

# Juan for All, All for Juan: A Case Study on the Resource-Sharing of an Economically Disadvantaged Multigenerational Filipino Household

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## ABSTRACT

In a household where the exchange of resources is paradoxical, the experiences of an economically disadvantaged household provide valuable insights into the complex transfers and gains of resources within a co-residential arrangement. This case study examined the resource sharing of an impoverished, multigenerational household in one barangay in the Province of Camarines Sur, Bicol Region. Specifically, it aimed to identify the demographic profile of the key informant, determine household characteristics, identify resource-sharing practices, explore challenges faced by multigenerational households in resource exchange, and identify coping strategies in resource-sharing. The qualitative research method, using a case study design, explored resource-sharing within a poor household through an in-depth interview with a person in the sandwich generation. A researcher-made questionnaire was used in data collection. To identify patterns and themes emerging in the transcriptions, thematic analysis was used. It was found that reciprocity, simple lifestyle, regard for young members' desires, equity of resources, family caregiving, intergenerational role expectations, emotional support, and disciplinary duties were apparent in an economically disadvantaged multigenerational Filipino household. Corroborating the popular notion that the challenges experienced by a three-generation household are multifaceted, this study further revealed that the primary root cause of problems was dependent on their purchasing power. This may be held true because the economic burden is high amongst large household sizes with negligible income. The household mitigated the impacts of these economic stressors by practicing the widely accepted Filipino concept of being 'madiskarte'. Frugality and resourcefulness enabled the household to surpass the challenges brought by the scarcity of resources. Their living arrangement, with its seemingly disadvantageous effects in the exchange of tangible and intangible resources, also provides them a strong support system resonating the Filipino adage "one for all, all for one".

**Keywords:** resource-sharing, economically disadvantaged household, multigeneration, case study, Filipino household

## INTRODUCTION

The emergence of multigenerational households is increasing and pervasive among economically or instrumentally disadvantaged parents, although such arrangements have been associated with positive outcomes in childcare and spending [1, 2]. It serves as a safety net for indigent families and households, enabling greater allocation of resources for education, hobbies, and organized activities, while allowing more time to be spent with children. This family setup, which deviates from the normative family model, minimizes the impacts of social pressures and economic tensions while strengthening familial bonds. However, relational constraints also exist because of conflicts in the sharing of household resources. Sharing is a social action of making oneself available to others through some form of sentiment articulation [3,4]. Therefore, the practice of sharing is a social interaction that involves social and economic norms as well as cultural and legal values [5,6].

A multigenerational household, also known as a three-generational household, is broadly defined as a household comprising three or more generations living together [7, 8]. Multigenerational households exchange material

and intangible resources such as food, childcare, eldercare, electricity, transportation, and rent, which allows for a reduced cost of living compared to individual or single-family living arrangements [9, 10]. Moreover, living in multigenerational household arrangements increases psychological, social, and financial capital, resulting in improvements in health and longevity. The financial transfers in the opposite direction, where young adults share their income for household living costs, were investigated [11, 12]. Drawing data from the 2010 European Union Statistics on Income and Living Conditions, the report indicated that income-sharing from young adult children to elderly parents is based on the household's needs. They also noted that these transfers are frequent in the poorest households in economically marginalized countries [13]. Correspondingly, they acknowledge some limitations of their study. They suggested exploring trade-offs and other aspects, such as reciprocity and norms, to substantiate resource-sharing in multigenerational households. However, this literature is observed in non-Filipino contexts where access to employment, healthcare, and other government networks is relatively easy.

According to the Family Income and Expenditure Survey (FIES), 13.2% of Filipino households were considered poor [14, 15, 16]. The country's susceptibility to climatic and geological hazards, due to its physical and geographical characteristics, exacerbates the vulnerability of Filipino families and households [17, 18, 19]. The country was among the top three disaster-prone areas in the world based on the World Risk Index Report [20, 21]. In terms of the distribution of poor households by location, the majority of the economically vulnerable households in the country reside in rural areas (70.9%). The average family size is five people per household (21.5%) the 17 regions, Bicol ranked fifth (21.9%) in having the largest proportion of households living below the poverty threshold, along with BARMM (29.8%), CARAGA (25.9%), Zamboanga Peninsula (23.4%), and Eastern Visayas (22.2%) [22, 23, 24]. A multigenerational co-residency is a lasting tradition in the country that remains relevant today, as it allows poor households to face the impediments inherent in the life cycle while dealing with economic and socio-demographic pressures [25]. Its likelihood for resource-limited households is high given the country's complex family value system and changing social, economic, and cultural dynamics [26].

Despite this, only a few studies on multigenerational households in the context of resource-sharing in the Philippines were noted. Although some studies have tried to understand the continuous emergence of this co-residency paradigm, it has primarily employed quantitative research methods and analyses. This case study addressed these gaps to provide qualitative data.

## Research Objectives

This case study examined the resource-sharing of an impoverished multigenerational household in one Barangay in the Province of Camarines Sur, Bicol Region. Specifically, it addressed the following objectives:

1. Identify the demographic profile of the key informant in terms of age, sex, marital status, education, religion, occupation, and income.
2. Determine the household characteristics in terms of household size, tenure of residence, number of school-age children, number of elder members, monthly household income, and monthly household expenses.
3. Identify the practices of an economically disadvantaged multigenerational household in sharing money, goods, services, and love.
4. Explore the challenges faced by a multigenerational household in the exchange of resources.
5. Identify the coping strategies to address the challenges in resource-sharing.

## THEORETICAL FRAMEWORK

Social capital theory explains how families and households as resource units draw on relational assets—trust, norms of reciprocity, and network ties to obtain, allocate, and protect material and non-material resources [27, 28]. Bonding capital (close kinship and emotional ties) facilitates everyday sharing of food, water, tools, and labor; bridging capital (connections to neighbors or community groups) expands access to external supplies, credit, and information; and linking capital enables households to tap public services or subsidies [29]. In households, these relational assets enable resource-pooling and collective decision-making, which in turn strengthen the household's capacity to cope in times of adversity.

## METHODOLOGY

The qualitative research method, using a case study design, was employed to explore resource-sharing within a multigenerational household and its impact on intra-household relationships. A researcher-made questionnaire was used as the primary instrument for the study. It consisted of two parts: 1) the demographic profile of the interviewee and household, and 2) interview guide questions about the practices, challenges, and coping mechanisms of the household in light of resource-sharing.

### Participant Selection

The key informant for this study was a multigenerational household that is economically challenged. Purposive sampling was used in participant selection. The inclusion criteria for the case analysis include: 1) the household is composed of at least three generations co-residing together in the last 36 months during the conduct of the study to ensure that they have been exchanging resources for quite some time, and 2) the interviewee belongs to the sandwich generation of the household. The sandwich generation is described as individuals performing dual-caring responsibilities for their children and aging parents [30, 31, 32].

The research locale is one Barangay in the Bicol region. According to the first quarter report of the Philippine Statistics Authority in 2023, the poverty incidence among families living in the Bicol region was at 25.1% or more than three hundred thousand low-income families had difficulty in meeting their basic needs [33, 34]. The community represents 2.45% of the total population of the entire municipality. It has a total land area of 359.80 square kilometers. Due to its geographic location, the Barangay where the household resides is classified as a flood-prone area because it is within the catch basin of the Bicol River [35]. Rice farming and engaging in small business enterprises are the major sources of income for the residents [36]. The Barangay has one public elementary school and a communal church.

### Data Gathering Procedure

This study employed an in-depth interview with a person classified as part of the sandwich generation. Before this, the approval of the permit to conduct the study was sought from the Barangay Chairman of the research locale. The interviewee was informed of the general objective of the study, and the content of the consent form was explained in Bikol.

An interview schedule was used for this study. The researcher created two versions of the interview schedule: one in English and the other in the vernacular of the key informant. The responses were transcribed, imploring a denaturalized approach. Using this approach, the emphasis is on the informational content delivered by the interviewee, which suggests the meanings and perceptions of their construct of reality. The interview transcripts and recordings were stored in a separate Google Drive folder and hard drive. The interview guide gathered information on the household's practices, challenges, and coping mechanisms in sharing the four identified resources.

Thematic analysis was employed using the six-phase process proposed by Braun and Clarke [37]. The method includes familiarization with data, generating initial codes, generating themes, reviewing potential themes, defining and naming themes, and producing a report. This process helps the researcher identify patterns and themes that emerged in the data set [38].

### Ethical Consideration

To carry out the objectives of this study, the researcher secured permission from the local governing council. A request to conduct the study in one economically disadvantaged household with three generations co-residing together was approved by the Barangay Chairman. The in-depth interview was held in person for 50 minutes. The researcher ensured that the manner of questioning and nuances were appropriate to the context of the household and that it is culturally sensitive.

An informed consent form was thoroughly discussed with the key informant using the Bikol language. The objectives of the study, potential risks, benefits, and nature of the interview process were discussed, and the

interviewee had the opportunity to ask questions. The informed consent form was duly signed by the interviewee and the researcher. The researcher provided a copy of the informed consent form to the interviewee. The interviewee was also made sure to review the responses and allowed for the exclusion of sensitive information. Debriefing was undertaken after the in-depth interview to enable the interviewee to return to their normalcy. The interview transcriptions, audio recordings, and pictures were stored in a separate Google Drive folder and on the researcher's hard drive. To uphold the rights and protect the welfare of the interviewee and the household, pseudonyms were used in reporting of findings in the succeeding sections of this paper.

## Case Presentation

### **Pamilya Madrigal at si Mirabel (The Madrigal Family and Mirabel)**

Mirabel, 34, is the youngest child of the Madrigal Family. She had been married for ten years and had two academically inclined children named Carlos and Isabel (pseudonyms). Her husband is working as security personnel at a company in Metro Manila and rarely visits the family. He is the primary income earner of the household. Mirabel's mother, Julieta, 72, had been staying with her for 5 years now in a small house built of galvanized steel roofing and rubber matting. It is the decision of Mirabel's family of procreation and her family of origin to co-reside with her mother since she is aging and has deteriorating eyesight. Their house is located beside a municipal road in one Barangay in the Bicol Region. Mirabel owns a small Sari-Sari store by the road, which is also her way of generating income.

The household was chosen for the case study since it met the inclusion criteria set by the researcher. The household was composed of three generations living together for the last 36 months. This ensured that they have been exchanging resources for quite some time, and the interviewee for this case analysis belongs to a sandwich generation of the household. A sandwich generation is described as individuals performing dual-caring responsibilities [27, 32].

Mirabel owns a small Sari-Sari store, which is her primary source of income. Their monthly household earnings were less than Php 10,000, which denotes that the Madrigal household is considered poor [15, 16]. Fortunately, her older brothers, who live nearby, extend financial support, but principally allocate it for the daily expenses of their aging mother. This eases the burden Mirabel feels in times when their budget cannot cover the daily expenses. The support from kins serves as a safety net for Mirabel.

## Description of the Household Dynamics

The subsequent section presents the significant findings on the sharing practices of resources, the challenges it entailed, and the coping mechanisms of the Madrigal household.

### **Simple Lifestyle and Reciprocity**

Mirabel asserted that her way of budgeting the money sent by her husband and the income coming from her small store is to be frugal. She said that their household does not have any luxuries. This was shown by their simple way of living, instilled by her parents, who were both farmers. This underscores their emphasis on living within their means and occasionally treating themselves when there is a surplus to their budget. As Mirabel pointed out:

"...being thrifty, we do not have any luxuries in life. When we have an extra budget, I treat my kids to simple wishes, like buying them ice cream. My mother is also delighted when she sees my kids happy with simple things."

In addition, when asked how she and other household members manage household expenses, Mirabel revealed that she carefully budgets the remittance sent by her husband, implying that the two of them are the providers of finances in their household. She prioritizes settling those needs first, such as paying the electricity and water bills. The surplus of it is then allocated to basic household needs such as food and a stipend for her children.

“...I practice budgeting our expenses. For instance, when my husband remits money for our household’s daily expenses, I prioritize the utility bills to avoid worrying about them. The surplus of it is allocated for other necessities.”

Their household also experiences problems in handling its finances. She relies on her husband’s remittance. However, if the remittance is a little late or the sales from her store are insufficient to cover their daily household expenses, Mirabel often borrows food supplies from a nearby store or gives the food to her kids and her mother. The worst is that they just let the night pass without having a meal. This opposes the postulations that a three-generation living arrangement increases the household’s psychological, social, and financial capital [9, 2]. It may have contributed to the Madrigals’ psychosocial well-being, but it was detrimental to their economic capacity.

“... yes, there are times when we fall short in our daily expenses. I relied on my store and on my husband’s remittance. When I have little sales from my store and my husband’s remittance is late, I borrow food supplies from a nearby store, or I just give a small amount of food to my kids and my mother.”

Interestingly, Mirabel’s mother, Julieta, does not have any interest in recreation or leisure. In times when Mirabel has extra money, she gives it to her aging mother. However, Julieta does not spend the money given to her. She saves it for emergency purposes. When the elder parent feels that Mirabel is struggling to buy for their household’s basic needs, she returns the money to Mirabel. This implies a reciprocal flow of resources in their household.

“...since my mother does not leave our house nor have vices, I just give her money for her own savings. When she feels that I do not have enough money to buy our food and pay for our bills, she gives back the money that I have given her.”

### **Regard for Young Members’ Desire and Equity of Resources**

Regarding the sharing of household goods like food, hygiene products, appliances, and gadgets, Mirabel explained that their relatively small household size positively impacts the equity of resources within their home. She also added that her mother instilled in them the importance of considering the needs of the youngest family member. If the resource can be divided equally among all the household members, they do so. This is also what she teaches her children to always consider in the decision-making process: the welfare of all members of the household. Moreover, her neighboring older brothers would do their laundry in their household since they have a washing machine. She reiterates to take good care of the appliance so that others can also use it. As Mirabel said:

“... since we are just four in the household, my kids often use consumer products for bathing as they prepare for the day and schooling. I get these products from my store. They share these products. My mother taught us that if the youngest child wants a food that can be shared with other siblings, then do so. That is also what I instill in my kids... I do not welcome the idea of misunderstanding because of food. We were oriented that food is for everyone... my brother would seldom do their laundry here; I tell them to take good care of the appliance.”

### **Family Caregiving and Intergenerational Role Expectations**

Elderly members of the household are expected to perform tasks such as buying groceries, maintaining the cleanliness and orderliness of the house, and accompanying a sick member. However, the training in doing basic household chores was also evident in the young members. Obedience to the elder parent was also apparent in the family dynamics of the household.

“...my mother and I initiate buying of daily needs, and since my mother is the eldest in the household, I always follow her. I do not have anyone to assist me in buying grocery items.”

“... in case my mother is sick, I do the caregiving since I am the youngest daughter, and she stays in my house. I also have three siblings nearby, but they are all males. I have one older sister, but she works in Cavite. My sister provides financially when our mother is ill, and I do the caregiving. When I am sick, my mother takes care



of me. She prepares food for us and gives me medicine. I felt guilty and ashamed not to eat and take the medicine because my mother had already prepared it.”

Mirabel also observes effective scheduling of the household tasks. This is her way of easing the burden of doing domestic chores. Again, the small household size was noted to have lightened the workload of Mirabel. Aside from assuming the household work because Mirabel was the head of the family (due to the absence of her husband), her mother also has deteriorating eyesight due to a cataract. This is another reason why Mirabel does not want her mother to do so much work inside their home. This corroborates the findings of [1], which suggest that one reason for the emergence of multigenerational living arrangements is to care for an instrumentally disadvantaged parent [39]. The training of the young generation in doing age-based household chores was also encouraged by Mirabel. She believes that her children must be oriented to doing chores at an early age. However, it was apparent that this expectation was placed heavily on the daughter. The son was not expected to clean or wash the dishes. Oftentimes, the son voluntarily does the housework but is always rewarded. This is a clear manifestation of gender disparity in the expected gender roles within the house of both sexes.

“... I do the laundry at night so that I can accomplish other household chores during the day. I don’t feel tired or stressed doing the chores because there are just four of us in this very small house. As long as I attend to the needs of my school-age children, I feel accomplished. I am the household head, so I have to do the chores. My mother also has poor eyesight, and I don’t want her to get tired of attending to my children... I am now training my daughter to do household chores such as washing the dishes and sweeping the floor. I told her that she should know how to do these things because she is in third grade now. My son sometimes voluntarily washes the dishes but often asks for a reward to pay for a WIFI voucher.”

### **Emotional Support and Disciplinary Duties**

When asked about their love sharing practices, Mirabel highlighted that her children are fond of spending time playing at a plaza. This often happens when her children know that she has errands in town. However, money is a mediating factor because, according to her, visiting a recreational place requires money. For Mirabel, quality time is one of their love languages, but it depends on the availability of money since their income is negligible. Moreover, when asked about her elder parent, Mirabel lamented that her mother does not want to join them on a family day out.

“...yes, my kids. If they know I need to buy something at the market, they ask for a quick visit to the plaza to play. However, I only grant their request if I have extra money because I know it requires spending money. My son often asks for quality time. My mother refuses to join us. She would want to stay in the house rather than accompany us in the plaza.”

Another way the household shares love is by expressing words of affection and courtesy through greetings every morning and evening. Moreover, the children’s fondness for saying sorry when they misbehave shows respect for the elders and contributes to positive family communication. Disciplinary duties are carried out by the elder members, who reprimand the children when they have acted wrongfully and discuss the problem with them.

“My kids are the first to say, “I love you, mama”. At times, I also initiate saying words of affection to them. My kids are melodious. They would greet me every morning, and when my husband calls us before bedtime, my kids would say ‘good night, papa’. I taught them these words of affection at an early age to show respect. When they know that they did something wrong, which disappointed me, they are the first to initiate saying “sorry, mama”. They cannot let the night pass without being sorry for their wrongful doings. I talk to my children about their misbehavior. I asked them if what they had done was right or wrong. My mother does not take sides if she knows that the kids behaved inappropriately. She does not spoil my children. Even so, my children always wanted to please their grandmother.”

### **Challenges in the Sharing of Resources**

Setbacks in the sharing of resources seem elusive to the Madrigal household. However, Mirabel lamented that their household experiences financial struggles. This particular difficulty arises when their household cannot pay the utility bills on time, and there is insufficient money for their basic household needs. Oftentimes, she has to

borrow money from her older siblings and repay it when her husband's remittance arrives. This economic hardship is a reality in an economically vulnerable household. It is also worth noting that none of the other categories of resources were mentioned as a root cause of tensions within the household, aside from those involving monetary exchanges. The recent devastation caused by Typhoon Kristine exacerbated the economic conditions of the household. Their house, located next to the rice field and by the road, was among those submerged by extreme flooding. They relied primarily on relief goods from government agencies and NGO for their food consumption. This echoes the assertion that climatic conditions also affect the economic well-being of poor households in disaster-prone areas [17, 20, 40].

“...There are instances where conflicts arise if there is an involvement of money. Sometimes we have trouble settling bills and buying food, but because my siblings and I support each other, we can resolve these issues. Sometimes I borrow money from my siblings, but I make sure to pay for it since I feel ashamed not to repay it, even if they are my siblings.”

### Coping Strategies

Mirabel's strategy was to use her '*diskarte*' in dealing with financial hardships. She believes that problems exist to test the relationship of their family. Being the youngest child of her family of origin, Mirabel was oriented not to engage in family disputes, especially when it involved the sharing of tangible resources. They approached financial challenges with the help of her husband and additional financial support from her extended family. She emphasized that in times of crisis, she can always lean on her older siblings. This denotes a strong family solidarity. In addition, they place a premium on the welfare of their aging mother. As much as possible, they avoid conflicts in resource-sharing by prioritizing their aging mother's feelings and well-being. This also indicates maintaining peace within the household, which is grounded in mutual respect and care for the elderly members of the family.

“I use my '*diskarte*' in dealing with financial struggles. I am the youngest child. My siblings and I do not have any problems because we always think of our mother's welfare and what she will feel. This is also what I teach my children now, to avoid misunderstandings when exchanging resources. We think of our mother's welfare.”

### CONCLUSION

This study explored the resource-sharing practices, challenges, and coping strategies of a multigenerational household classified as economically disadvantaged in a Barangay in the Bicol Region. The interviewee for the study was a person who performs dual-care responsibilities inside the household. An in-depth interview revealed that economically disadvantaged households have practiced living within their means to mitigate the financial struggles they face. Having a simple lifestyle denotes that they prioritize their household's needs and rarely treat themselves when there is a surplus from their monthly budget. Reciprocal exchange was also evident in the household dynamics. The aging mother of the household receives monetary support from her children for her medical and other financial needs. However, the matriarch's simple way of living, devoid of vices and disinterested in leisure and other recreational activities, means that monetary support acts as the household's savings. In times when the household experiences economic burden, the aging mother uses the money to cover their daily household expenses. One can infer that this intergenerational reciprocity of transfers serves as a safety net for the impoverished three-generation household. Interestingly, even in a multigenerational setup, kin support through providing financial help to needy households was apparent. This support network has eased the economic burden felt by the multigenerational household.

Intergenerational parental influence was also observed in the household's high regard for the desires of their '*bunso*'. This denotes that the household subscribes to the traditional Filipino values system of considering the wants of the young member of the family. Moreover, the Filipino concept of '*bayanihan*' was also apparent in the household. This was particularly observed in the willingness to share tangible resources within the household, which extends to other kin.

Caregiving roles were assumed by the physically able member of the household. As someone who performs dual-caring responsibilities for a young household member and an aging parent, this does not affect the

relationship between the caregiver and the care recipient within the household. As a matter of fact, the caregiver demonstrated emotional contentment in taking care of the children and the elderly parent who suffers from a deteriorating eyesight due to aging. Gender role expectations were evident in the household dynamics. The female child is expected to perform domestic chores, while the male child is not likely to do as many. This implies an apparent gender disparity between sexes that transcends the macro level of society.

The absence of a patrilocal configuration due to labor migration has both advantages and disadvantages in the household set-up. It has created a warm and caring environment inside the household. However, such an absence demanded dual-parenting roles for the female household head. Both of the elder females assume the role of disciplining the children.

Overall, household resource sharing in multigenerational living arrangements highlights the pivotal role of intangible resources (reciprocity and emotional support) that individuals and households utilize, contributing to household solidarity through pluralistic sharing and gaining. Thus, social capital operates as the relational infrastructure that makes household resource sharing possible while improving resilience and supporting solidarity.

The case study analysis provided insights into the dynamics of resource-sharing in an economically disadvantaged Filipino household. Although the household lacks financial freedom, they do not severely affect their intra-household relationships. A strong support system was evident in the household and extended to the kin. They may be called economically vulnerable, but they undoubtedly exhibited contentment with what they have and aspire to make the most out of it. The parental influence of the aging mother was a key factor in effectively resolving conflicts in the household.

### Limitations of the Study

The weakness of this investigation lies in its narrow scope, which limits the generalizability of the findings. A future study that explores experiences in resource sharing within non-normative family and household living arrangements may include multiple participants and employ data triangulation through other research methods, such as surveys and focus groups.

### Declaration of Conflict of Interest

The author declares no conflict of interest in the conduct of this case study.

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