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# Awareness and Perceived Impact of the TRAIN Law in Virac, Catanduanes: A Basis for Targeted Training Intervention

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**ABSTRACT:** This study examined the level of tax awareness and the perceived socioeconomic impact of the Tax Reform for Acceleration and Inclusion (TRAIN) Law (Republic Act No. 10963) across occupational sectors in Virac, Catanduanes, Philippines. Using a descriptive-correlational design guided by Household Economic Theory, the Permanent Income Hypothesis, the Life Cycle Theory, Keynesian Consumption Theory, and Engel's Law, the researchers surveyed 89 adult residents across government, private, self-employed, and unemployed sectors using a validated four-point Likert questionnaire. Data were analyzed using descriptive statistics, the Kruskal-Wallis H test, and simple linear regression. Overall perceived impact was moderately evident (composite mean = 2.54, SD = 0.458), led by the affordability of essential goods and services (mean = 3.16, SD = 0.463), while affordability of non-essential commodities (mean = 2.37, SD = 0.660), social overhead capital and infrastructure development (mean = 2.41, SD = 0.677), and disposable income (mean = 2.23, SD = 0.672) were slightly evident. Respondents demonstrated moderately evident tax awareness (composite mean = 2.89, SD = 0.707), though government-provided information and training scored lowest (mean = 2.56, SD = 0.916). Kruskal-Wallis tests showed no statistically significant differences in perceived impact across occupational sectors ($p > .05$). Simple linear regression indicated that tax literacy and awareness significantly and positively predicted perceived impact ($R = .416$, $R^2 = .173$, $B = 0.270$, $t = 4.27$, $p < .001$). Because the design was cross-sectional and relied on self-reported data, findings reflect association rather than causation.

**KEYWORDS:** TRAIN Law, tax awareness, perceived impact, household economic theory, targeted training intervention

## INTRODUCTION

Taxation serves as the primary revenue mechanism for financing public infrastructure, healthcare, education, and national development. In the Philippines, the Tax Reform for Acceleration and Inclusion (TRAIN) Law, or Republic Act No. 10963, took effect on January 1, 2018, as the initial package of the Comprehensive Tax Reform Program. Designed to make the tax system more equitable and fund infrastructure expansion, the law lowered personal income tax (PIT) brackets from 20–32% to 15–30% and exempted annual incomes of ₱250,000 or below, thereby increasing take-home pay for many wage earners (Legaspi et al., 2023). To offset anticipated revenue losses, the reform simultaneously increased excise taxes on fuel, sugar-sweetened beverages, and automobiles.

While national macroeconomic assessments confirm revenue gains and higher nominal disposable income, empirical studies at the micro-level reveal mixed socioeconomic outcomes. Higher fuel and consumption excise taxes have triggered supply-chain cost pressures and inflation that frequently erode household purchasing power, particularly among lower-income earners (Basinillo et al., 2024; Compio et al., 2022; Tuaño, 2019). Elevated prices of basic necessities—including food, utilities, healthcare, and housing—have forced financially constrained households to curtail essential consumption and cut back on discretionary spending (Alday et al., 2020; Magtulis & Lopez, 2023; TransUnion Philippines, 2024). Furthermore, although TRAIN revenues were earmarked for public works, local awareness and recognition of infrastructure improvements remain uneven across communities (Cabacungan et al., 2021; Ferro, 2022).

Policy awareness and tax literacy play a central role in how citizens interpret fiscal reforms. Accurate knowledge of tax provisions enables individuals to distinguish between direct tax relief and broader macroeconomic price movements, whereas limited awareness fosters misconceptions and financial vulnerability (Bhushan & Medury, 2013; Bidari et al., 2023; Susada, 2023). However, three key research gaps remain. First, most existing studies examine national aggregates or metropolitan centers like

Metro Manila, leaving geographically isolated island provinces such as Catanduanes—where logistics costs and disaster disruptions magnify price sensitivity—underexplored (Gizem & Hursit, 2021). Second, prior research largely focuses on single homogeneous occupational groups (such as teachers or microenterprise owners) rather than comparing perceptions across diverse employment sectors. Third, few studies empirically link sectoral tax awareness and perceived impacts to the design of targeted community training interventions (Beltran, 2024; Mencias-Tabernilla, 2023).

This study therefore aimed to: (1) describe the demographic and sectoral profile of respondents in Virac, Catanduanes; (2) determine the perceived impact of the TRAIN Law on the affordability of essential goods and services, affordability of non-essential commodities, social overhead capital and infrastructure development, and disposable income; (3) assess respondents' level of tax awareness; (4) test for significant differences in perceived impact across occupational sectors; and (5) determine the extent to which tax awareness predicts perceived impact as a basis for a targeted training intervention.

## THEORETICAL FRAMEWORK AND HYPOTHESES

This study is anchored on Household Economic Theory (the Household Budget Constraint Model), which posits that rational households allocate finite disposable income across essential and non-essential goods to maximize utility subject to relative market prices and household preferences. Under this framework, the TRAIN Law alters household welfare through four mechanisms: the income constraint (via PIT reductions), the price constraint (via excise-taxdriven price increases), utility maximization (budget reallocation), and behavioral moderators such as tax literacy and financial stress. Four classical economic theories reinforce this model:

- **Permanent Income Hypothesis (Friedman, 1957):** Households adjust long-term consumption only if tax relief is perceived as permanent rather than temporary.
- **Life Cycle Theory (Ando & Modigliani, 1963):** Workers smooth consumption and savings across their lifetime earnings trajectory.
- **Keynesian Consumption Theory (Keynes, 1936):** Liquidity-constrained, lower-income households exhibit a high marginal propensity to consume, spending incremental tax gains immediately while remaining acutely vulnerable to price hikes.
- **Engel's Law (Chai & Moneta, 2010):** Lower-income households spend a larger share of their budget on basic necessities, making consumption taxes regressive in practice.

Based on this framework, the following null hypotheses were tested at the .05 level of significance:

- H01: There are no significant differences in the perceived impact of the TRAIN Law across occupational sectors (regarding essential goods and services, non-essential commodities, social overhead and infrastructure, and disposable income).
- H02: Respondents' level of tax literacy and awareness does not significantly predict their perceived impact of the TRAIN Law.

## METHODOLOGY

### Design and Respondents

A quantitative descriptive-correlational research design was employed (Creswell & Creswell, 2021; Saunders et al., 2023). The descriptive component documented respondents' demographic profiles, perceived economic impacts, and tax awareness levels, while the correlational and comparative components examined sectoral differences and predictive relationships without variable manipulation. Because data were collected cross-sectionally, the findings establish statistical association rather than causality.

The study was conducted in Virac, Catanduanes, covering experiences from the TRAIN Law's implementation in January 2018 through November 2025. Eligible participants were residents of Virac for at least one year, aged 18 years or older, belonging to the targeted occupational sectors (government employees, private-sector employees, selfemployed individuals, and job seekers/unemployed), and willing to provide informed consent. Temporary visitors and incomplete questionnaires were excluded. Although an initial target sample of 270–276 was estimated via stratified random sampling, a final valid sample of N = 89 respondents completed the survey.

### Instrument

Data were collected using a researcher-developed, three-part structured questionnaire grounded in the conceptual framework and taxation literature. Part I captured demographic and socioeconomic profiles (age, sex, civil status, number of dependents, average monthly income, highest educational attainment, and primary occupational sector). Part II measured the perceived impact of the TRAIN Law across four dimensions: affordability of essential goods and services (6 items), affordability of non-essential commodities (6 items), social overhead capital and infrastructure development (6 items), and effect on disposable income (5 items). Part III assessed respondents' level of tax awareness (3 items).

All items in Parts II and III were rated on a four-point Likert scale: 4 = Very Evident (3.26–4.00), 3 = Moderately Evident (2.51–3.25), 2 = Slightly Evident (1.76–2.50), and 1 = Not at All Evident (1.00–1.75). Content validation was performed by five experts (three in taxation/public finance, one in research methodology, and one in community economic development). Following a pilot test with 20–30 respondents outside the study area, internal consistency was confirmed via Cronbach's alpha ($\alpha \geq 0.70$ across all subscales).

**Data Gathering and Analysis**

Following academic approval from the Graduate School of the University of Perpetual Help System Laguna and coordination with local barangay officials, government offices, and private establishments, trained enumerators administered the survey via Google Forms and printed questionnaires. Informed consent was secured from all participants, and responses were anonymized and treated with strict confidentiality.

Data were screened, cleaned, and analyzed using statistical software (SPSS/Jamovi). Frequency counts and percentages summarized demographic profiles, while weighted means and standard deviations described perceived impact and tax awareness. Because group sizes across occupational sectors were unequal and non-normally distributed, the non-parametric Kruskal-Wallis H test was used to compare perceived impacts across sectors. Simple linear regression was performed to determine whether tax literacy and awareness significantly predicted perceived impact.

**RESULTS**

**Demographic and Socioeconomic Profile of Respondents**

Among the 89 respondents, the largest age bracket was 22–25 years old (36.0%), followed by 31–35 years old (21.3%) and 36–40 years old (15.7%). Females comprised 64.0% of the sample, males 34.8%, and 1.1% preferred not to disclose. Most respondents were single (59.6%) or married (38.2%), with 40.4% supporting 1–3 dependents. In terms of monthly income, the modal bracket was ₱15,781–₱31,560 (37.1%), followed by ₱31,561–₱78,900 (23.6%) and less than ₱7,890 (20.2%). Most respondents held a college degree (80.9%) or graduate degree (13.5%). By occupational sector, government employees accounted for 51.7% (n = 46), private-sector employees 21.3% (n = 19), job seekers/unemployed 14.6% (n = 13), self-employed individuals 11.2% (n = 10), and other occupations 1.1% (n = 1).

**Perceived Impact of the TRAIN Law and Level of Tax Awareness**

As summarized in Table 1, the overall perceived impact of the TRAIN Law across all four dimensions was Moderately Evident (composite mean = 2.54, SD = 0.458). Affordability of essential goods and services recorded the highest mean (3.16, SD = 0.463, Moderately Evident), driven by Very Evident ratings for basic essential goods increasing faster than income growth (mean = 3.71, SD = 0.548) and significant price increases in fuel, gasoline, and cooking gas (mean = 3.51, SD = 0.693). Affordability of education (mean = 3.06, SD = 0.663), essential medicines and healthcare (mean = 3.01, SD = 0.731), basic food items (mean = 2.98, SD = 0.707), and utilities (mean = 2.72, SD = 0.904) were rated Moderately Evident.

Conversely, the remaining three impact dimensions were rated Slightly Evident. Under affordability of non-essential commodities (mean = 2.37, SD = 0.660), respondents moderately agreed that the TRAIN Law reduced their ability to afford discretionary items and leisure (mean = 2.92, SD = 0.895), while capacity to spend on recreation (2.43), electronics (2.36), branded clothing (2.33), leisure travel (2.21), and vehicle upgrades (1.96) remained low. Under social overhead capital and infrastructure development (mean = 2.41, SD = 0.677), courtesy and efficiency of government personnel scored highest (mean = 2.69, SD = 0.732, Moderately Evident), whereas protection of vulnerable groups (2.47), public health accessibility (2.47), improvements to utilities and schools (2.36), agency responsiveness (2.35), and maintenance of roads, bridges, and streetlights (2.12, SD = 0.850) were Slightly Evident. Effect on disposable income recorded the lowest composite score (mean = 2.23, SD = 0.672), reflecting low ratings for income sufficiency for essential needs (2.44), increased household income post-TRAIN (2.33), savings capacity (2.22), ability to cover unexpected expenses without debt (2.13), and overall family financial improvement (2.02, SD = 0.825).

Respondents exhibited a Moderately Evident level of tax awareness overall (composite mean = 2.89, SD = 0.707).

Understanding how the TRAIN Law affects personal taxes and household finances scored highest (mean = 3.10, SD = 0.769, Moderately Evident), followed by awareness of available tax benefits and subsidies (mean = 3.01, SD = 0.776, Moderately Evident). Receiving adequate information or training about the TRAIN Law from government agencies scored lowest (mean = 2.56, SD = 0.916, Moderately Evident) and showed the widest dispersion.

**Table 1. Summary of Perceived Impact of the TRAIN Law and Tax Awareness (N = 89)**

| Dimension / Variable | Mean | SD | Verbal Interpretation |
|---|---|---|---|
| Affordability of Essential Goods and Services | 3.16 | 0.463 | Moderately Evident |
| Social Overhead Capital and Infrastructure Development | 2.41 | 0.677 | Slightly Evident |
| Affordability of Non-Essential Commodities | 2.37 | 0.660 | Slightly Evident |
| Effect on Disposable Income | 2.23 | 0.672 | Slightly Evident |
| **Overall Perceived Impact** | **2.54** | **0.458** | **Moderately Evident** |
| **Level of Tax Awareness** | **2.89** | **0.707** | **Moderately Evident** |

***Note.*** **Scale: 3.26–4.00 = Very Evident (VE); 2.51–3.25 = Moderately Evident (ME); 1.76–2.50 = Slightly Evident (SE); 1.00–1.75 = Not at All Evident (NE).**

**Differences in Perceived Effects Across Occupational Sectors**

Kruskal-Wallis H tests were conducted to test H01 across occupational sectors (Table 2). No statistically significant differences were found across sectors for affordability of essential goods and services (H = 3.911, p = .418), affordability of non-essential commodities (H = 7.420, p = .116), social overhead capital and infrastructure development (H = 7.990, p = .092), or effect on disposable income (H = 8.600, p = .072). Accordingly, H01 was retained.

**Table 2. Kruskal-Wallis H Test of Perceived Effects of the TRAIN Law Across Occupational Sectors**

| Perceived Impact Dimension | Sector | Mean | SD | H | p | Decision |
|---|---|---|---|---|---|---|
| **Affordability of Essential Goods & Services** | Government Employee | 3.22 | 0.432 | 3.911 | .418 | Retain H01 (NS) |
| | Private Sector Employee | 3.05 | 0.488 | | | |
| | Self-Employed | 3.17 | 0.360 | | | |
| | Job Seeker / Unemployed | 3.05 | 0.579 | | | |
| | Other | 3.83 | — | | | |
| **Affordability of Non-Essential Commodities** | Government Employee | 2.43 | 0.597 | 7.420 | .116 | Retain H01 (NS) |
| | Private Sector Employee | 2.39 | 0.780 | | | |
| | Self-Employed | 2.58 | 0.672 | | | |
| | Job Seeker / Unemployed | 1.94 | 0.591 | | | |
| | Other | 2.50 | — | | | |
| **Social Overhead & Infrastructure** | Government Employee | 2.48 | 0.585 | 7.990 | .092 | Retain H01 (NS) |
| | Private Sector Employee | 2.03 | 0.766 | | | |
| | Self-Employed | 2.58 | 0.594 | | | |
| | Job Seeker / Unemployed | 2.55 | 0.777 | | | |
| | Other | 3.00 | — | | | |
| **Effect on Disposable Income** | Government Employee | 2.32 | 0.636 | 8.600 | .072 | Retain H01 (NS) |
| | Private Sector Employee | 2.21 | 0.531 | | | |

| | | |
|---|---|---|
| Self-Employed | 2.52 | 0.875 |
| Job Seeker / Unemployed | 1.72 | 0.641 |
| Other | 2.00 | — |

***Note.*** **NS = Not Significant at α = .05. Standard deviation for "Other" (n = 1) is undefined.**

**Predictive Effect of Tax Awareness on Perceived Impact**

Simple linear regression was conducted to test H02 (Table 3). The model was statistically significant, R = .416, $R^2$ = .173, Adjusted $R^2$ = .164, F(1, 87) = 18.23, p < .001. Tax literacy and awareness positively predicted perceived impact (B = 0.270, SE = 0.0632, t = 4.27, p < .001), accounting for 17.3% of the variance in perceived impact scores. Each one-unit increase in tax awareness corresponded to a 0.270-unit increase in perceived impact. Thus, H02 was rejected.

**Table 3. Simple Linear Regression of Perceived Impact on Tax Literacy and Awareness**

| Predictor | B | SE | t | p-value | Decision |
|---|---|---|---|---|---|
| Constant | 1.761 | 0.1882 | 9.36 | < .001 | |
| Tax Literacy and Awareness | 0.270 | 0.0632 | 4.27 | < .001 | Reject H02 |

***Note.*** **R = .416, $R^2$ = .173, Adjusted $R^2$ = .164.**

## DISCUSSION

**Perceived Socioeconomic Impact and Household Constraints**

The findings demonstrate that residents of Virac, Catanduanes experienced the TRAIN Law primarily through costof-living pressures rather than expanded purchasing power. The high ratings for rising fuel costs and essential commodity prices outpacing income growth align with Basinillo et al. (2024), Compio et al. (2022), and Alday et al. (2020), who observed that excise taxes on petroleum products cascade through transportation and supply chains. In an isolated island province like Catanduanes, geographic remoteness and maritime logistics amplify these price shocks (Gizem & Hursit, 2021).

Consistent with Household Economic Theory and Engel's Law (Chai & Moneta, 2010), rising prices for basic necessities absorbed household budgets, constraining discretionary spending on non-essential goods, travel, and durable assets (Cabatingan, 2023; TransUnion Philippines, 2024). Furthermore, although the TRAIN Law lowered personal income tax rates, respondents reported only slightly evident improvements in disposable income, savings capacity, and financial resilience. This echoes Keynesian Consumption Theory and Mencias-Tabernilla (2023): for liquidity-constrained households facing persistent inflation, nominal tax relief is rapidly offset by higher everyday living expenses. Similarly, the low ratings for physical infrastructure maintenance suggest that macroeconomic tax revenues earmarked for public works have not yet translated into visibly perceptible local improvements in Virac, echoing Ferro (2022) and Compio et al. (2022).

**Sectoral Uniformity and the Role of Tax Awareness**

Contrary to expectations that wage earners benefiting from PIT exemptions would differ markedly from self-employed or unemployed residents, Kruskal-Wallis tests revealed no statistically significant differences across occupational sectors. In a small island economy, rising commodity and transport prices act as a shared community-wide shock that affects households across all employment categories similarly, while non-taxpayers (such as the unemployed and minimum-wage earners) experience price inflation without receiving direct income tax cuts (Basinillo et al., 2024; Tuaño, 2019).

Importantly, tax literacy and awareness emerged as a significant positive predictor of perceived impact ($R^2$ = .173, p < .001). Consistent with Susada (2023) and Castro (2021), respondents with stronger comprehension of tax mechanisms reported higher, more informed evaluations of the law's effects. However, because tax awareness explained 17.3% of the variance, the remaining 82.7% reflects structural and household variables—such as actual income level, number of dependents, debt obligations, and regional inflation (Casingal & Ancho, 2022). Moreover, the comparatively low score and high variability regarding government-provided tax education indicate a clear institutional communication gap.

**Implications for Targeted Training Intervention and Practice**

To bridge the institutional information gap identified in the findings, local stakeholders should implement a Targeted Tax Literacy and Household Financial Management Training Intervention tailored to Virac's socioeconomic context.

First, the Department of Finance (DOF), Bureau of Internal Revenue (BIR), and Local Government Unit (LGU) of Virac should conduct barangay-level tax literacy briefings and distribute simplified, vernacular guides explaining PIT brackets, tax exemptions, excise tax pass-through effects on island supply chains, and available social subsidies (Beltran, 2024; Susada, 2023). Second, employers, cooperatives, and educational institutions should integrate practical cash-flow budgeting, emergency fund planning, and debt-resilience workshops into employee development and community extension programs to help households preserve disposable income gains (Mencias-Tabernilla, 2023). Third, LGU offices and infrastructure agencies should publish accessible local project trackers and hold community consultations linking tax revenues directly to municipal road, utility, and health facility upgrades.

## LIMITATIONS AND FUTURE RESEARCH

Several limitations qualify these findings. First, the achieved sample (N = 89) was smaller than the initially projected sample and skewed toward college-educated government employees, which limits statistical generalizability to agricultural, fishery, and informal workers in Catanduanes. Second, the cross-sectional design captures associations rather than causal impacts and cannot isolate TRAIN-specific effects from broader global inflation and supply-chain disruptions. Third, reliance on self-reported perceptions may reflect recall or perceptual bias rather than objective household expenditure records. Future research should employ larger, balanced probability samples, incorporate objective income and consumption data, and use multivariable or longitudinal designs to evaluate the long-term impact of targeted tax literacy interventions.

## CONCLUSION

Residents of Virac, Catanduanes perceived a moderately evident overall impact from the TRAIN Law, characterized primarily by acute price increases in fuel and basic necessities that overshadowed modest gains in disposable income, discretionary spending, and visible local infrastructure. These perceptions did not differ significantly across occupational sectors, indicating that cost-of-living pressures are shared broadly across the local community. Furthermore, tax awareness significantly and positively predicted perceived impact, yet formal tax education from government agencies remained the weakest area of awareness. Strengthening localized tax literacy alongside practical household financial management training offers an actionable pathway to help provincial communities navigate fiscal reforms more effectively.

## DECLARATIONS

Participation in this study was voluntary, and informed consent was obtained from all respondents prior to data collection. All personal data and survey responses were anonymized and kept strictly confidential.

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