participant reported their employer offered no COVID-19 benefits causing her to feel stressed as she had no financial support during the time, she was sick. Another

participant reported she was laid off from work because she was infected with COVID-19 and could not return to work.

Participants also reported additional financial stressors while being infected with COVID-19. For example, P4 reported she “had to cover some medical bills over \$5,000 which I’m still working on paying off.” Another participant reported having to spend money on medicine P3 stated, “I had to ask my husband to go buy medicine and cough drops. I did not know when I was going to get better and had to spend money and prices also went up.” While seven participants reported, “No I was never infected,” or “I never tested positive,” when asked if they had become infected with COVID-19 during the peak of the pandemic. These participants also reported no additional stressors as they were not infected with COVID-19.

Preferable Financial Support

Asking about what kind of assistance or modifications would have alleviated financial strains due to difficulties in obtaining basic necessities and paying the rent. Within the gathered data, participants were able to identify the financial assistance that would have allowed them to cope with their financial struggles, or the changes needed to make the process easier. For instance, three of the participants reported that the unemployment process should be made easier for people so they can obtain their benefits. They also reported more technical support, higher amounts of money, and a need to process unemployment claims at a faster rate would have been more beneficial.

Participants (3) also claimed a need for more money to be able to pay for utilities and rent. While others stated more financial support in general. For example, P12 stated, “maybe more help with money such as instead of giving so much money on food stamps more money for other basic necessities so more money like cash to cover other things.” P11 also stated, “An increased need for food such as more food distribution centers as many would run out of food quickly, nor did they have a lot of variety.”

Furthermore, a participant also stated a need for financial support for school supplies as her children had to attend school online. Another participant (1) mentioned more support for childcare as she could not go to work as children were home all day due to school being online. A participant who is a single mother P4 mentioned, “more financial assistance for single mothers would have been beneficial.” These responses can be attributed to many schools, after school activities, and daycares being closed due to the high risk of COVID-19, thus causing children to have to stay home.

Immigration Status

Immigration status was inquired, to determine if immigration status impacted how participants were able to cope with their financial strains. Based on the subjects that were able to participate, almost all of them, (12) participants, stated their immigration status did not affect how they were able to cope with the financial struggles that arose from the pandemic. Many expressed they felt “lucky” as they were able to receive different financial government assistance.

The rest of the participants, 2, stated their immigration status did affect them as they were unable to receive much of the government assistance that was offered. Although immigration status was not a determining factor in this study, it provided a glance at how immigration status might have affected participants.

Summary

Each question asked in the interview was for the purpose of understanding how low-income Latinos were able to cope with the financial hardships brought on by COVID-19. The interviews conducted provided the researchers with an insight on the financial assistance available, and what led participants to seek out financial assistance. With the data collected it was evident that the COVID-19 pandemic caused many individuals to lose their jobs or have their work hours reduced significantly. This resulted in them not having enough money to make ends meet and pay their bills. For example, most participants stated that the pandemic made it hard for them to pay bills and rent/mortgage payments. Over half of the participants stated that they struggled to obtain food during the pandemic due to not having enough money.

Furthermore, a common theme on how participants were able to cope with their financial struggles was by receiving financial assistance from the government. Most of the participants stated they received financial assistance from the government in the form of stimulus checks, unemployment, and food stamps that helped alleviate some of the financial stress. Other participants were also able to provide a variety of different answers and suggest what would have

alleviated their financial struggles. Such as improving the application process for unemployment. For instance, P10 stated, “Many people were eligible for things and needed it, but it was just so hard to obtain those resources due to the hurdles you have to go through to obtain them.” Participants were able to provide these suggestions from drawing on their own experiences of what resources were available for them and what needs to be added or improved.

Participants reported childcare being less of a problem during the COVID-19 pandemic. For instance, most participants stated that it was not hard for them to access childcare during the pandemic because they or a family member were able to care for their children. Another unexpected answer was when researchers asked about how being infected with COVID-19 added any additional financial challenges. There were 2 common themes for this question as half of the participants stated they were never infected with the virus and the other half stating “yes” they were infected. During this time many hospitals were at capacity due to the high number of admitted patients due to COVID-19. Therefore, it was surprising that most participants stated that they did not struggle getting access to healthcare during the pandemic due to having private insurance or Medical coverage. Although immigration status did not play a role in this study, the last question was asked for the purpose of understanding how their immigration status impacted how they were able to cope with the financial struggles caused by the pandemic. Most participants (12) concluded that their immigration status did not affect how they were able to cope with their financial challenges during

the pandemic. The data gathered demonstrated different resources used by participants to cope with their financial struggle during the COVID-19 pandemic.

CHAPTER FIVE

DISCUSSION

Introduction

This chapter will discuss the results of the study and how the findings of the study filled the gaps in the literature cited in the review section. Furthermore, it will explore any possible explanation for the results, discuss any limitations, make suggestions for future research, and provide a conclusion that explores the implications of the results for social workers.

Discussion

The COVID-19 pandemic caused drastic changes in society including how individuals were able to provide and cope for their families financially. The infectious risk of the virus caused the country to go into a lock down resulting in the closure of many businesses. After several weeks some businesses were able to open with half of its operation, while other businesses closed permanently. This resulted in many individuals struggling financially in order to support their families as they were laid off or had a reduction in their work hours. The purpose of this study was to learn how Latino parents coped with their financial challenges during the pandemic.

The results of the study concluded many of the participants were able to receive government help to support their families financially. The data gathered was able to answer the research question; How did Latino Parents Cope with

Financial Challenges During COVID-19? The results demonstrated a variety of different ways the parents were able to cope with their financial challenges during the peak of the pandemic. Each parent reported the way they were able to cope with their financial challenges was due to government assistance. For example, a common theme in the data was the financial support provided by parents applying for and receiving unemployment benefits. Many parents were able to apply for unemployment as they were laid off. However, many reported they had to go through a series of obstacles to be able to get approved and receive their money. Due to the high number of applications many individuals reported they had a hard time speaking to customer service representatives to receive assistance or answer any questions regarding the application. Because a lot of individuals were applying for unemployment some applicants were told their application was lost therefore had to complete the application process again. This resulted in applications being delayed leaving individuals without an income for several weeks. Moving forward, the government needs to be able to provide more support and assistance for individuals when completing their unemployment application. This can be done by hiring more customer service representatives who are bilingual. They also need to make the Employment Development Department website easier to navigate to allow for more inclusivity on their website.

Another common theme of how parents coped was with the use of three sets of stimulus checks. These stimulus checks were given to any adult who met

certain criteria, one meeting the California adjusted gross income. This was the first time the government of California has provided stimulus checks to residents creating some challenges in the distribution process. For example, some people had to wait months to receive their checks causing them to struggle more financially and feel overwhelmed. P5 stated that her stimulus checks were also delayed because the Internal Revenue Service (IRS) had her wrong mailing address and because the IRS did not process her tax information before they sent her second stimulus check.

In the future, the IRS and government agencies can come up with a more efficient way to distribute checks. They can do this by creating an organization who is only responsible to distribute checks to people. This organization can have office locations in each county where people can go ask for updates and resolve any issues they may be experiencing. If having office locations is too costly, government agencies can have designated phone lines that people can call and ask for an update on the distribution of their stimulus checks. Having live agents available to talk and help answer their questions will ease people's stress. Having an assigned organization will allow people to receive their checks in a timely manner and prevent them from experiencing any additional financial stress due to waiting long periods of time.

Because the participants in this study have children, many of them were also able to apply for and receive food stamps, as a way to cope with their financial struggles. Although CalFresh has a disaster response for earthquakes,

wildfires, and storms they do not have a disaster response for pandemics. After the COVID-19 pandemic CalFresh should create a disaster plan for pandemics in order to best facilitate money and food distributions. As an additional resource there should also be more information regarding where individuals can go to use their benefits. Because they only receive a certain amount of money another way to supplement benefits should be information on food bank locations.

Furthermore, the data gathered also demonstrated some unanticipated results. For instance, because the COVID-19 virus is considered highly infectious and transmittable, only half of the participants reported “yes” to become infected. Because it is a new virus there is a very limited number of tests that detect COVID-19. Additionally, many testing places were booked one or two weeks in advance, making it difficult to get tested. Some individuals were also asymptomatic, therefore were not aware they were infected with COVID-19. Thus, causing this to be a possible factor for unreported cases.

Another unexpected answer was the majority of parents reported it was not hard for them to access childcare as family members were able to care for younger children. Due to some parents being laid off, and loss of work hours they were able to stay home with their children. Many also had extended family members that were able to care for the children while their parents were at work. For example, many of the participants of this study stated that they lived with family members such as their parents, grandparents, aunts and uncles. Living

with other family members allowed most participants to not struggle with accessing childcare.

The data gathered from this study supports some of the findings of the cited literature review regarding how parents coped with their financial challenges. For instance, in a study conducted by Chen and colleagues (2021), it was concluded that lower-income and lower-middle households experienced more financial hardships during the pandemic due to job loss and reduced income. This study focused on lower-income Latino parents and their experience with financial challenges due to job loss, reduced work hours, and income. In the study conducted by Reimold and colleagues (2021), it was concluded that families needed the support of the government to obtain food such as SNAP. In this study, most participants reported they received food stamps as a form of coping with decrease in income. In another study conducted by Karpman and colleagues' researchers studied how the CARE Act impacted individuals financially. Participants in this study concluded that the stimulus check they received, which was part of the CARE Act, helped them cope with their financial struggles.

However, not all literature review was supported by the data gathered in this study. In a study conducted by Anderson and colleagues (2021), it was discovered many participants did not seek medical assistance due to the financial strains they faced. Within this study, most participants reported they did not go to the hospital due to fear of becoming infected, not because of financial

challenges. Because participants in this study were low income, many reported they had medical health insurance, therefore had medical expenses covered. Only one participant stated that they did not seek medical help due to not having insurance or the financial means to pay for costly medical bills. In addition, regarding medical assistance challenges, many reported it was difficult to make appointments with their primary care provider. In another study conducted by Karpman and colleagues (2021), it was concluded that low-income parents faced more challenges in arranging childcare, more specifically for Blacks and Hispanics. Based on the results from this study a majority of parents reported no issues regarding child care as a family member was able to stay home and care for the children. Many participants reported having multiple families living with them making it easier in arranging childcare within the home.

Limitations

The limitations of this study can help future researchers better understand how to further examine how Latino parents coped with financial challenges during the COVID-19 pandemic. Firstly, this study consisted of only a small sample of fourteen Latino parent participants, preventing the results from being extrapolated. Secondly, most of the participants who participated in the study were U.S residents or U.S. citizens. This created a gap and understanding on how the COVID-19 pandemic financially affected all Latino parents particularly those who are undocumented. Additionally, this study focused on the specific location of Southern California making it difficult for findings to be generalized.

Future researchers can also try to reach out to Latino parents in Northern California so that more data can be gathered and generalized. Lastly, participants were gathered using a social media post, this making it difficult for individuals without social media to participate. Future researchers can use the limitations of this study to explore different ways to a larger sample, reach more locations, and gather participants by recruiting in person and not using social media as their main source. Overall, this research has revealed how low-income Latino parents coped with financial challenges during the COVID-19 pandemic.

Conclusion

This study answered the questions of how low-income Latino parents were financially impacted by the COVID-19 pandemic, what challenges they faced, how they coped, and what helped them overcome the obstacles they faced. The pandemic caused significant financial hardships for low-income Latino parents such as losing their jobs, drastically decreasing their budgets, having problems claiming government benefits, and running out of money due to using all their savings. Participants benefited from government assistant programs such as, EDD and unemployment but many reported having a difficult time accessing their benefits due to the application process. In the beginning of the pandemic the government was not ready for a nationwide emergency, so they struggled with distributing governmental assistance. It would be wise for future researchers to continue to research the impact that COVID-19 had on low-income Latinos so they are better assisted in the future. Social workers can also

use the data gathered from research to advocate for low-income Latino parents in the future.

APPENDIX A
INTERVIEW GUIDE

Interview Guide for Participants

Preface: I want to thank you for taking your time to participate interview. I am hoping to get a clear, detailed summary of how you coped with financial challenges during the COVID-19 pandemic. Please take your time to recall details and we will talk as you feel comfortable. Did you read over the consent form I emailed? Do, I have your approval to interview you? Thank you

Interview Questions in English

1. Who lives in your household?
2. Is household's income under \$50,000?
3. How has COVID-19 affected your financial situation?
4. In what ways did the COVID-19 pandemic put any financial strains in being able to obtain food? How did you cope with this?
5. In what ways did the COVID-19 pandemic cause any financial strains on being able to access any healthcare services? How did you cope with this?
6. In what ways did the COVID-19 pandemic cause any financial strains on being able to obtain basic needs such as food, housing, water, or clothing? How did you cope with this?
7. In what ways did the COVID-19 pandemic cause any financial strains in arranging childcare? How did you cope with this?
8. In what ways did the pandemic add any additional financial stressors to your family, if so, what were they? How did you cope with this?

9. Did you receive financial assistance from the government during the COVID-19 pandemic for food, healthcare, basic needs, childcare or for anything else not mention above, if so, what benefits did you receive? How did you cope with this?
10. Are you still receiving financial help from the government, if so, what are they?
11. Did you ever become infected with covid-19, if so, what additional financial hardships did you face?
12. What type of financial assistance do you think would have helped you during this time of need?
13. Did your immigration status affect how you coped and experienced your financial challenges?

Preguntas de la entrevista en Español

14. ¿Quién vive en su hogar?
15. ¿El ingreso de su hogar es menos de \$50,000?
16. ¿Cómo ha afectado el COVID-19 a su situación financiera?
17. ¿La pandemia de COVID-19 impuso alguna presión financiera para poder obtener alimentos? ¿Cómo lidiaste con esto?
18. ¿La pandemia de COVID-19 causó alguna tensión financiera para poder acceder a los servicios de atención médica? ¿Cómo lidiaste con esto?
19. ¿La pandemia de COVID-19 causó alguna tensión financiera para poder obtener necesidades básicas como alimentos, vivienda, agua o ropa? ¿Cómo lidiaste con esto?

20. ¿La pandemia de COVID-19 causó alguna tensión financiera en la organización del cuidado infantil? ¿Cómo lidiaste con esto?
21. ¿La pandemia agregó algún factor de estrés financiero adicional a su familia? De ser así, ¿cuáles fueron? ¿Cómo lidiaste con esto?
22. ¿Recibió asistencia financiera del gobierno durante la pandemia de COVID-19 para alimentos, atención médica, necesidades básicas, cuidado de niños o cualquier otra cosa no mencionada anteriormente? De ser así, ¿qué beneficios recibió? ¿Cómo lidiaste con esto?
23. ¿Sigue recibiendo ayuda financiera del gobierno? Si es así, ¿cuáles son?
24. ¿Alguna vez se infectó con covid-19? De ser así, ¿qué dificultades financieras adicionales enfrentó?
25. ¿Qué tipo de asistencia financiera cree que le habría ayudado durante este tiempo de necesidad?
26. ¿Su estado migratorio afectó la forma en que afrontó y experimentó sus desafíos financieros?

APPENDIX B
PRELIMINARY QUESTIONS

Preliminary Questionnaire

1. Do you Identify as part of the Latino Community?
2. Do you live in Southern California?
3. Do you earn 50,00 or less in a year, or are you considered Low income through the eyes of the government?
4. Are you a parent?
5. Do you have children ranging from 0 to 30 years of age living in your household?

Cuestionario Preliminar

1. ¿Te identificas como parte de la comunidad latina?
2. ¿Vives en el sur de California?
3. ¿Gana 50,00 o menos en un año, o es considerado de bajos ingresos a los ojos del gobierno?
4. ¿Es usted un padre?
5. ¿Tiene hijos entre 0 y 30 años de edad viviendo en su hogar?

APPENDIX C
INFORMED CONSENT

INFORMED CONSENT

The study in which you are being asked to participate is designed to investigate how low-income Latino parents coped and experienced financial challenges during COVID-19. This study is being conducted by Valerie Malagon, a graduate student, and Melissa Gradilla, a graduate student under the supervision of Dr. Laurie Smith Principal Investigator, Professor, in the School of Social Work, at California State University, San Bernardino (CSUSB). This study has been approved by the Institutional Review Board, California State University, San Bernardino.

PURPOSE: The purpose of the study is to examine how low-income Latino parents coped and experienced financial challenges during COVID-19.

DESCRIPTION: Participants will be asked a few questions on their financial experiences during COVID-19, coping strategies during COVID-19, and financial hardships faced during COVID-19.

PARTICIPATION: Your participation is completely voluntary and you do not have to answer any questions you do not wish to answer. You may skip or not answer any questions and can freely withdraw from participation at any time.

CONFIDENTIAL: Your responses will remain confidential and data will be reported in group form only. Recording of interviews will be kept in a password protected database with no names.

DURATION: It will take up to 30 to 45 minutes to complete the one-on-one interviews via zoom.

RISKS: Although not anticipated, there may be some discomfort in answering some of the questions. You are not required to answer and can skip the question or end your participation.

BENEFITS: There will not be any direct benefits to the participants. However, findings from the study will contribute to our knowledge in this area of research.

VIDEO/AUDIO: I understand this research will be Video Recorded and I understand that this research will be audio recorded.

CONTACT: If you have any questions about this study, please feel free to contact Dr. Laurie Smith at (909) 537-3837 or email her at lasmith@csusb.edu.

RESULTS: Results of the study can be obtained from the Pfau Library ScholarWorks database (<http://scholarworks.lib.csusb.edu/>) at California State University, San Bernardino after July 2023.

CONFIRMATION STATEMENT:

I understand that I must be 18 years of age or older to participate in your study, have read and understand the consent document and agree to participate in your study. I understand that this video will be video and audio recorded. I understand that my continued participation in this interview indicates my consent.

CONSENTIMIENTO INFORMADO

El estudio en el que se le pide que participe está diseñado para investigar cómo los padres latinos de bajos ingresos enfrentaron y experimentaron desafíos financieros durante COVID-19. Este estudio está siendo realizado por Valerie Malagon , estudiante de posgrado, y Melissa Gradilla , estudiante de posgrado bajo la supervisión de la Dra. Laurie Smith, investigadora principal, profesora de la Escuela de Trabajo Social de la Universidad Estatal de California, San Bernardino (CSUSB) . Este estudio ha sido aprobado por la Junta de Revisión Institucional de la Universidad Estatal de California, San Bernardino.

PROPÓSITO: El propósito del estudio es examinar cómo los padres latinos de bajos ingresos enfrentaron y experimentaron desafíos financieros durante COVID-19.

DESCRIPCIÓN: A los participantes se les harán algunas preguntas sobre sus experiencias financieras durante el COVID-19, las estrategias de afrontamiento durante el COVID-19 y las dificultades financieras que enfrentaron durante el COVID-19.

PARTICIPACIÓN: Su participación es completamente voluntaria y no tiene que responder ninguna pregunta que no desee responder. Puede omitir o no responder a cualquier pregunta y puede retirarse libremente de la participación en cualquier momento.

CONFIDENCIAL: Sus respuestas permanecerán confidenciales y los datos se informarán solo en forma de grupo. La grabación de las entrevistas se mantendrá en una base de datos protegida por contraseña sin nombres.

DURACIÓN: Tomará de 30 a 45 minutos completar las entrevistas uno a uno a través de zoom.

RIESGOS: Aunque no se prevén, puede haber cierta incomodidad al responder algunas de las preguntas. No está obligado a responder y puede omitir la pregunta o finalizar su participación.

BENEFICIOS: No habrá ningún beneficio directo para los participantes. Sin embargo, los hallazgos del estudio contribuirán a nuestro conocimiento en esta área de investigación.

VIDEO/AUDIO: Entiendo que esta investigación se grabará en video y entiendo que esta investigación se grabará en audio.

CONTACTO: Si tiene alguna pregunta sobre este estudio, no dude en comunicarse con la Dra. Laurie Smith al (909) 537-3837 o enviarle un correo electrónico a lasmith@csusb.edu .

RESULTADOS: Los resultados del estudio se pueden obtener de la base de datos ScholarWorks de la Biblioteca Pfau (<http://scholarworks.lib.csusb.edu/>) en la Universidad Estatal de California, San Bernardino, después de julio de 2023.

DECLARACIÓN DE CONFIRMACIÓN:

Entiendo que debo tener 18 años de edad o más para participar en su estudio, haber leído y comprendido el documento de consentimiento y estar de acuerdo en participar en su estudio. Entiendo que este video será grabado en video y audio. Entiendo que mi participación continua en esta entrevista indica mi consentimiento.

APPENDIX D
SOCIAL MEDIA POST

Hi Friends & Family!

My colleague Melissa Gradilla and I are conducting research for our thesis and are in need of participants. The purpose of this study is to learn how low-income Latino parents living in Southern California coped with their financial challenges during the COVID -19 pandemic.

The implications of this study are to highlight the needs, struggles, and experiences of coping with financial difficulty among low-income Latino parents. This can help social workers be able to identify areas where support is needed by understanding the needs low-income Latino parents have faced during the COVID-19 pandemic. Policymakers can also reallocate resources to meet the needs of parents who faced financial struggles during the start of the pandemic. These findings can help support the reasoning on the importance of creating a bill that will benefit low-income Latino parents facing financial hardships during unprecedented times. In order to be able to participate individuals must be low-income Latinos living in Southern California, be 18 and over with employment history, and have children ranging from 0 to 30 years of age who live in the same household as their parents. Marriage and citizenship status will not be a determining factor in this study. Individual who chose to participate will participate in a one-time one on one zoom interview with the duration of approximately 30 mins. Your participation is completely voluntary and you do not have to answer any questions you do not wish to answer. You may skip or not answer any questions and can freely withdraw from participation at any time. All answers, information, and data will remain confidential. Please reach out to me via messenger or via email, 007724464@coyote.csusb.edu, or Melissa, 005529338@coyote.csusb.edu if you are interested in participating in our study. For further questions or concerns you can contact Dr. Laurie Smith, our principal investigator at (909) 537-3837 or email her at lasmith@csusb.edu. This study has been approved by the CSUSB IRB-FY2022-209, and is taking place through CSUSB school of social work.

¡Hola amigos y familia!

Mi colega Melissa Gradilla y yo estamos investigando para nuestra tesis y necesitamos participantes. El propósito de este estudio es aprender cómo los padres latinos de bajos ingresos que viven en el sur de California enfrentaron sus desafíos financieros durante la pandemia de COVID-19. Las implicaciones de este estudio son resaltar las necesidades, las luchas y las experiencias de hacer frente a las dificultades financieras entre los padres latinos de bajos ingresos. Esto puede ayudar a los trabajadores sociales a identificar áreas donde se necesita apoyo al comprender las necesidades que los padres latinos de bajos ingresos han enfrentado durante la pandemia de COVID-19. Los formuladores de políticas también pueden reasignar recursos para satisfacer las necesidades de los padres que enfrentaron dificultades financieras durante el comienzo de la pandemia. Estos hallazgos pueden ayudar a respaldar el razonamiento sobre la importancia de crear un proyecto de ley que beneficie a los padres latinos de bajos ingresos que enfrentan dificultades financieras durante tiempos sin precedentes. Para poder participar, las personas deben ser latinos de bajos ingresos que vivan en el sur de California, tener 18 años o más con historial laboral y tener hijos de 0 a 30 años que vivan en el mismo hogar que sus padres. El estado de matrimonio y ciudadanía no será un factor determinante en este estudio. La persona que optó por participar participará en una entrevista única por zoom con una duración de aproximadamente 30 minutos. Su participación es completamente voluntaria y no tiene que responder ninguna pregunta que no desee responder. Puede omitir o no responder a cualquier pregunta y puede retirarse libremente de la participación en cualquier momento. Todas las respuestas, información y datos permanecerán confidenciales. Comuníquese conmigo a través de messenger o por correo electrónico, 007724464@coyote.csusb.edu, o Melissa, 005529338@coyote.csusb.edu si está interesado en participar en nuestro estudio. Si tiene más preguntas o inquietudes, puede comunicarse con la Dra. Laurie Smith, nuestra investigadora principal al (909) 537-3837 o enviarle un correo electrónico [a lasmith@csusb.edu](mailto:lasmith@csusb.edu). Este estudio ha sido aprobado por CSUSB IRB-FY2022-209 y se está llevando a cabo a través de la escuela de trabajo social de CSUSB.

APPENDIX E
IRB APPROVAL LETTERS

October 5, 2022

CSUSB INSTITUTIONAL REVIEW BOARD

Administrative (Exempt) Review

Status: Resubmit, Return to PI

Laurie Smith Valerie Malagon, Melissa Gradilla

CSBS - Social Work

California State University, San Bernardino

5500 University Parkway

[San Bernardino, California 92407](https://www.csusb.edu)

Dear Laurie Smith Valerie Malagon, Melissa Gradilla:

Your application to use human subjects, titled "Low income Latino Parents during COVID-19" has been reviewed by the Institutional Review Board (IRB). Your IRB application requires changes/modifications before approval can be granted. Please note that proceeding without final IRB approval is a violation of the federal Office of Human Research Protections (OHRP) regulations and CSUSB IRB policy that may result in an investigation and disciplinary action.

To address and make the changes to your IRB application, select the Edit button, and review the IRB's comments in the appropriate sections of the IRB application. The changes are highlighted by a checkmark in the sections of the IRB application where changes are needed and/or required. Once the changes have been addressed you will need to resubmit and re-certify the application so the board can review your changes. Please make sure to respond to the IRB reviewer's comments by replying to the comment box section and indicate where you made the changes by highlighting the changes in your application so the reviewers can easily find them. If changes are requested to the informed consent, child assent forms, or other documents please ensure that you upload the revised changes in the appropriate areas of the IRB application and attachments section.

The CSUSB IRB has not evaluated your proposal for scientific merit, except to weigh the risk to the human participants and the aspects of the proposal related to potential risk and benefit. Any future approval notice does not replace any departmental or additional approvals which may be required at CSUSB or at non-institutional study sites. If you have any questions regarding the IRB decision, please contact Michael Gillespie, the IRB Compliance Officer. Mr. Michael Gillespie can be reached by phone at (909) 537-7588, by fax at (909) 537-7028, or by email at mgillesp@csusb.edu. Please include your

application approval identification number IRB-FY2022-209 in all correspondence.

The IRB looks forward to reviewing the changes/modifications required to your IRB application.

Sincerely,

King-To Yeung

King-To Yeung, Ph.D., IRB Chair
CSUSB Institutional Review Board

KY/MG

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ASSIGNED RESPONSABILITIES

Regarding this paper, the work was split evenly between the two partners. Both Melissa and Valerie collaborated on each section and assigned responsibilities evenly. In Chapter 1, Valerie was responsible for the problem formulation section while Melissa was responsible for the purpose of the study and financial impact on Latino parents. In chapter 2, both students researchers provided research for the literature review and synthesized the literature to create a combined literature review. For Chapter 3, Melissa was responsible for the first four sections and Valerie was responsible for the last three sections. Chapter 4 and Chapter 5 were evenly split by both students and responsibilities were fair. Both students worked on the Human Subject Application, interviews and the finalization of the project. Throughout the process both students consulted numerous times to collaborate on the project as well as met with research supervisor for guidance.