POST COVID -19 CONSUMPTION STRATEGIES OF MIDDLE-INCOME FAMILIES IN SOUTHWEST, NIGERIA

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ABSTRACT

This paper investigated the coping strategies adopted by middle income families in south western Nigeria in the post COVID-19 era. The specific objectives of the paper was to: discern the food consumption pattern of families, find out if there are changes in schooling of wards, deduce if there is a change in the family's purchasing power and ascertain the level of budgetary allocation to social engagements in post COVID-19 era. To achieve this objective a cross-sectional survey design was adopted. A sample size of 780 middle class workers in the Civil Service from capital cities in three South-Western states, Nigeria (Ikeja, Akure and Osogbo) was selected using purposive and snowball sampling methods. Four research questions were formulated to elicit responses. An online and offline structured questionnaire was administered to elicit responses from the respondents. All data collected were analysed using the SPSS version 20 and described using percentages, means and standard deviation. Findings showed that the pandemic changed food consumption pattern of families) as they are no longer able to afford three daily meals daily even as larger percentage of income is spent on food. The purchasing power of families reduced.) Coping strategies adopted are changes in the status of schooling of wards as families could hardly afford to provide learning materials for their ward; increase in credit purchases and loan; money spent on essential foods while restricting family budget only to priority family needs. Efficient utilization of resources, cooperative/bulk purchases are amongst recommendations made.

Keywords: Families, consumption, coping strategies, post COVID-19, civil servants.

INTRODUCTION

The COVID-19, which is a flu-like respiratory disease became the deadliest disease to confront the world in 21st century. The symptoms of the disease and its effects on the patients made the World Health Organisation (WHO) to declare it a pandemic on 11 March, 2020 (World Health Organization, 2020a). To limit its spread, many governments issued some policies that restricted movement of people and goods and encouraged social distancing. At this point, more than half of the population of the world were forced to stay on quarantine level through lock down or partial lockdown (Meo *et al*., 2020; Mueller, *et. al*., 2021). Despite being public health measures, Motta *et al*. (2020) contend that these government limits violated people's privacy, preferences, behaviours, and eating habits. As a result, the epidemic caused many people worldwide to alter their lifestyle. Also, many businesses that thrived on physical presence for patronages got

paralyzed. Online shopping became very relevant (Meister *et al*., 2023). Thus, the pandemic was a source of global change in the way of life, business and development.

This development disrupted the supply chain of goods and services. Governments put measures to ensure social distancing, which led to the complete or partial shutdown of industries, factories, offices, schools and market places. This actually affected the income flow of many families and invariably transcended into their feeding and household goods consumption pattern during and after the pandemic (Sakib *et al*., 2022). This is because the aftermath of the pandemic led to loss of jobs of many workers and gave more room for hardship which was much more global than country specific (Janssen *et al*., 2021). For instance, according to Sakib *et al*. (2022), while the pandemic was more excruciating in Italy and Spain, the labour force of the nation was affected severely. Across the globe, such as in United States of America (USA) as reported by Said *et al*. (2023), in Bangladeh as reported by Hasan *et al*. (2021), in China, Portugal, and Turkey as reported by Kartari *et al*. (2021), and in Denmark (DK), Germany (DE), and Slovenia (SI) as reported by Janssen *et al*. (2021), those who hitherto were the bread winners of the families that were affected fatally by the pandemic left their dependents hungry.

Sakib *et al*. (2022) state that food, shelter, and clothing are a family's basic necessities. Food was extremely vital to the lower classes of society, particularly during the pandemic. When this need is not satisfied, suffering and poverty follow. However, food continues to be the priciest human need. It is a great energizer and when not consumed, humans may likely be unable to perform any other life activities. It plays an important role in disease prevention, social functioning, and learning capacity, among other social, cultural and health benefits (Olawuyi & Ako, 2015). Food is the main reason why agriculture remains one of the most fundamental determinants of a country's overall sustainable development (Ajibade *et al.*, 2019). The steady consumption of food however, does not imply that it performs good and necessary function to the body. The lockdown during the COVID-19 pandemic halted the production of certain nutrient filled foods such as fortified cereals, beverages, canned soups, beef, etc and gave room for the consumption and more demand for certain kind of foods which was believed to have the potency to fight or evade the coronavirus (local vegetables and fruits, ginger, garlic and other natural herbs) across the globe (WHO, 2020b).

Consequently, during the pandemic, people's purchasing habits and income levels saw significant changes. The lockdown restricted imports of foreign items, visiting the markets to buy goods and other avenues for side income generating activities for extra income was limited leading to a temporary halt to recreational consumption and forced many families to spend more on necessities. For example, Chen *et al*. (2020) claim that the pandemic altered Chinese households' consumption habits. Giacalone *et al*. (2020) reported that the pandemic altered the dietary habits of Danes who drank more alcohol and baked goods. Analogous research conducted in Italy by Bracale and Vaccaro (2020) and Scarmozzino and Visioli (2020) revealed that families' use of processed foods rose higher than it did prior to the pandemic. The changes in the feeding pattern of people due to the pandemic upturned the cultural connotation behind food consumption as many foods were consumed based on their health benefits in fighting COVID-19 more than the rest (Kartari *et al*., 2021). In the early stage of the disease, WHO recommended some kinds of foods as immune boosters. Fresh vegetables, fruits, pulses, fibre and whole-grain, were recommended as essential diets to improve the immune system against the virus (WHO, 2020b).

Apart from the panic brought by the lockdown and pandemic, Janssen *et al*. (2021), noted that a fundamentally important factor in the shift in people's consumption and purchasing habits was the health risk perception they developed during the pandemic, which was connected to COVID-19. Furthermore, a contributing element might have also been the limitation on the flow of products. According to Janssen *et al*. (2021), the pandemic restricted labour force mobility as well as cross-border movement of persons and goods. There was also the shift from physical shopping to online grocery shopping (Meister *et. al*., 2023). All these trends may have likely limited access to capital as well as consumption pattern for food and household goods generally.

These limitations may influence the households' survival pattern not only in Nigeria, but globally. It may also be safe to infer that COVID-19 pandemic paved way for a new paradigm in the survival pattern of families in Nigeria. According to Sakib *et al*. (2022), the pandemic made families to focus more on the purchase of essential goods relating to health, hygiene, staples while they ignored the secondary needs such as leisure-based travels. Studies show that family spending during the pandemic was mainly on essentials with a major focus on the most needed materials in the house mainly food (Janssen *et al*., 2021). This has long term negative impact on businesses. Rahman *et al*. (2021), averred that the more the household income reduced by 17 percent, during the pandemic, their consumer spending reduces by 20% in the USA.

 Amusan & Agunyai (2021) claim that the lockdown causes home crises such as a lack of food, gender-based violence, poor purchasing power, uncertainty, and unhealthy coping mechanisms. Families were forced to rearrange their plans in order to conform to the new economic norm. Families that did not fit into the new economic norm were left powerless due to limited access to financing, which also affected their social standing, consumption habits, and their capacity to take care of their health (Kartari, et al., 2021). Said *et al*. (2023), reported that during the pandemic, due to closed down of business and reduced inflow of money, there was 28% decline in prepared food levels consumed by families even though there was no change in their spending rate.

The lack of physical business interaction reduced income of families and changed their spending behaviour. For instance, in the USA, Said *et al*. (2023), noted that the lack of physical selling limited the consumption level of families of many foods and led to panic buying and stock-pilling. Ibukun and Adebayo (2021) in their study found out that over two-thirds of households were threatened by food insecurity in Nigeria. The low income rate of families during the pandemic therefore, could be responsible for the change in consumption and survival patterns as well as the general family spending pattern across the globe. This further has negative impact on the post COVID-19 era in the nation as it increased poverty. According to Martin *et al*. (2020), within the first period of the pandemic, due to the shock and sudden implementation of the lockdown, the poverty rate in different parts of the world increased by up to 6%. Before the pandemic, the World Bank had reported that the global poverty rate was gradually reducing although the specific percentage rate of reduction may vary by region over time (World Bank, 2018). However, according to another World Bank report in 2020, about 11 million people fell into poverty across East Asia and the Pacific (World Bank, 2020). Buheji *et al*. (2020), reported that across four continents (Africa, Asia, Europe and South America), about 49 million people were estimated to have been pushed into extreme poverty (living on less than $1.90 per day) as a result of the lockdown caused by the pandemic. The rate at which low income countries like Nigeria could adopt online marketing was very low as many companies even laid off their staff during the pandemic. The service industry was the highest hit of the shortage in income

generation, consequently, their staff were much affected. According to Kochhar and Barroso (2020) the accommodation industry, retail traders, transportation sector, and arts entertainment sector were the major sectors that were affected by the lockdown. Burns (2020), added that the education sector was also affected especially the institutions that could not key into e-learning as well as leisure and hospitality industries.

Decline in family spending during the pandemic in Nigeria was witnessed according to Ibukun and Adebayo (2021) and Koos *et al*., (2020). According to the National Bureau of Statistics (NBS) study, Nigeria spent ₦49.06 trillion on household consumption in the first half of 2019 as opposed to ₦46.99 trillion in the same period in 2020 (January–June). This indicated that Nigeria's household spending rate decreased by 4.2% in 2020 compared to 2019. Over the course of the pandemic, there was a steady fall in household consumption. For example, the NBS (2020), report states that household consumption spending fell to 15.96% at ₦21.5 trillion in Q2 of 2020 from 8.62% at ₦25.49 trillion in Q1 of the same year.

There are limited studies conducted on how Nigerian households, particularly those in the southwest, coped with the aftermath of the pandemic. Therefore, this study aimed at investigating the consumption coping strategies adopted by middle-class families in Southwest Nigeria in terms of food, children's schooling, and social interactions after the COVID-19 pandemic.

The specific objectives discern the food consumption pattern of families, find out if there are changes in schooling of wards, deduce if there is a change in the family's purchasing power and ascertain the level of budgetary allocation to social engagements in post COVID-19 era. To achieve these objectives, the following research questions were formulated:

1. What is the demographic characteristics of the respondents?
2. What is the food consumption pattern of families in southwest Nigeria during the post COVID-19 era?
3. What are the changes in the schooling of wards of respondents in the post COVID-19 era?
4. What is the level of family budgetary allocation to social engagement during the post COVID-19 era in the study area?

METHODOLOGY
The design of the study was a descriptive cross-sectional survey. According to Martin (2018), descriptive cross-sectional study is usually seen as a national survey in which the researcher uses representative sample of the population with different individual characteristics to collect data for a study at the same time and at once. This design is apt for this research because it intends to gather information on consumption strategies of middle- income families during the post COVID-19 era across scattered locations in Southwest Nigeria. Also, due to the fact that the actual population of families in Southwest Nigeria is unknown, descriptive cross-sectional design was used to ensure that every family member that responded to the questionnaire were representative of the entire population.

The research was conducted in South Western Nigeria. A total sample size of seven hundred and eighty (780) middle class workers in the civil service from the capital cities in three South-

Western states namely; Lagos in Lagos state, Akure in Ondo state and Osogbo in Osun state was used for the research. Purposive and snowball sampling methods were used to select the Ministries at the secretariat of both the state and federal civil service in the three state capitals under study. Structured questionnaire was used for data collection. The questionnaire yielded .89 reliability index using Cronbach alpha reliability and was administered both online and offline. The instrument was measured using four rating scales such as: Strongly Agree (SA) = 4, Agree (A) =3, Disagree (D) = 2, Strongly Disagree (SD) = 1. The collected data were analysed using percentage, mean and standard deviation. Decision point was on benchmark of 2.50. Any item that scored 2.50 and above was accepted but any one below 2.50 was rejected.

RESULTS AND DISCUSSION
Demographic Characteristics of Respondents

Table 1: Demographic Characteristics of the Respondents

Characteristics	Frequency	Percentage (%)
Gender		
Male	369	47.3
Female	411	52.7
Total	780	100.0
Age		
25-30years	59	7.6
31-35 years	240	30.8
36-40 years	193	24.7
41-45 years	181	23.2
46-50 years	42	5.4
51-55 years	43	5.5
56-60 years	22	2.8
Total	780	100.0
Mean Age: **38.6 years**	Standard Deviation: 7.1	
Religion		
Christianity	414	53.1
Islam	216	27.7
African traditional religion	150	19.2

Total	780	100.0
Educational status		
FSLC	24	3.1
SSCE	74	9.5
OND/NCE	236	30.3
HND/Degree	289	37.1
Higher Degree	157	20.1
Total	780	100.0

Source: Primary data from the study of Post COVID-19 consumption strategies of middle income families in southwest Nigeria.

Table I shows the demographic characteristics of respondents which are shown in percentage frequency tables. The variables of interest are: gender, age, religion and highest educational qualification.

Results in Table I show that (47.3%) of the respondents were males while more than half (52.7%) were females. This implies that the respondents were more of females than males. The age of the Respondents ranged from 25 – 60years of age. While the mean age of the respondents was 38.6years. In Nigeria, the legal working age in the civil service is from 18 – 60years of age. The highest percentage of the respondents (30.8%) were within the age range of 31-35years old. The distribution of the respondents by religion showed that 53.1% are Christians, 27.7% moslems while19.2% are African Traditional Religion (ATR) worshipers, indicating that majority of the respondents are Christians. Southwest, Nigeria is majorly populated by Christians as a result of the route through which the religion came into the shores of Nigeria (Ngbea & Achunike, 2014).   Finally, the distribution of the respondents by educational status shows that majority of the respondents have tertiary education while the least number of respondents have primary education. Usually the civil service is populated more by diploma and bachelor's degree holder as they are the officers that have been equipped with the skill to perform optimally in the civil service.

Table II: *Distribution of respondents by their families' food consumption pattern in the post COVID-19 era (n=780)*

S/N	Item statements	$\overline{X}$	S.D.	Remarks
1.	families are able to afford the routine three meals per day.	2.26	0.96	D
2.	families could eat healthy and nutritious food.	2.53	1.00	A
3.	Foods were available and affordable for individuals and family members.	2.03	1.03	D
4.	Larger percentage of family income is spent on food and food related matters.	3.36	1.06	A
5.	Essential food for survival is eaten more than leisure foods in the post COVID19.	3.02	1.01	A
	Grand mean	2.64	0.54	**A**

Source: Primary data from the study of post COVID-19 consumption strategies of middle income families in southwest Nigeria.

Note: $\overline{X}$ = **Mean. SD. = Standard Deviation. A = Agreed , D = Disagreed**

The results in Table II show that respondents agreed to the statements that families could eat healthy and nutritious food (mean=2.53), larger percentage of family income is spent on food and food related matters (mean= 3.36) and essential food for survival is eaten more than leisure foods in the post COVID19 (mean=3.06) while they disagreed to the statements that families are able to afford the routine three meals per day (mean=2.26) and foods were available and affordable for individuals and family members (mean=2.03). This shows that in the post COVID-19 era, families could eat healthy and nutritious food, larger percentage of family income is spent on food and food related matters, essential food for survival is eaten more than leisure foods by many families, families are not able to afford the routine three meals per day and foods were not available and affordable for individuals and family members. One of the indices of determining poverty is when 70% and above of family income is spent on food and food related matters (World Bank, 2018). The inability of the respondents not been able to afford the routine three meals daily after the COVID-19 pandemic may be attributed to many factors linked to the effects of the pandemic on the economy of the nation. The result aligns with other studies that revealed similar findings indicating that the COVID19 changed the consumption pattern of families in China (Chen *et al.*, 2020), in Denmark (Giacalone, *et al*., 2020) and Italy (Bracale & Vaccaro, 2020).

Table III: Distribution of Respondents by Changes in the Schooling of Wards in the Post COVID-19 era (n=780)

S/N	Item statements	$\overline{X}$	S.D.	Remarks
1.	Many children were forced to change schools due to low finance in the post COVID19.	3.26	0.96	A
2.	Many students do not go to school always because they assist their parents at work to provide for the family.	2.53	1.00	A
3.	There is increase in school dropout rate among children and wards.	3.13	1.03	A
4.	Families could conveniently afford learning materials.	2.36	1.06	D
5.	There is drop in the standard of teaching and learning in schools due to poor salary.	2.90	1.01	A
	Grand mean	2.83	0.38	**A**

Source: Primary data from the study of post COVID-19 consumption strategies of middle income families in southwest Nigeria.

Note: $\overline{X}$ **= Mean. SD. = Standard Deviation. A = Agreed, D = Disagree**

The results in Table III reveal that many children were forced to change schools due to low finance in the post COVID-19 and many students do not go to school always because they assist their parents at work to provide for the family. Also, results further show that there is increase in school dropout rate among children and wards in the post COVID-19 era and drop in the standard of teaching and learning in schools due to poor salary coupled with families' inability to afford learning materials.

 This finding indicates that there was a negative change in schooling pattern of wards in the post COVID-19 era. This therefore implies that the economic hardship arising from the lockdown caused a change in the schooling of wards in the post COVID-19 era. As the economic hardship hit hard, many of the families were forced to change the schooling status of their children to affordable schools. Some families resorted to child labour; making the children to assist their parents at work to generate family financial output. This had its own social effect which was increasing school dropout rate, in ability to provide learning materials to the students and a drop in the standard of teaching and learning. This finding aligns with that of Burns (2020) that reported a drop in the school attendance of children in the COVID-19 period across the globe. The finding agrees with McCullogh *et al*. (2022), who reported in a different study that COVID-19 pandemic obstructed many educational activities and making students unable to access education conveniently.

Table IV: Distribution of Respondents by the Changes in the Purchasing Power of Families in the Post COVID-19 Era (n=780)

S/N	Item statements	$\overline{X}$	S.D.	Remarks
1.	There is drop in individual's family's financial earning in the post COVID-19.	3.01	0.86	A
2.	Naira's value in the international market inflated prices of goods thereby limiting the purchasing power of the family.	3.43	1.10	A
3.	Families are faced with challenge to purchase basic necessities (clothing, housing, refrigerators, generators, electricity bills, etc.).	3.03	0.93	A
4.	Families run on budget deficit monthly due to low income in post COVID-19.	2.76	1.06	A
5.	Family spending increased, while earnings reduced due to economic hardship in the post COVID-19.	3.02	0.86	A
	Grand mean	3.05	0.24	**A**

Source: Primary data from the study of post COVID-19 consumption strategies of middle income families in southwest Nigeria.

Note: $\overline{X}$ = **Mean. SD. = Standard Deviation. A = Agreed, D = Disagreed**

The results in Table IV reveal a drop in individual family's financial earning in the post COVID-19; the Naira value in the international market inflated prices of goods there by limiting the purchasing power of the family and families are faced with challenge to purchase basic necessities. Results also indicate that families run on budget deficit monthly due to low income in post COVID-19, spending increased, while earnings reduced. The findings from this study revealed that there was a reduction in the level of family purchasing power in the post-COVID-19 era in Nigeria. This may be as a result of loss of jobs caused by the COVID-19 lockdown and the shutdown of companies and industries during the pandemic as a policy of government which invariably have affected the economy of both families and the corporate world in the post COVID-19 era. Thus, the purchasing power of many of the middle-income earners was reduced. This lays credence to findings of (Ibukun and Adebayo, 2021; NBC, 2020), which showed that the decline in the income of families during the pandemic also reduced their purchasing power.

Table V: **Distribution of respondents by budgetary allocation to social engagement in the post COVID-19 era (n=780)**

S/N	Item statement	$\overline{X}$	S.D.	Remarks
1.	Families are forced to increase the level of credits and loans.	3.20	0.96	A
2.	There are changes in some social expenses of families.	2.53	1.00	A
3.	Families are forced to reduce allocation for social engagements.	3.13	1.03	A
4.	Budgetary allocations are for high priority needs.	3.36	0.96	A
5.	Families cut down non-essential travels in the post COVID19.	3.32	1.01	A
	Grand mean	3.01	0.33	**A**

Source: Primary data from the study of post COVID-19 consumption strategies of middle income families in southwest Nigeria.

Note: $\overline{X}$ = **Mean. SD. = Standard Deviation. A = Agreed, D = Disagreed**

The results in Table V indicate that in the post COVID-19 era, families in South West Nigeria are forced to increase their level of credits and loans; There is change in some household income and expenses and families are forced to reduce budget allocation for social engagements and allocate budget for only high priority needs while cutting down non-essential travels in the post COVID19.

In summary, findings showed that the level of budgetary allocation was tilted in favour of purchase of only essential needs for the families. This trend may imply that with the pandemic and its effect afterwards, many families in South Western Nigeria re-planned their budgets and paid more attention to expenditures that will increase or sustain the wellbeing of the families. This shows that the pandemic made families to resort to other emergency survival patterns that could allow them survive the effect of the pandemic. This also corroborates with the findings of Sakib *et al*. (2022) that the pandemic made families in Bangladesh to only embark on purchasing essential goods relating to health and food, while they suspended secondary needs such as leisure-based travels. Also, the finding from this study corroborates with that of Janssen *et al*. (2021) who reported that one of the strategies adopted by families to assuage the effect of the pandemic was to spend basically on essentials needs such as food and overlook non-essential needs.

CONCLUSION
Base your conclusion and recommendations on the findings of the study
The study investigated post COVID-19 consumption strategies of middle income families in southwest Nigeria. The aftermath of the recent pandemic is still been felt worldwide, Nigeria is not an exception. Different coping strategies have been devised by individuals, families, government and the corporate world. One of the adverse effect of the pandemic was direct and indirect loss of family earnings, which has undermined their purchasing power in South Western Nigeria. Hence, many of them sought for many strategies to assuage the effect of the pandemic on their family consumption pattern.

Based on the findings, the study concludes that in southwest, Nigeria, the pandemic changed food consumption pattern and standard of schooling of wards adversely of middle income

families in the post COVID-19 era. Families spent more on essential foods than on leisure foods. Available money was allocated to only essential needs of the family and expenses on social engagement was reduced drastically.

RECOMMENDATIONS
1. Families should be more efficient in utilization of resources available to them.
2. Families should engage in cooperative buying so that they can reduce cost of retail purchase.
3. Families should pay more attention to consuming nutrient filled food as part of the essential foods they consume in absence of leisure foods.
4. Families may buy food materials in bulk to reduce the cost of purchasing them in bits.

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