

Vulnerability Experienced by Employees Facing the Brunt of Salary Cuts & Job Loss during the COVID-19 Lockdown

CMA (Dr.) Amit Kumar Arora

Associate Professor
KIET Group of Institutions,
KIET School of Management,
Delhi-NCR, Ghaziabad
amitaroraicwa@gmail.com

Priya Rathi

Research Scholar
Shiv Nadar University,
Gautam Buddha Nagar, Uttar Pradesh
priya.rathi@kiet.edu

Abstract

This study is an attempt to understand the vulnerability experienced by salaried class employees due to salary cuts and their impact on consumption patterns and what are the various coping mechanisms adopted by the individuals to maintain their state of well-being. We adopted the qualitative research method and conducted phenomenological interviews of employees during the lockdown situation. The purposive sampling method was used to select the study participants. A total of 17 interviews were conducted which provided the basis for the creation of the themes. The study discussed the way of resolving the vulnerabilities and coping strategies used to maintain well-being.

Keywords: Vulnerability, COVID-19, Salary Cuts, Wellbeing, Powerlessness, Lockdown

Introduction

Several times, it has been observed that a natural disaster has hardly any effect in the long run on the saving and consumption patterns of the affected population, at both the household and aggregate level (Luo & Kinugasa, 2020). But in the case of the COVID-19 pandemic, not only will saving and consumption be impacted in the short term, but a long-term effect can be seen due to job reductions and pay cuts. Due to having hardly any financial resources, there is no saving, but the key point is to understand how they cope with their expenses with little or no revenue.

Due to the mandated lockdown situation, every sector, either manufacturing or service, felt the pain of decreasing sales and loss of revenue, leading to the closures of businesses. Conditions are worse in underdeveloped and developing countries, leading to a dramatic rise in unemployment and salary cuts (World Bank 2020). As per Kochhar & Barroso (2020), the most affected sectors in which chances of salary cuts and job losses are more in the service sector, like accommodations, retail, transportation services, and arts & entertainment.

Additionally, among the sectors that lost the most jobs in March were leisure and hospitality and educational services (Allen et al., 2020). The

lockdown has a devastating impact on the middle-income segment or those working at the middle level or lower level of management, employed in the services sector. As for the lower class, the government has declared a whole lot of provisions to combat this situation, but the most vulnerable and ignored section was the middle class with limited income and the pressure to pay dues like electricity bills, house loans, school fees etc.

Finance Minister Nirmala Sitaraman described the middle segment of India as "income below Rs. 18 lacs per year (\$2000 per month) and above the poverty line" (Singh, 2020). However, the representative income in this category is closer to Rs. 6 lakhs per annum (\$700 per month). The middle class, being a key contributor to the economy, is completely ignored during the COVID 19 breakdown by the government and employers both. Albala-Bertrand (1993) expressed that the magnitude and frequency of disasters have a positive correlation with economic growth, while Coffman & Noy (2009) studies discovered that in the short term, a negative relationship exists between economic consequences and natural disasters.

The salary cut or retrenchment has crushed people's sentiments and well-being as they are left with fewer incomes or no income. Due to the possibility of losing jobs and increasing household expenditure such as medical, etc., these disasters or natural hazards have a negative effect on income; in short, less income with more spending during and after the disaster (Vigdor, 2007). For others, this wage deduction was to fully delay or prioritise their expenditures on which one task is more necessary to take up, and for others, it is not to completely call off the transaction but to switch to a more affordable alternative or low-priced product. So, for their successful adoption, this situation needs some new complementary items.

So, the purpose of this study is to better understand the vulnerability experienced by salaried class employees as a result of salary cuts, the impact on their consumption patterns, and the various coping mechanisms used by individuals to maintain their state of well-being.

Consumer powerlessness

The sense of powerlessness is the expectation or perception that personal and social outcomes cannot be controlled by

one's behavior: control is entrusted to external forces, powerful others, luck, or destiny (Seeman, 2001). It is an individual's expectation that his or her behaviour will not produce the desired results (Seeman, 1959). People who feel powerless in a relationship may approach that relationship with a great deal of vigilance concerning the more powerful others' benevolent or malevolent intentions (Fiske et al., 1996). As Keltner et al. (2003) point out, reduced power is associated with attention to threat and punishment. In this sense, powerlessness is closely related to the debate about the effect of external factors on vulnerability (Baker et al., 2005). In comparison, Baker et al. (2005) explain that powerlessness is not simply a constant variable but is rather correlated with external causes, such as customers feeling powerless when a service breakdown happens or a service agent either rejects or cannot assist them.

Subsequently, the concept of powerlessness is central to understanding job insecurity, which is a condition evoked by some external circumstances at an individual level, such as possible job loss or unemployment (Sverke et al., 2006). Sverke et al. (2002, p. 243) described it as "the anticipation of a fundamental and involuntary occurrence linked to job loss is subjectively observed." The concept of job insecurity and powerlessness had a strong relationship as described by Dubey (1971). It's an inability experienced in understanding the reasons why things happen or how to control life situations. This feeling of powerlessness since it developed out of people's inability to feel insecure about their jobs and income (Karkoulian et al., 2013), how to maintain balance between income and expenditure and look for alternatives in a time when they are not even allowed to step out of their homes.

Several researchers have defined job insecurity in different aspects and varied contexts, such as (1) global view (Caplan et al., 1980), (2) multidimensional concept (Rosenblatt & Ruvio, 1996), and as (iii) a job stressor (Barling & Kelloway, 1996; Murphy & Cleveland, 1995). In the global view, job loss and job discontinuity are used to elaborate on the term job insecurity. The multidimensional concept is related to the aspect of loss of opportunity in jobs or temporary layoff due to uncertainty in the case of job insecurity, where as job stressor is the situation related to

more subjectivity of job loss. However, in our study, job insecurity is defined in terms of salary reductions and permanent job loss as a result of the COVID-19 pandemic.

Consumer Vulnerability

Vulnerability, as defined in the literature, is something that everyone can experience during their lifetime (Baker et al., 2005). Negative feelings that one encounters and may not have the capacity to minimise their effects or magnitude in one's life are referred to as perceived vulnerability (Blanton et al., 2001; Tanner and Su, 2019). In this situation, rather than judging events or their own skills, they begin to evaluate whether or not they can cope better with this situation than their peer groups (Blanton et al., 2001). The viewpoint of perceived vulnerability allows one to build on current perceptions of how vulnerability is manifested in the market place by capturing the internal position rather than summarising the situation (Tanner and Su, 2019).

Since consumers interpret perceived vulnerability differently even in the same situation, this study focuses on a perceived vulnerability aroused due to an employee's experience of powerlessness rather than focusing on a vulnerability experienced by the community as a whole. Factors found in previous studies that potentially influence individual vulnerability in the case of job insecurity are, for example, tenure, status, age or personality (Sverke et al., 2010), or job description, span of control or empowerment (Barling & Kelloway, 1996), or level of education or skills (Frese, 1985). In the case of employees' tenure, a strong relationship is found between job insecurity and ill health (Cheng & Chan, 2008). A few other factors which work as moderating variables between job insecurity and well-being are affectivity (Mak and Mueller, 2000), self-esteem (Hui & Lee, 2000), and optimism (Mäkikangas & Kinnunen, 2003). There are several other variables which may influence the relationship, but this depends on the financial condition of a person, psychological pressure, or the different coping mechanisms adopted by the individual.

"Helplessness is the psychological state often resulting in uncontrollable events" (Seligman, 1975, p. 9). But helplessness benefits from a realistic assessment of potential ways of managing a situation. According to Gelbrich (2010), helplessness is a kind of emotion caused

by a single negative event and is linked to consumption (Richins, 1997). Negative emotions are also induced by coping when customers are seeking to reduce their emotional distress and trigger more desirable emotional states (Duhachek, 2005).

Consumer wellbeing

Well-being outcomes may include enhanced physical health, financial well-being, or decreased disparity and are therefore different from traditional customer satisfaction and loyalty service measures (Rosenbaum, 2015). Thus, Lee et al. (2002) described consumer wellbeing as satisfaction in the various subdomains of the consumer's life. Consumer wellbeing is studied at the individual level as a fundamental component of the quality of life; this refers to the affective and cognitive assessment of an individual's life (Daskalopoulou, 2014). Consumer well-being can be defined as "a state in which consumers' experiences with goods and services are judged to be beneficial to both consumers and society at large" and includes "experiences related to acquisition, preparation, consumption, ownership, maintenance, and disposal of specific categories of goods and services in the context of their local environment" (Sirgy and Lee, 2006, p.43). The happiness obtained from the domains of social, psychological, and physical life that include family and peers, patterns of consumption, leisure activity, daily routine activities, occupation, health, life skills, financial state, etc., constitutes overall wellbeing (Michalos, 2014). This overall well-being includes both its objective parameters and its subjective ones. Subjective wellbeing implies the mental and emotional evaluation of people in their lives (Diener 2000).

Because future planning may not be possible while experiencing job insecurity, as life outside of work may be adversely affected from an individual standpoint, and it is believed to have negative consequences over possible job loss impacting workers' health and well-being. Due to the adverse effects of work stability on the well-being of the employee, a circumstance may be viewed as stressful and potentially threatening to the well-being of the person. According to Lazarus and Folkman (1984), a more thorough examination of the nature of the stressful situation is required.

A traumatic circumstance, such as the anticipation of future job loss or real work loss, is viewed as a danger to well-being. Negative emotions such as fear or anxiety are typically associated with a threat (Folkman & Lazarus, 1985).

Methodology

We adopted qualitative research to address our objectives. Qualitative data helped us to address both our research questions by identifying the core trends and establishing intricate details about relationships. We conducted phenomenological interviews of employees following the tradition of Thompson, Locander, and Pollio (1989). With the lockdown situation, it was not possible to do face-to-face interviews. Hence, in-depth telephonic interviews were employed for the study. We used open-ended probing as it is useful to seek new ideas, underlying themes, patterns (Creswell, 1994), and the development of constructs and hypotheses. The dataset was analysed by applying coding techniques. The coding process was manual and, subsequently, themes and subthemes were established by categorising the codes for their similarities. For its flexibility to address the entire text as a potential unit of analysis and its ability to extract codes and themes,

thematic analysis was chosen (Braun, 2019). It helped us to summarize key characteristics of the large data set into thematic codes (Nowell et al., 2017) and to analyze the data to form prevailing themes (Braun, 2019).

A purposive sampling method (Bryman, 2008) was used to select the study participants. All interviews were performed between June 20 and August 20, when people had just undergone a full lockdown and the unlocking began in phases. We managed to interview people employed with private organisations for the last two years or more across India. A total of 17 interviews were conducted, which provided the basis for the creation of the themes (details in table 1). Interviews lasted between 30 and 75 minutes. The interviewers began by informing the respondents of the purpose of the study and seeking their consent to participate and record. Notes were taken during the interviews and were rewritten immediately as field notes after the completion of each interview. All these interviews were conducted in either English or the local language that the interviewee was comfortable with and then transcribed into English. The identities of all participants have been kept strictly confidential for the qualitative study.

Table:1 Sample Description

Findings

Each country has adopted various approaches to crisis management, as it has become clear that the pandemic of

COVID-19 is global. In India, on January 30, 2020, the first case was confirmed by the government of India. As the number of cases in India approached 500,

S. No	Pseudo Names	Interview Duration (minutes)	Gender	Level of employment	Experience (years)	Type of Industry	Patronage
1	Vir, Ani, Hari, Mandi, Sim, Sam	45-55	Male: 2 Female:4	Middle	10-12	Education	Education sector is one of the most important sectors which was initially affected by the COVID-19 but with the adoption of online learning techniques this sector recovered effectively. Though the teachers are getting less salary around 20 to 50 percent. We Conducted 6 interviews of Graduate and Post-graduate teachers teaching in technical and management colleges. Respondents were of assistant and associate professor level.

S. No	Pseudo Names	Interview Duration (minutes)	Gender	Level of employment	Experience (years)	Type of Industry	Patronage
2	Andy Shubh Sharma ji Dude Ronnie	44	Male: 4 Female:1	Middle	5-8	Manufacturing	Manufacturing sector is one of the important sectors for the growth of the economy. During lockdown most of the industries were closed. We Conducted 5 interviews the respondents were working in manufacturing companies having experience of more than five yers.
3	Johny, Harry, Sonu, Shal, Ami, Ram	56	Male: 3 Female:3	Middle	3-8	Entertainment	Entertainment sector is badly affected by the COVID-19 as all the entertainment places such as cinema, water parks, clubs are completely closed. We Conducted 6 interviews the respondents were working in cinema halls and amusement parks having experience of more than five years.

Prime Minister Narendra Modi issued a "Janata Curfew" order to citizens. It was just the beginning of a long war against COVID 19. While addressing the nation on March 24, 2020, Modi declared a nationwide lockdown for the duration of 21 days.

In India, few of the measures recommended during COVID-19 concern the human hygiene and public health of the person, with the government emphasising the importance of regularly washing or disinfecting one's hands. Another significant measure is social distance, which means that individuals are kept physically apart from others in order to break the cycle of transmission by social distancing. The COVID-19 pandemic and the government's announcement of a follow-up lockdown have apparently brought the entire country to a standstill.

The qualitative themes that were analysed came from the insights that the respondents had provided. They ranged from how the earning wheels came to a standstill, understanding the sentiments of respondents, how it's impacting the consumers either in meeting the consumption expenses mindfully or missing them miserably during these unprecedented times, and most importantly, how did the respondents explain their vulnerabilities and what were the

various coping mechanisms they used to combat these mentioned vulnerabilities. Four essential themes emerged from the qualitative data and paved the way for the construction of a conceptual framework.

Theme 1: The earning wheels have come to a halt.

- Restrictions, difficulties, and issues that both employees faced
- Employees had a sense of fear, feeling helpless.
- Utmost importance is given to meeting day-to-day activities.
- Quote -

"We are facing the brunt of salary cuts nowadays, but still I am happy that I am not jobless and still working, although I find it difficult to meet my expenses with the less salary and more expenditure (more expenditure like) staying and working from home needs additional resources like internet connection, gadgets, more expenditure on medical and grocery items etc."

"Now my priority is to meet day-to-day expenses, and I delayed my decision to pay the premium for my life insurance policy."

Theme 2: Understanding the sentiments of respondents!

- Employees-feeling powerless due to job loss or fear of losing job
- Many people stop sharing things at home, and in some cases, people become overly involved in family to relieve the pain of job loss; some start meditation; and some are extremely disappointed with the employer's behavior.
- Respondents are losing a sense of belonging, a sense of compassion, and a sense of trust among employers.
- Quote:

I was asked to either continue without salary for the coming months or resign from the job. (What you opted) I didn't have any other option at that point of time except to continue without pay."

"I never thought of this situation in life of being jobless and when I don't even have the option to step out and find a new job for me."

Theme 3: Consumption expenses: carefully managed or disastrously ignored

- Some people, however, mindfully managed their financial resources to meet the expenses by shifting to some cheaper solutions. Some shifted to local brands, or changed their preferences based on the low pricing of products.
- Instances of miserably missed expenses lead to financial disruption and factors such as default or being unable to pay school fees, cheques being bounced due to less funds available in the account than required, etc.
- Quote:
- "I understand the circumstances and that's why I changed my mind and decided to go for a cheaper mobile phone instead of the model and brand I decided on earlier."

Theme 4: Foresightedness is the new rule!

- Respondents took concrete measures to be able to combat the prevailing situation: Increasing family support and alternative sources of income paved the way to cope with the situation and maintain a state of well being.

- Common traits among respondents: completely avoiding unnecessary expenses, searching for new ways to earn money, shifting the choices to less expensive products, learning to manage the day-to-day expenses to save money for future uncertainties, etc.

- Quote:

"At least Corona has made me learn one important thing, and that's planning. Like earlier, my mom used to purchase groceries for one complete month. Now I realise the importance of that expense planning".

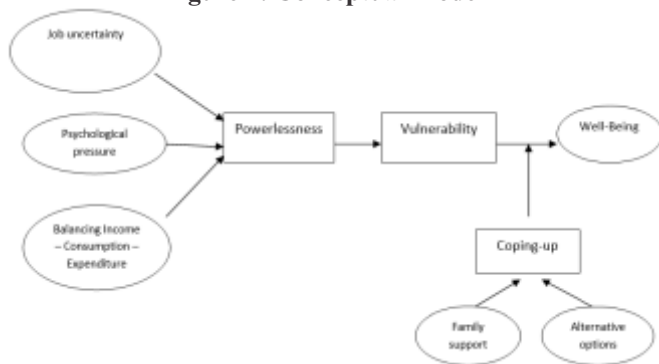
"My salary cut converted me into a price-conscious consumer. Now I look for quality products at low prices or some cheaper variant of costly products."

The basic assumption of COR theory is that individuals in all contexts strive to retain, protect, and gain resources for their well-being (Hobfoll, 2001). Hence, well-being is influenced by the extent to which the resource pool changes, and it is not necessarily life events in general that affect well-being because they are too broad and unspecific to affect well-being as it is not clear to what extent they affect the resource pool (Hobfoll, 2002). For this reason, potential stressors are defined in terms of how they lead to the loss or gain of resources. Hence, the potential gain and loss of resources is the major mechanism in COR theory for explaining how individuals interpret situations and to what extent different situations affect their well-being.

The majority of studies on job insecurity have concentrated on the fear of losing the job itself (which is called "quantitative job insecurity" by Hellgren et al., 1999). For instance, the two meta-analyses that have been conducted on job insecurity are based on studies that have only investigated quantitative job insecurity (Cheng & Chan, 2008; Sverke, et al., 2002). Fewer studies have investigated the consequences of the threat to job features (which is called "qualitative job insecurity" by Hellgren et al., 1999); so there is little empirical evidence available on the consequences of this type of job insecurity. In the pioneering article on job insecurity by Greenhalgh and Rosenblatt (1984), it was suggested that the fear of loss of valued aspects of the job (qualitative job insecurity) may be less severe compared to the fear of losing one's job (quantitative job insecurity).

As job insecurity consists of uncertainty about the future, with the source of threat being unclear, it implies that coping strategies and resources are also unclear (De Witte, 1999). Possible coping strategies that employees may try to use include seeking new employment and working harder. For instance, employees experiencing job insecurity may feel a sense of relief from knowing that there are other jobs out there that suit them, which may also result in decreased stress and higher outcome expectancy.

Figure 1: Conceptual Model



Source: Authors

Conclusion

The phenomenon's analysis revealed that how a person is affected by the pandemic as an employee working in a private organisation is now limited within the scope of necessary measures and safety precautions aimed at managing the scale of disaster and protecting themselves from vulnerabilities. All these vulnerabilities are resolved by employees with their own necessary arrangements and some major operational changes integrated into their respective day-to-day routine work. The way these vulnerabilities are resolved comprises the major findings of our research in the form of coping strategies used to maintain well-being.

People are attempting to cope in two ways: (a) positive thinking with the help of family support and (b) action-focused by using alternative options. Positive thinking with the help of family support consists of things like moral support provided by family members, cooperation in terms of managing resources and expenses, family members' help in trying new avenues of earning money, getting themselves

engaged in spending quality time with family members and household chores, and using meditation and yoga to overcome the state of helplessness. Whereas action focused on alternative options such as leisure or fewer utility expenses is delayed until the situation is under control or becomes normal, shifted to some cheaper alternatives of desired products, tried some alternative sources of earning income such as tuitions, home delivery tiffin system, insurance agents, vegetable selling, etc., or simply delayed paying insurance premiums or similar things.

Limitations

First, this study was performed in the initial stages of the lockdown in India, when nothing was certain, everything was at an ambiguity stage, and people were coerced with no option but to stay at home and deal with the situation by finding alternatives. Thus, the results of this study do not provide a complete picture of the pandemic, which is still ongoing now that the regulations on mobility and travel have been relaxed. In other words, the analysis covered a brief period of the current pandemic and left space for future study by identifying the employees when controls are relaxed by the government and people are free to move outside. Second, the findings of this analysis are limited to the employee experience of vulnerability when facing a brunt of salary cut or job loss, and a few points, such as when situations would be normal, would people like to continue with the same employer or find a better opportunity for themselves or continue with the alternative income sources that need to be explored, and last but not the least, it is most important to understand the employer intentions behind the salary cut or retrenching of people during a pandemic.

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