The Filipino Family

November 2025

By Julian Cua, Anthony Oundjian, Lance Katigbak, and Aditi Bathia

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Preface

If you go to almost any sit-down Filipino restaurant, you'll rarely find a dish for one. Every item on the menu is designed to be shared (perhaps with the exception of rice because each person almost always needs their own cup). If you compare this to, say, a restaurant in France, you'll usually find menus offer a standard prix fixe meal—a starter, a main course, and a dessert.

It's emblematic of the differences in roles that families tend to play in different cultures. In Finland, for example, 45% of households contain just one person. In the Philippines, that figure is closer to 9% [Exhibit 1]. We all know that families play a central role in modern life. Families share bedrooms, cars, bank accounts, and shampoo bottles in ways that you won't often find in other countries. Some of this is a result of growing up with limited resources and being forced to share. (How many of us grew up with the whole family sleeping in one bedroom to save on aircon?) But some of it has become a matter of convenience and personal preference. As a result, families tend to play an outsized role in influencing and making decisions.

However, one of the most perplexing inconsistencies in modern market research is the fact that while we all know that families influence decisions significantly, we survey individuals as if they were the sole and uninfluenced decision makers of their households. So, continuing on our past reports, *The Filipino Dream* and *Heart of Hustle*, we are pleased to share what may be one of the first reports of its kind that looks at 1,500 families and attempts to deconstruct how they approach many of the decisions that we perceive to be individualistic.

As you read this report, we encourage you to think about your own families and those you see on a regular basis—cousins, neighbors, in-laws, and best friends. How different are those families compared to the one you grew up in and perhaps the one you started?

Once again, we invite you on a journey across the nation to develop a better understanding of the households which we all live in, and the people who make it home.

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EXHIBIT 1

The Filipino home is rarely a household of one

Only 9% of Filipino households consist of a single person, compared to ~30-45% in many developed countries, even those in Asia

% of households with one member

Source: United Nations, OECD, National Demographic Reports

Methodology

We conducted a survey of 1,515 families using both online and offline-assisted methods to ensure a nationally representative sample. This was done in partnership with a reputable quantitative research firm.

Unique to this survey was the notion of building a “census” per household where we asked every respondent to list every member of their family and indicate each person’s role in influencing and deciding on a variety of topics. We had a total of 6,387 individuals captured by this panel, and these individuals also comprised a representative sample.

The results are statistically significant at a 95% confidence level, with a margin of error of ±5%. The representative family sample reflects variations across income, household size, and geographic location—including island groups and urban or rural areas [Exhibit 2]. The representative individual sample reflects national variations in age and gender. Most responses were collected online, but researchers visited rural communities to survey residents to ensure a truly nationally representative sample.

For ethnographic research, we collaborated with a local qualitative research agency to enhance and validate our findings. They conducted a total of 60 in-depth interviews using an AI-powered chatbot survey tool and video interviews. The firm specializes in Filipino customs and behaviors to appropriately account for local nuances.

EXHIBIT 2

We Surveyed a nationally representative sample of 1,515 families, representing 6,387 Filipinos

Income brackets approximately correspond as: AB = More than PHP 145,001 a month; C1 = PHP 85,001 - PHP 145,000; C2 = PHP 48,001 - PHP 85,000; C3 = PHP 24,001 - PHP 48,000; D = PHP 12,000 - PHP 24,000; E = Less than PHP 12,000
Source: BCG Survey on the Filipino Family, June 2025 (n=1,515), Philippine Statistics Authority, BCG Analysis

Family Priorities

Families juggle dozens of priorities all at once. On the surface are everyday obligations: food to buy, debts to settle, children to send to school. Beneath these lie deeper aspirations: to feel financially secure, to build something lasting, to give their children a life with fewer burdens than their own.

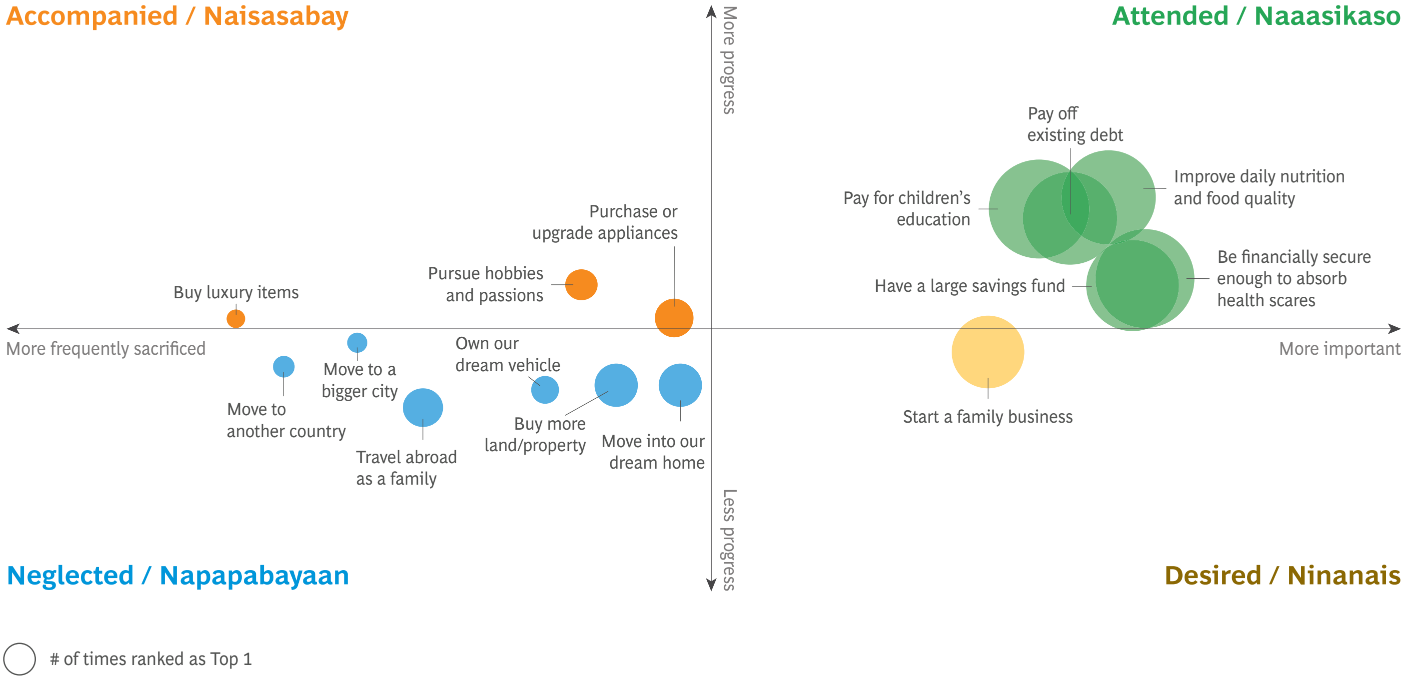
How a family balances these layers says something profound. Some focus their energy on the daily grind, finding ways to stretch every peso to cover today's needs. Others, with a bit more breathing room, can take risks—saving for a dream home, starting a business, or planning for retirement. In the act of juggling, they reveal not only their priorities but also their hopes: whether they are simply surviving, or daring to build a future that feels truly their own.

To make sense of it all, we asked families to rank their top priorities and then reflect on their own progress. The result is a unique portrait of the Filipino family today [Exhibit 3].

EXHIBIT 3

Families work together to manage risk, sacrificing the pursuit of new opportunities

Priorities of the Filipino Family



Source: BCG Analysis, BCG Survey on the Filipino Family, June 2025 (n=1,515)

Each point on this chart represents a priority of each household. The farther to the right it goes, the more important that priority is to the household. The higher up it sits, the more progress they've made toward it.

In the upper right, you'll find the priorities that matter most and are being actively worked on. We call this zone *Naaasikaso*, or "Attended." It's where families focus most of their efforts: paying off debts, improving food quality, and being financially prepared in case someone gets sick. These may not be glamorous priorities, but they're basic, urgent, and important.

To the upper left, there are the dreams that are progressing, even if they're not top priorities. These sit in the *Naisasabay* or "Accompanied" space, where goals like pursuing hobbies, upgrading appliances, or buying small luxuries tag along when things are going well. We interpret these as families trying to capture small wins through these little indulgences to feel like things are progressing.

In contrast, the lower right—*Ninanais*, or "Desired"—is where families place priorities that are just as important, but feel out of reach. Many want to build a family business but, for now, these goals remain on the shelf, waiting for the right time.

Then, there's the lower left corner of the chart: *Napapabayaan*, or "Neglected." These are priorities families would love to pursue such as buying a home, traveling together, or moving to a better place, yet these are often sacrificed as families struggle to make ends meet.

Together, we see a story of trade-offs, how families concentrate on certain priorities while sacrificing others they deem less urgent. These choices reveal how households balance survival with aspiration, responding to the most immediate threats and concentrating their limited resources on short-term stability to prevent deeper vulnerability.

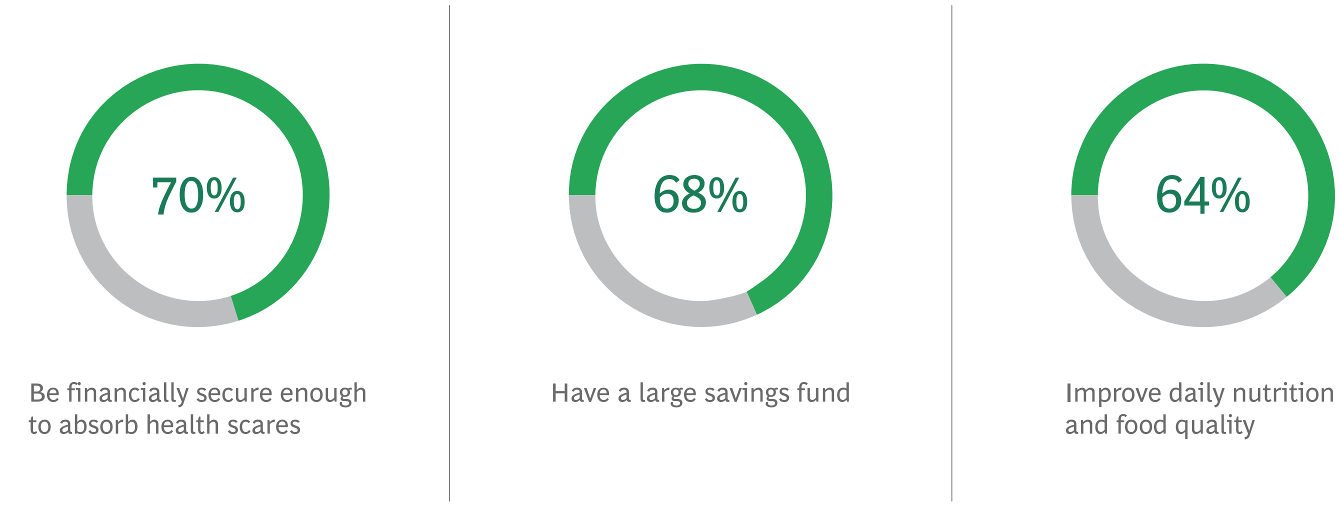
The overall ranking of these priorities also reveals a lot about families. Three rose to the top [Exhibit 4]:

- **70%** of households said their biggest priority was being financially prepared for health emergencies.
- **68%** wanted to build a strong savings buffer.
- **64%** prioritized improving the quality of their daily meals.

Taken together, these priorities show how families place their energy where the risks feel most imminent. The focus is not on distant ambitions but on the shocks that can unsettle a household overnight—an illness, an empty wallet, a bare table.

EXHIBIT 4

These are the top 3 priorities for the Filipino Family



Question: Below is a list of common priorities in a household. Please rank the Top 5 that are most important to your household - those which you would be willing to make financial or personal sacrifices for.
Source: BCG Survey on the Filipino Family, June 2025 (n=1,515)

Nakakahiya pero kailangan umutang para sa kalusugan.

It feels shameful, but we need to borrow for health.

Female, Metro Manila, 36–45

Mga basic needs lang ang binibili, kung ano lang ang kailangan. … Sa ngayon, kinakatakutan ko ang patuloy na pagtaas ng bilihin at ang kalusugan ng aking pamilya.

We only buy the basic needs, just what's necessary. … Right now, what I fear most is the continuing rise in prices and the health of my family.

Female, Metro Manila, 36–45

We heard over and over how fragile things feel. In fact, we learned that 64% of families would be unable to afford a ₱10,000 hospital bill without having to borrow or use their HMO [Exhibit 5]. And when we spoke to families, we learned that getting sick is more than a health risk; it's also seen as a potential harbinger of financial ruin.

What is your biggest fear?

Makulangan ng pera at magkaroon ng medical emergencies…Ilang beses na kami nabaon sa utang, at ngayong paluwag na yung mga utang, natatakot kami na bumalik ulit doon.

Falling short on money and facing medical emergencies… We've been buried in debt several times, and now that we're finally easing out of it, we're afraid of falling back again.

Female, Rizal, 18-25

I mean, hindi biro ang magkasakit. Financially and emotionally kang lagas so nakakatakot.

I mean, getting sick is not a joke. You get drained financially and emotionally, so it's scary.

Female, Bataan, 18-25

Nagka-mini stroke na ako before. Sobrang hirap noon for our family kasi ako lang ang kumikita. Buti na lang at may kamag-anak kaming doktor na napakayaman, siya na sumagot ng expenses sa ospital. Pero kung wala 'yun, magiging mahirap talaga.

I already had a mini-stroke before. That was very difficult for our family because I was the only one earning. Fortunately, we had a relative who is a very wealthy doctor, and he covered the hospital expenses. Without that, it would have been really hard.

Male, Muntinlupa, 26-35

EXHIBIT 5

64% of families could not cover a ₱10,000 hospital bill

% of households who could cover a healthcare expense without borrowing or using an HMO

Question: What is the maximum amount your household could afford to pay for a healthcare emergency without borrowing or using your HMO?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

However, despite the weight of their daily worries, Filipino families remain hopeful. Some wish for a better meal, a long-delayed trip, or bigger goals such as a business or a home. These dreams may be small, but they're deeply human. They reveal the determination of Filipino families to not just survive, but to reclaim joy, to feel progress, and to build a life that reflects their hopes and dreams.

What is your dream for your family?

Masarap na ulam sa araw-araw.
May oras na mag-enjoy.

Tasty food every day.
Time to enjoy life.

Female, Bacolod City, 46–55

Disneyland, yon pangarap ng mga bata;
Para sa katuparan ng dream nila.

Disneyland, that's the children's dream; for the fulfillment of their dream.

Female, Pasig (originally residing in Leyte), **46 – 55**

Ay, kung sakaling magkaroon talaga kami ng sobrang pera, ang pinakagusto kong bilhin para sa pamilya ko ay isang lupang matitirhan o sariling bahay na kumpleto at maayos – 'yung tipong hindi lang basta-basta bahay, kundi tahanan na may espasyo para sa bawat isa –may maliit na garden si Mama, may tambayan si Papa, at may sariling kwarto ang bawat anak. Bakit ito? Matagal na naming pangarap 'yon.

Oh, if we ever really had extra money, the thing I would most want to buy for my family is a piece of land to live on or our own house that's complete and well-built—not just any house, but a true home with space for each one of us. A small garden for Mama, a spot for Papa to hang out, and a room of their own for each child. Why this? Because it has long been our dream.

Female, Zamboanga del Sur, 18-25

Decision-Making Dynamics

In a Filipino home, decisions aren't made alone; they typically start with "*Tatanungin ko muna sila*" ("Let me ask them first").

That simple phrase says a lot about how families operate. They are not independent individuals sharing a roof, but a unit in which choices are shaped through conversation and compromise. When resources are limited, trade-offs need to be understood and agreed upon by all members of the household.

We saw this pattern repeatedly as we conducted our survey. Families shared that their choices around food, travel, and household needs usually involve collective decision-making among family members [Exhibit 6]. Their instinct to involve one another is more than habit; it is how they operate.

We identified several trends. For essentials such as groceries, priority-setting, and even for trip planning, input tends to come from multiple voices. When it comes to more technical or specialized tasks, such as taking out medical loans or buying hardware, these are often led by one person, usually the one with the most know-how. In some cases, involvement may follow traditional gender roles, with mothers leading on food and managing the family spending and fathers on hardware and taking out loans, but final decisions still reflect a shared process.

Despite the number of people involved in decision-making, this doesn't mean every choice is slow or ceremonial. More often, it's a rolling conversation of what's affordable, what's urgent, and what can wait. Underneath it all is a quiet principle: consulting each other is how care is expressed.

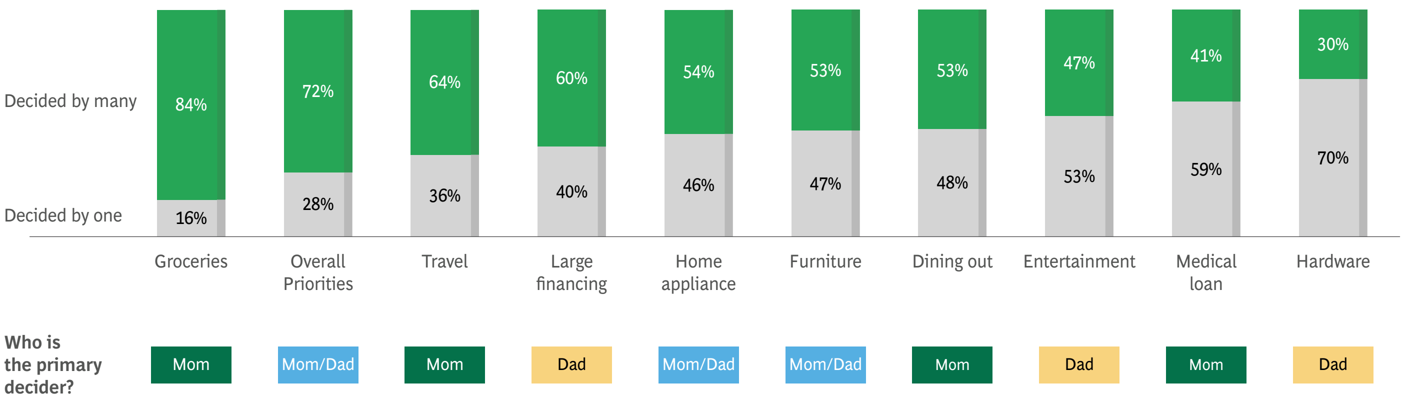
In the sections that follow, we explore how this shared approach manifests in four parts of family life: finance, shopping, health, and travel.

EXHIBIT 6

Decision-making is a collective process

Areas like groceries, overall family priorities, and travel are often decided by multiple members, while activities like entertainment, medical loans, or hardware often involve only one

Number of people involved in the decision



Question: For each type of mall visit, who typically decides which store to go to or what to buy?
Who provides input when deciding what to buy in each of the
following grocery categories? Who are involved in deciding what the household's top priorities should be?
Who is involved in choosing the destination for trips among members of the household?
Who is usually involved in deciding how to finance large purchases? (e.g. appliances, furniture, tuition, car)
For each loan obtained in the last 3 years, who influenced the decision to take it out?
Note: Groceries is defined as number of people who give input in what to buy for at least one category in the family's basket
Source: BCG Survey on the Filipino Family, June 2025 (n=1,515)

FINANCE
Shared Money, Shared Weight

Filipinos speak about money in a way that's deeply emotional, shaped by family, sacrifice, and quiet survival. Terms like *abono* (covering for someone), *toka* (assigned responsibility), and *ambag* (shared contribution) go beyond technical definitions and have no direct English equivalent. These aren't just financial terms; they are acts of love, duty, and trust. Whether it's through paluwagan systems built on trust or *utang na loob* that binds repayment to deep gratitude, these words reveal that in Filipino households, money is rarely a solo matter. It is pooled, passed, and stretched across the entire family.

Money, the Filipino Way: Everyday finance terms without an English translation

Abono	temporarily covering someone else's expense, expecting to be reimbursed
Abuloy	monetary or in-kind contribution given to a grieving family, typically during a wake or funeral
Ambag	chipping in toward a shared cost or goal, typically within family
Balato	voluntary share of unexpected financial gain (e.g. lottery winnings or bonuses) given to family or close friends as a gesture of goodwill
Laan	mentally or emotionally earmarking money for a specific purpose
Paluwagan	rotating trust-based savings system where members contribute fixed amounts regularly and take turns receiving the pooled sum
Pakikisama	spending or contributing out of social pressure or desire to maintain group harmony
Pasalo	taking over someone else's loan or installment, often mid-contract
Toka	assigned financial task or bill among group members
Utang na loob	a moral debt tied to past help or sacrifice, often resulting in ongoing support or reciprocal acts

In this section, we will look at how Filipinos handle their finances, how they save, fund, and spend to meet both daily needs and long-term goals. We want to understand how families respond to daily necessities, how they plan for their future, and how they progress from survival to growth. We will explore how family plays a central role on how finances are managed, shaping priorities and influencing financial decisions.

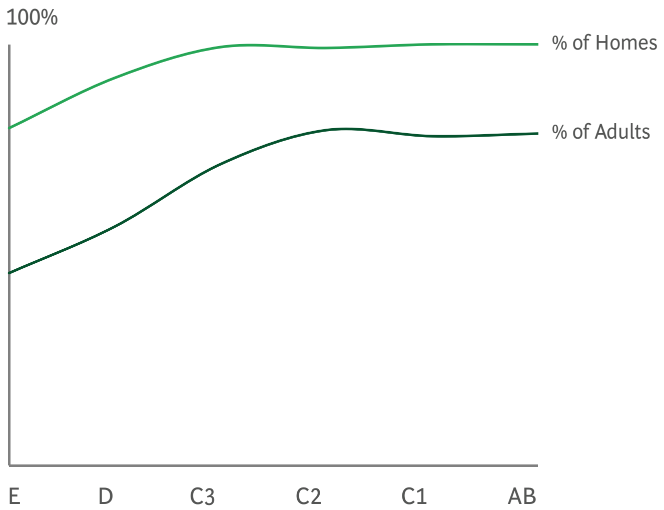
Financial Access is Strong at a Household Level

In many households, access to financial products is shared [Exhibit 7]. Nearly every home has a mobile wallet, yet individual ownership lags behind, revealing that in many households, accounts are shared by multiple family members. This may seem surprising, especially since we often assume each person to have their own account, given how frequently money is used daily. But in the Philippines, this pattern reflects a different logic: when money is pooled, tools are too. Since financial decisions are made collectively for the household, why would everyone need their own mobile wallet? Indeed, when we asked families how they managed their savings, more than half the families we surveyed had some sort of shared household savings funds [Exhibit 8].

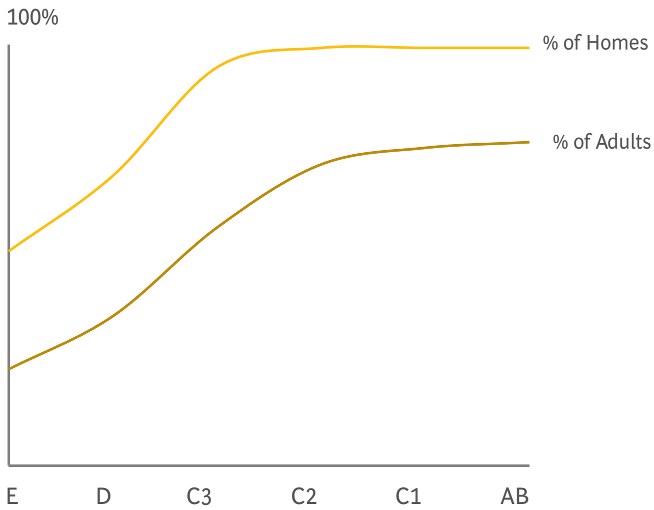
EXHIBIT 7

Financial access is uneven individually, but stronger at the household level

Mobile Wallet Penetration (%)



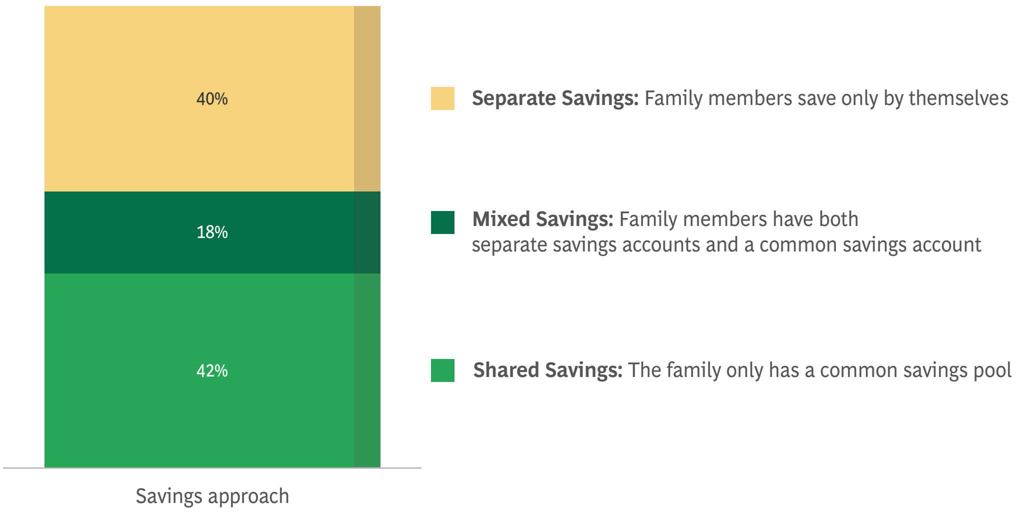
Bank Account Penetration (%)



Question: How many household members have access to the following financial products?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

EXHIBIT 8

Many families treat savings as a shared resource



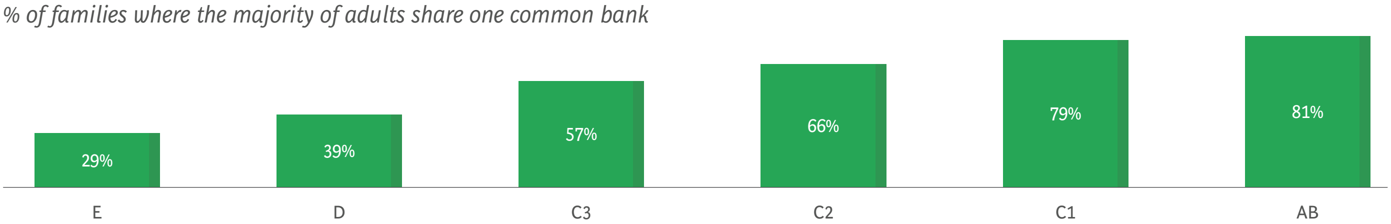
Question: Below are a list of different ways that households manage savings. Which one best applies to your household?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

In middle to higher income households, most families where multiple individuals have bank accounts often share a common bank [Exhibit 9]. For many lower-income families, banks are oftentimes decided for them by their employers or other factors outside their control. But the pattern is clear – once families move up the income ladder, their choice of bank account is largely influenced by their family.

EXHIBIT 9

Affluent families are more likely to have a common bank

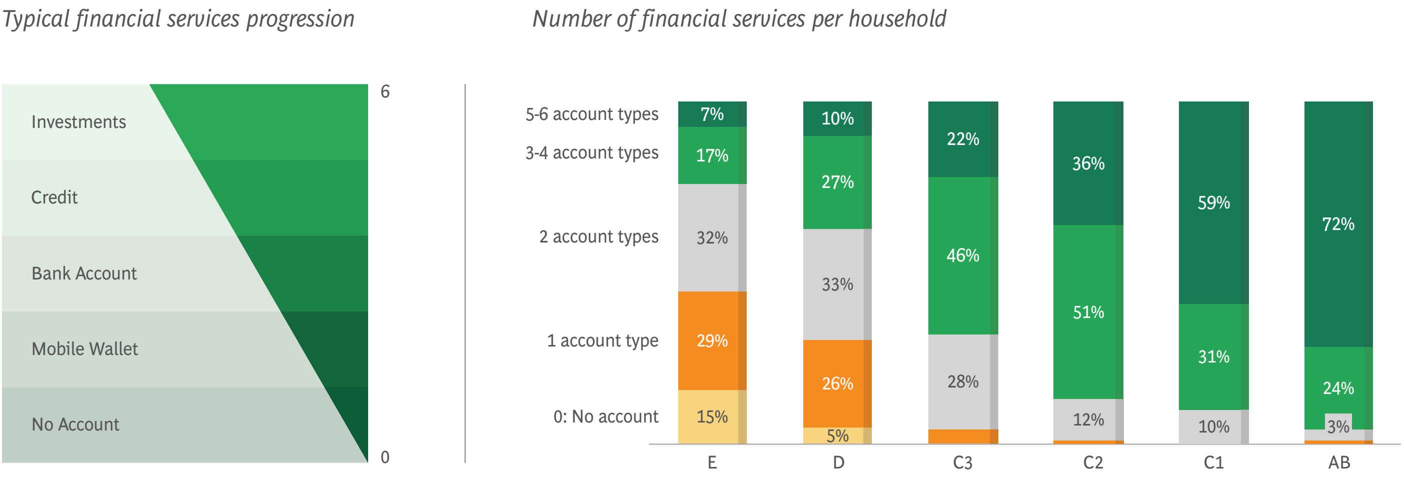
% of families where the majority of adults share one common bank



Question: Do majority of adult members (16+) of the household use at least 1 bank in common?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

EXHIBIT 10

Financial literacy is also on the rise, with more families adding more financial services



Question: How many household members have access to the following financial products?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

Financial Literacy is on the Rise

More Filipino households are now using a wider range of financial services, a sign that formal financial inclusion is steadily reaching even lower-income segments. Families that once used to rely exclusively on cash or informal borrowing are now opening bank accounts, using mobile wallets, and exploring credit. Even among lower-income groups such as income classes C3, D, and E, the shift is visible. In Class E alone, 85% of surveyed households reported having access to at least one financial service, usually a mobile wallet [Exhibit 10]. It may seem like a small step, but for families that have long lived without access, that first account marks the beginning of a meaningful shift toward financial security and planning.

This journey typically progresses in a similar way: families start with mobile wallets, move to bank accounts, then gradually expand into credit and then investments. After all, what used to be a long and often intimidating process, like going to the bank, lining up, and filling out multiple forms, can now be done on a phone with just a valid ID. And while the gap between income classes still exists, inclusion is no longer out of reach. It is becoming part of everyday life, even for those who used to be furthest from it.

Household Financial Roles Vary by Gender and Involvement

Usage of Financial Products

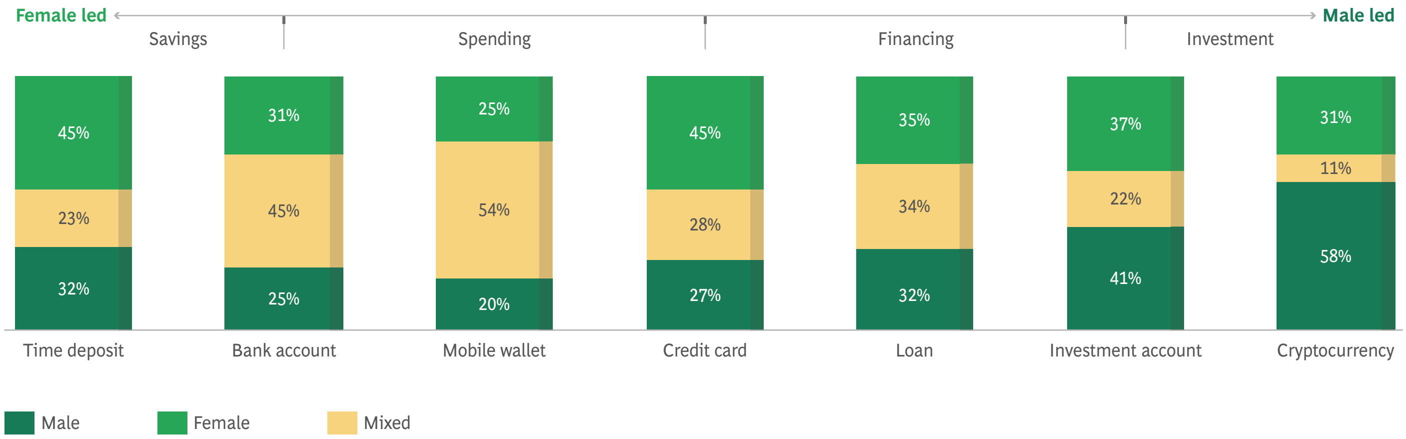
Although decisions are made collectively, financial responsibilities show some form of gendered roles within the household. Women typically manage savings and spending accounts, while men tend to take the lead on financing and long-term investments [Exhibit 11]. But why do these roles still exist if everything is made collectively? The answer lies within the long-standing traditional family dynamics that continue to shape money management, even within a shared system.

EXHIBIT 11

Responsibilities are often split, with women handling day-to-day finances while men invest

More women handle savings and spending products, while men are more likely to handle investments

Gender Ownership per Category



Question: How many household members have access to the following financial products? For each loan obtained in the last 3 years, who influenced the decision to take it out?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

These roles are often passed down through generations. If the grandmother once managed the household budget, it's natural for the mother to take on the same role today. As we'll explore in a later chapter, women often take the lead in making purchases, buying groceries, and overseeing daily household needs, so it makes sense that they're also the ones holding the mobile wallet, tracking expenses, and making sure the bills are paid. Men, on the other hand, tend to be more involved where technical know-how is needed, such as handling investments, dabbling cryptocurrency (the single most lopsided category from a gender involvement perspective), and other areas that feel more financially complex.

This division seems to reflect a sense of mutual trust. Women are trusted to stretch every peso today, while men are expected to grow money for tomorrow. Over time, these roles become so familiar that they go unquestioned. Even when decisions are made collectively, who handles what often traces back to these deeply rooted expectations.

Access to Financial Products

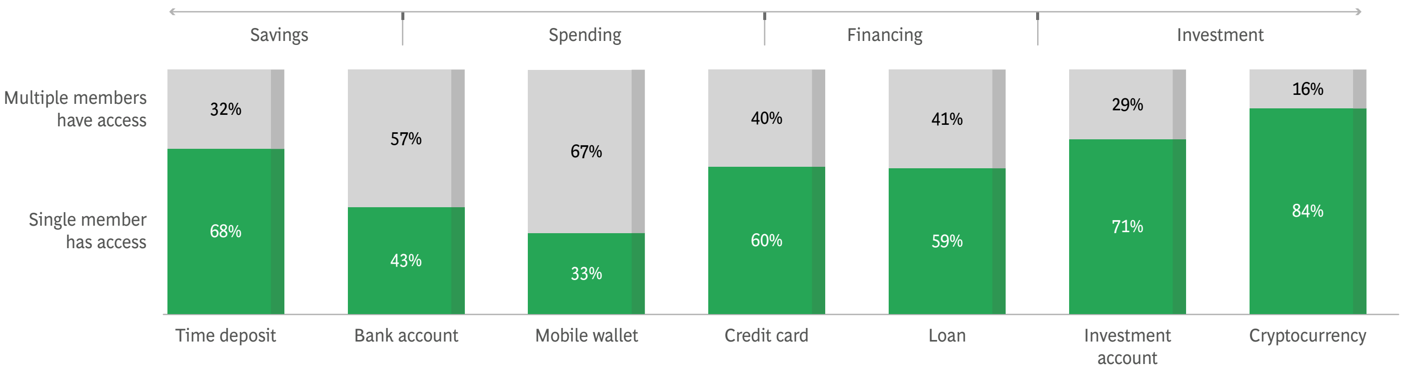
Access to financial accounts varies depending on their purpose, with some tools used collectively and others kept under the control of a single household member. Savings accounts and mobile wallets are often shared, used by whoever needs to pay the bills, buy groceries, or send money that day. These are the tools that keep the household running, and because that work is shared, so is the access. But when it comes to tools that carry more weight, such as credit cards, loans, investments, access narrows. These accounts are usually held by just one person, often the one seen as most financially capable or trusted to make bigger decisions [Exhibit 12]. This reflects how households manage financial risk. Limiting access becomes a form of protection, a way to avoid costly mistakes. For some families, this caution is shaped by difficult past experiences like falling into debt, misusing credit, or being scammed out of hard-earned savings. The decision to centralize access is not about exclusion, but about learning from those moments and doing what's needed to keep the family safe.

EXHIBIT 12

Savings tools are shared by many, while spending and investment tools are held by few

Mobile wallets and bank accounts are the most democratized in the home; while credit, loans, and investments are mostly used by one member only

Number of members with access



Question: How many household members have access to the following financial products?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

Funding of Household Expenses

When it comes to funding household expenses, men are typically the primary funders, especially for core necessities such as rent, utilities, and groceries. These essentials often fall under their responsibility, reflecting that the traditional role of a male breadwinner still holds strong across many households. However, for categories like phone bills, dining out, and travel, financial involvement tends to be more evenly shared between men and women [Exhibit 13]. These shared categories tend to be more discretionary in nature. Decisions on where to eat, where to go, how to stay in touch are usually made together, and the funding reflects that. Men may carry the weight of the basics, while women contribute more to daily experiences and shared activities.

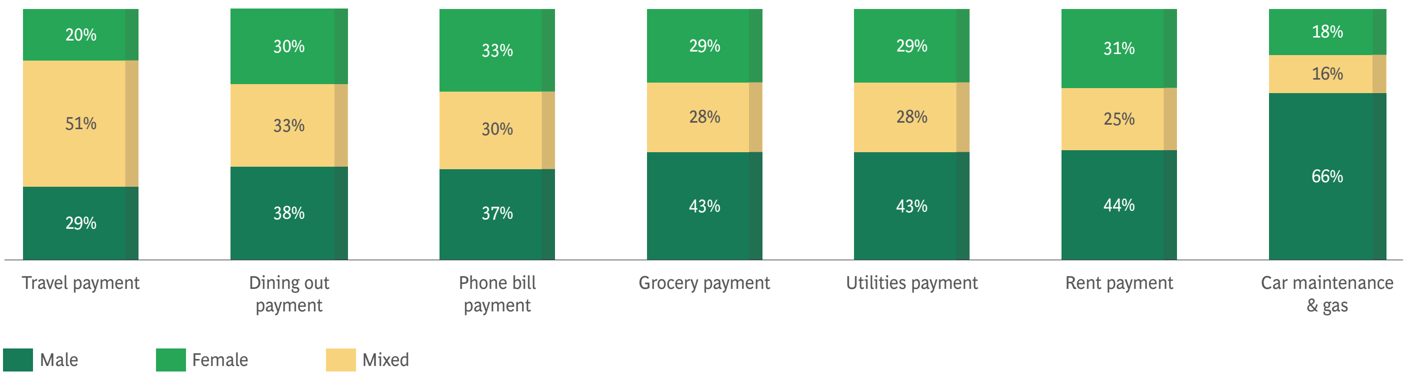
Similarly, most household payments are covered by a single person, usually the primary earner, though some expenses are shared by multiple family members. While essentials like rent and utilities tend to be centralized under one provider, categories such as travel, dining out, and groceries show higher levels of joint contribution [Exhibit 14]. These types of spending are often tied to shared moments and decisions, making it natural for multiple members to chip in. When the cost is high and the benefit is collective, the responsibility tends to be collective too. This may also be driven by a sense of *hiya*—an unspoken expectation not to rely entirely on one person, especially for things that feel more optional or indulgent.

EXHIBIT 13

Men have more payment responsibilities, but travel is shared by both genders

Car expenses remain male-led, but travel, dining, and household bills often involve joint or female payment responsibility

Payment Responsibilities by Gender



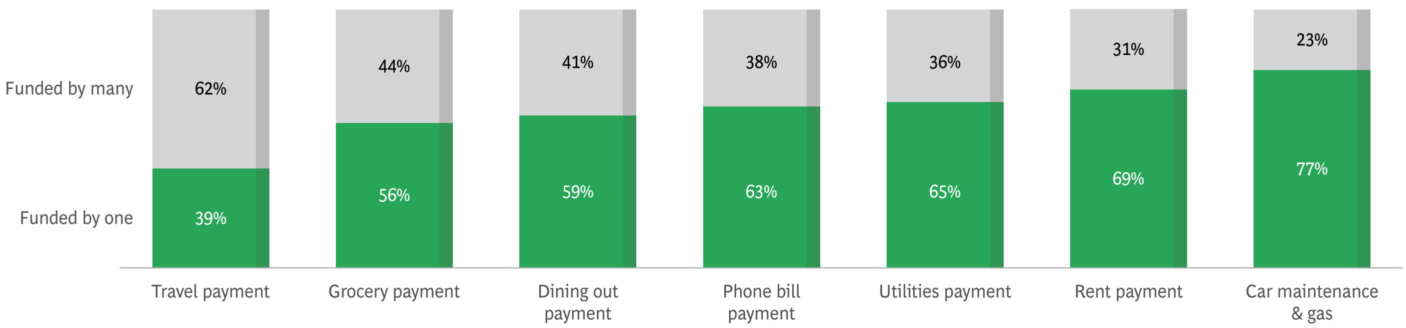
Question: Below is a list of some typical expenses incurred by households. For each one, please select who are usually responsible for funding each expense.
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

EXHIBIT 14

Most payments are financed by one person, but many are still shared across the family

Essentials like bills and rent are usually financed by one member, while discretionary activities like travel and food often involve multiple contributors

Number of Input Providers per Payment



Question: Below is a list of some typical expenses incurred by households. For each one, please select who are usually responsible for funding each expense.
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

A Deep Dive on Extended Families' Funding Patterns

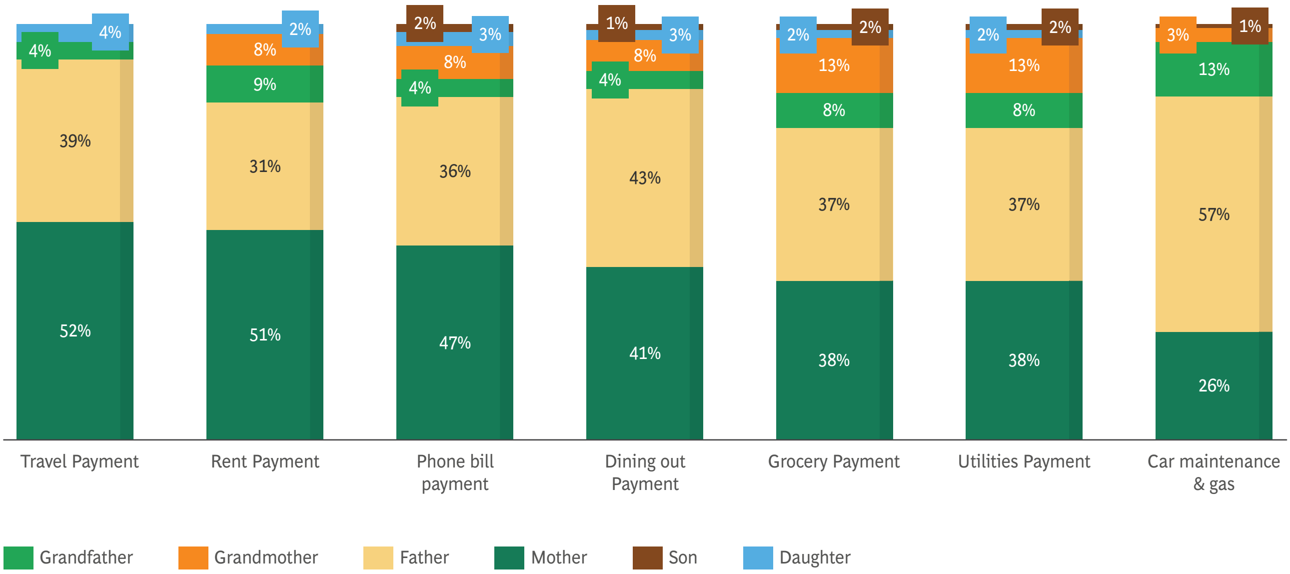
To understand how funding works within families, let's take a closer look at how expenses are funded in the most complex type of households – those with extended families where multiple family members from multiple nuclear families live together and share the load. We will focus on who makes decisions and look specifically at two contrasting categories: travel and car maintenance. These two reflect opposite types of spending—one more flexible and often shared, the other more fixed and typically assigned.

In most extended families, the mother typically takes the lead in funding a wide range of household expenses, but this pattern is not absolute. For instance, while mothers generally handle travel expenses, fathers often step up as the main funders for car maintenance and gas [Exhibit 15]. These variations highlight how financial roles in extended families remain flexible, shaped not just by tradition but also by practical knowledge, experience, and household dynamics.

EXHIBIT 15

In extended families, primary input providers vary across different expenses

Primary input providers across expenses for extended families



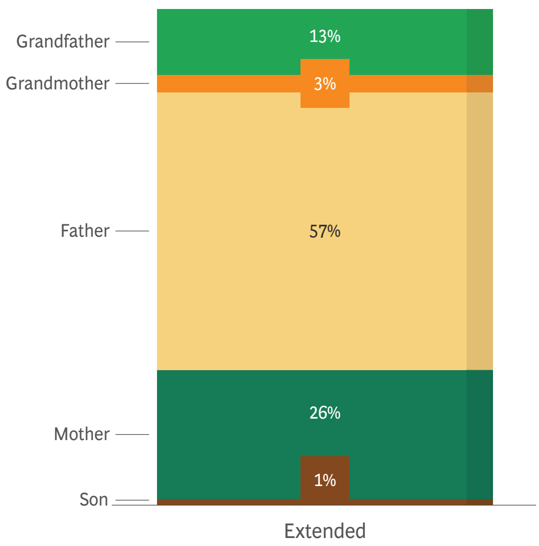
Question: Below is a list of some typical expenses incurred by households. For each one, please select who are usually responsible for funding each expense.
Source: BCG Survey on the Filipino Family, June 2025 (n=412)

For car maintenance and gas expenses, fathers are most often the sole funders in extended families, reflecting how vehicle-related responsibilities tend to be closely associated with their role in the household. What stands out is the contribution of grandfathers, who are 1.5 to 3 times more likely to be the primary funder for car maintenance compared to other household expenses [Exhibit 16]. Even in extended families, older male members continue to play a specific and active role in managing technical or upkeep-related costs.

EXHIBIT 16

Fathers are key decision-makers for car maintenance and fuel in extended families

Primary input providers for Car Maintenance & Gas for Extended Families



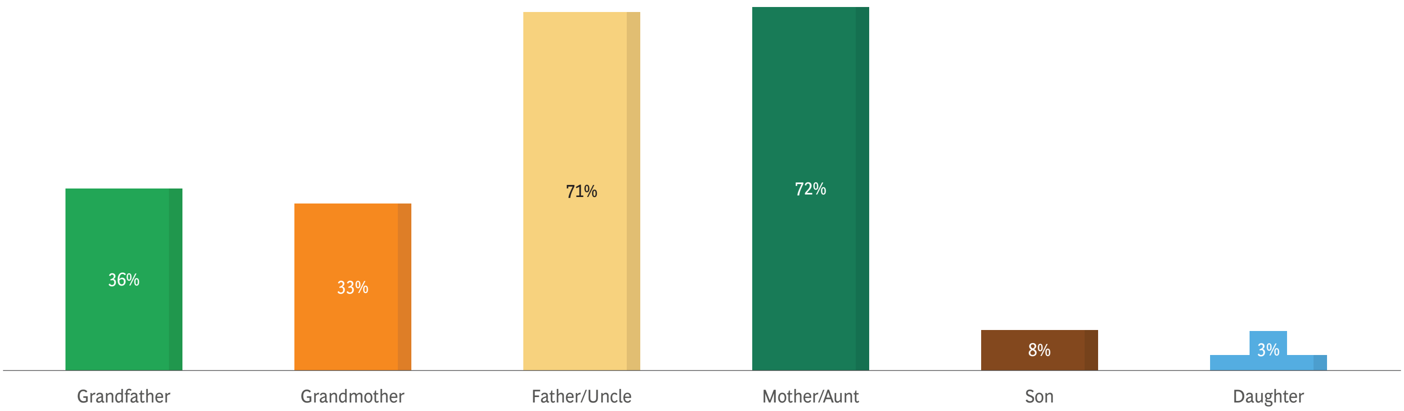
Question: Below is a list of some typical expenses incurred by households. For each one, please select who are usually responsible for funding each expense.
Source: BCG Analysis, BCG Survey on the Filipino Family, June 2025 (n=412)

In extended families, travel expenses are most often covered by the middle generation, with mothers or aunts and fathers or uncles each twice as likely to contribute compared to grandparents. Although children are rarely in a position to contribute meaningfully, grandparents still play a meaningful financial role [Exhibit 17]. Travel may be a discretionary expense that the entire family benefits from, and both the first and second generations pitch in to make it possible.

EXHIBIT 17

Travel payment in extended families is primarily driven by parents, with support from grandparents

Involvement in Travel Payment among Extended Families



Question: Who usually contributes to funding household vacations?
Source: BCG Analysis, BCG Survey on the Filipino Family, June 2025 (N=412)

As is the case in most families, resources are limited and trade-offs are always made. Behind every decision to save, borrow, spend, or invest, a quiet calculation of what the family can risk is made. What can the family handle? How can the family continue to survive tomorrow? These questions are rarely answered by one person. In most households, the burden is shared across the family and so is the dreaming. Filipino families continue to hope for a day wherein finances become more stable – a day when money is no longer a source of problems but a tool for growth.

How does your family manage your expenses?

Si daddy the rest, while mommy is sa household expenses.

My mom handles the household expenses, while my dad handles the rest.

Female, Pasig, 18-25

Usually kaming tatlo lang ang nag aasikaso ng bayarin, ako, si mama, at si daddy. Pero malaking percent ng bayarin si mama yung nagbabayad, then ako, tapos si daddy.

Usually, it's the three of us who handle the expenses—me, my mom, and my dad. But a large portion of the payments is covered by my mom, followed by me, then my dad.

Female, Quezon City, 18-25

Pagdating sa utilities, asawa ko, sa rent ako. Pagdating sa tuition fees hati kami ng asawa ko. May kanya kanya kaming assigned na bayarin na napagusapan naman.

When it comes to utilities, my husband pays for it. I pay for rent. For the tuition fee of our kids, we split it between both of us. We each have our own assigned expenses that we've agreed on.

Female, Manila, 36-45

RETAIL & GROCERY
Where Everyone has a Say

Every Sunday, many families head straight to the mall right after church. It's a well-established routine with everyone dressed in their Sunday best and kids tugging sleeves, asking to eat at their favorite fast food restaurants. You'll see dads patiently waiting on benches while moms browse the department store, siblings sharing fries in the food court, and grandparents sipping coffee, chatting about the week's headlines. Even when no one plans to buy anything, just being there and grabbing a quick meal makes the weekend feel complete. In the Philippines, going to the mall is not just a shopping trip—it's a shared activity, a way for families to spend time together and make memories.

In this section, we examine the dynamics of Filipino household decision-making for retail and grocery shopping, unpacking how families participate, who holds influence, and how involvement shifts across specific categories. We also highlight the central role women play as primary decision-makers. These insights matter, because family purchases aren't mere economic choices; they reflect shared values, emotional priorities, and the constant balancing act of individual needs with the collective well-being of the family.

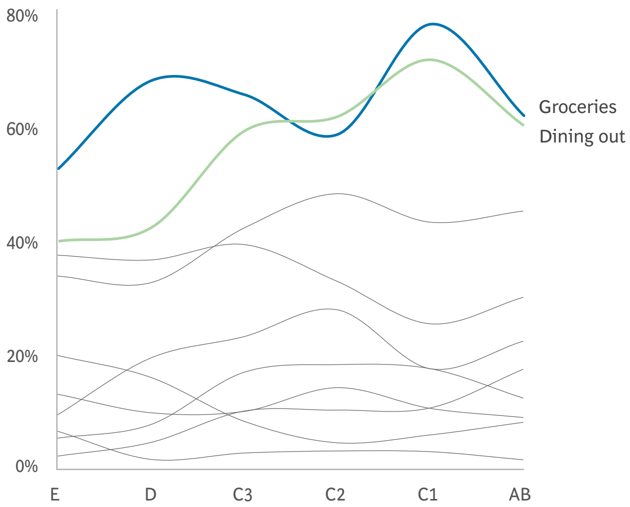
While groceries and dining out are the top reasons to visit the mall, families also go there for other discretionary uses, such as shopping for clothes, watching a movie, or simply window shopping [Exhibit 18]. Over time, mall visits have evolved from mere transactions into emotional experiences that build memories, deepen connections, and provide comfort and familiarity.

EXHIBIT 18

Across income classes, groceries and dining are the top reasons families go to the mall

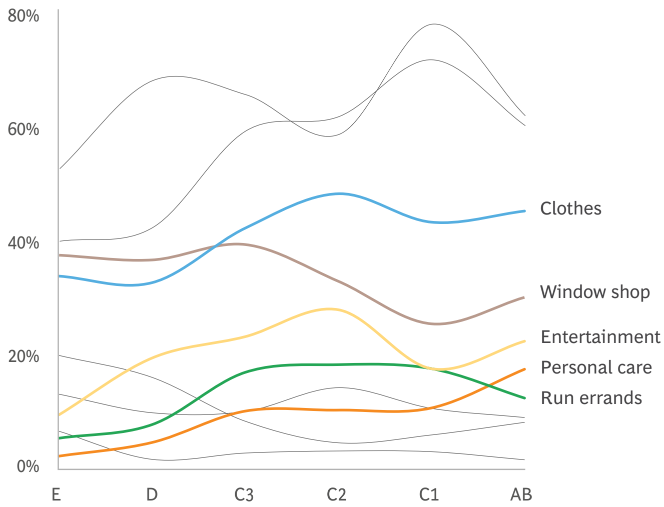
Groceries and dining out are the top reasons to visit a mall, rising in income but peaking at C1

Top reasons for families to visit the mall by income



More discretionary uses of the mall are secondary reasons to visit that peak around C2/3

Top reasons for families to visit the mall by income



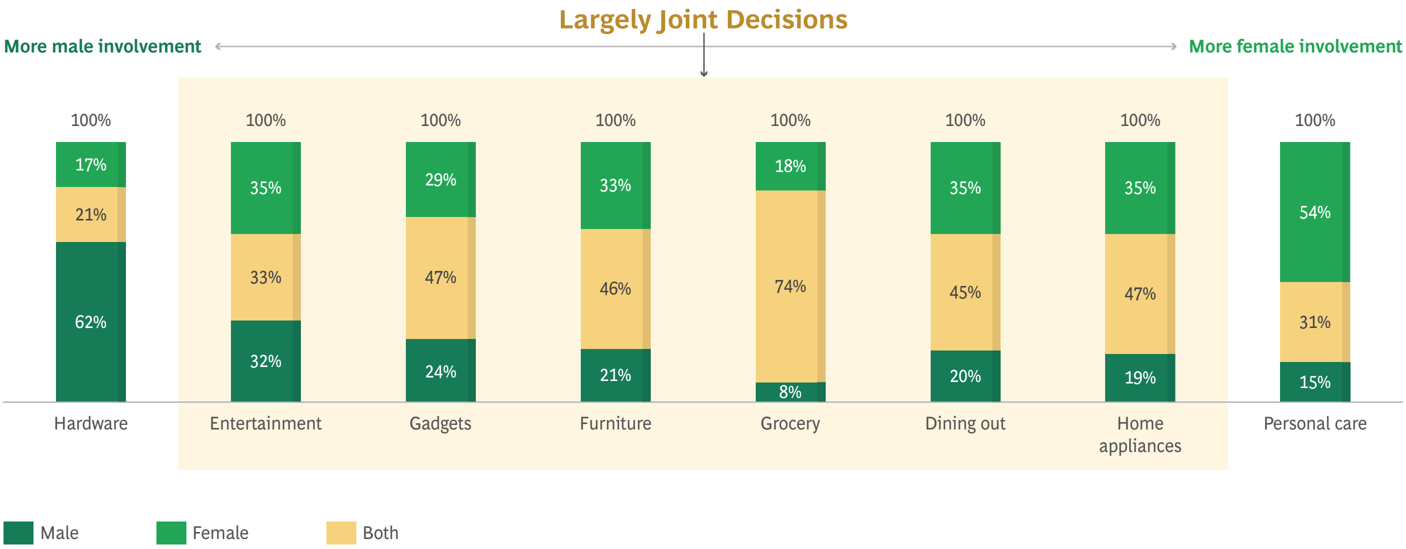
Question: What are the top reasons your household visits a mall?
Source: BCG Survey on the Filipino Family, June 2025 (n=947)

Spending decisions made during these visits are rarely individual, with family members across genders and generations having their say. In fact, grocery shopping is largely collaborative, with 74% of families reporting joint decision-making. However, some categories are skewed toward a specific gender. Personal care services tend to be led by women, while hardware are typically driven by men [Exhibit 19]. Even though primary earners typically handle payments, decisions are informed by a wide range of voices—children, parents, and grandparents all contribute [Exhibit 20]. This reveals how family spending are deeply rooted in shared preferences and experiences.

EXHIBIT 19

Most mall activities are jointly decided across genders except for personal care & hardware

Gender Involvement per Mall Activity

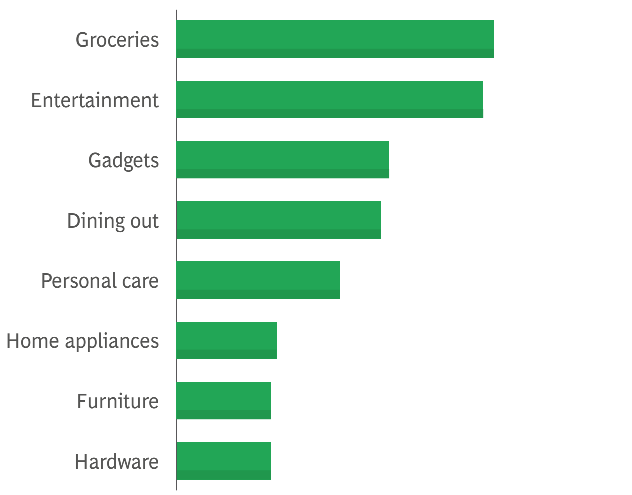


Questions: For each type of mall visit, who typically decides which store to go to or what to buy? Who provides input when deciding what to buy in each of the following grocery categories?
Note: Groceries is defined as number of people who give input in what to buy for at least one category in the family's basket
Source: BCG Survey on the Filipino Family, June 2025 (n=947)

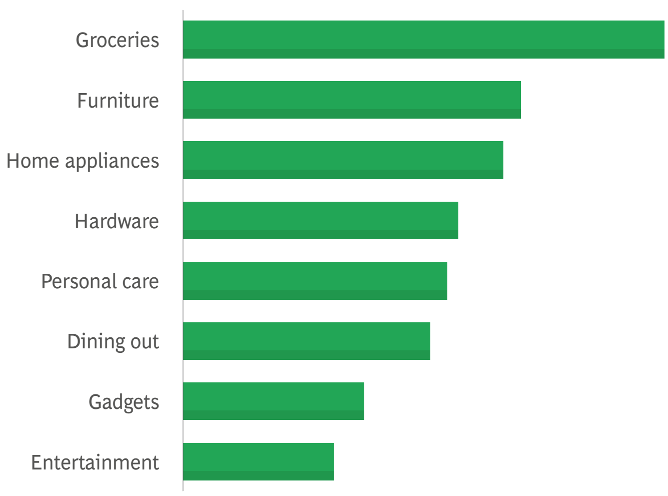
EXHIBIT 20

Children and grandparents play a significant role in determining where to go and what to buy

Involvement of Children per Mall Activity



Involvement of Grandparents per Mall Activity



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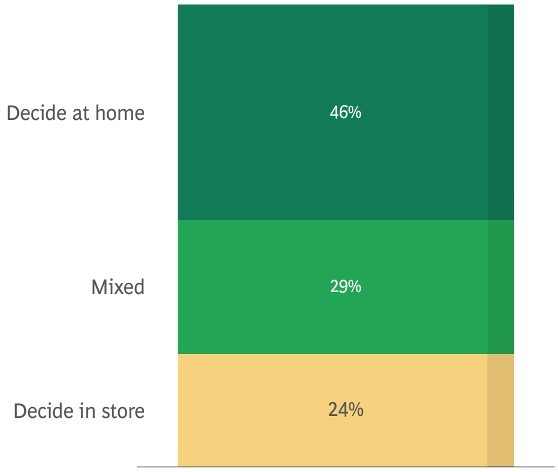
Note: Groceries is defined as number of people who give input in what to buy for at least one category in the family's basket
Source: BCG Survey on the Filipino Family, June 2025 (n=947)

Major household purchases, across all income levels, are seldom impulsive. Nearly half are discussed at home before any action is taken. These discussions help families weigh the financial tradeoffs and align on priorities before collectively deciding whether to proceed [Exhibit 21]. In many cases, resources are limited, and one unplanned expense can disrupt their financial stability. These collective discussions serve as a critical mechanism for managing risk and preserving stability, preventing families from purchasing items that do not align with current priorities.

EXHIBIT 21

Major purchases are usually decided at home, not on the spot

Shopping behavior for major purchases



Question: For major purchases (e.g. appliances, gadgets, furniture), when is the decision about what to buy usually made?
Source: BCG Survey on the Filipino Family, June 2025 (n=947)

Household decision-making around grocery shopping varies by category. Fresh produce, frozen goods, and packaged snacks tend to invite wider family input, reflecting both the diversity of tastes within the household and the need to meet everyone's daily needs [Exhibit 22]. This reinforces the idea that even small decisions can be deeply communal, shaped by shared routines and care-driven intent.

In contrast, more specialized categories—like baby care and pet care—are often entrusted to one individual, typically the mother. Her deeper familiarity with the family's unique needs allows her to make these decisions independently and confidently. This targeted responsibility reflects not only trust in her judgment but also the recognition that some decisions require more dedicated attention and experience.

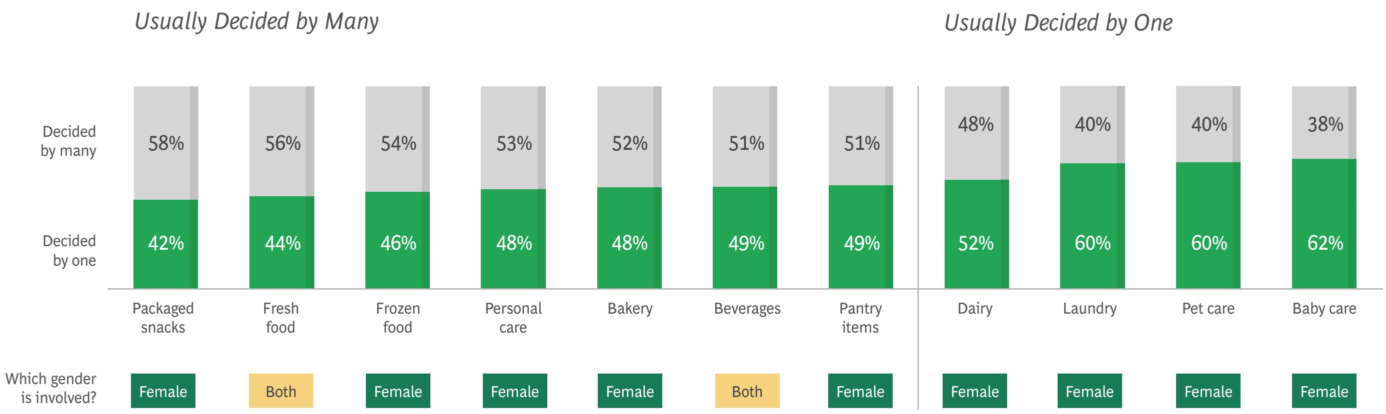
Still, across nearly all grocery categories, women consistently hold a central role in decision-making. This reflects their overarching responsibility and influence in managing the household, navigating everyday essentials, and ensuring their family's well-being.

EXHIBIT 22

Groceries are largely joint decisions with females in the household typically leading inputs

Staple categories like packaged and fresh food often involve input from multiple household members, while more personal categories like baby and pet care are typically decided by a single person

Number of Input Providers per Category



Questions: Who provides input when deciding what to buy in each of the following grocery categories?
Note: BCG Survey on the Filipino Family, June 2025 (n=947)

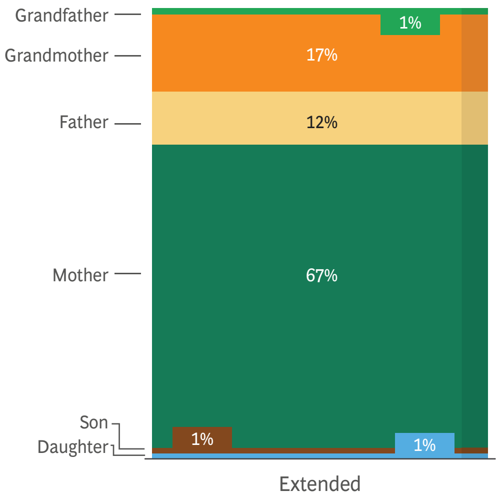
For most households with an extended family, shopping for baby care products is primarily the mother's responsibility. This is because mothers are generally trusted to know exactly what their child needs, ensuring that the products chosen align closely with the child's health, comfort, and well-being. However, in around 17% of families, grandmothers step into this role, bringing years of experience and a nurturing instinct that shapes purchase decisions [Exhibit 23].

Packaged snacks, by contrast, are a notably collaborative category. Typically, in extended families, mothers, aunts, and grandmothers lead these decisions, reflecting their primary role in household management and grocery planning. However, fathers and uncles also contribute significantly, influencing about 46% of snack purchases. Children and even grandfathers also weigh in, contributing to about 25–35% of purchase choices [Exhibit 24].

EXHIBIT 23

In extended families, mothers are usually the key decision makers in infant care

Primary input providers for Baby Care in Extended Families

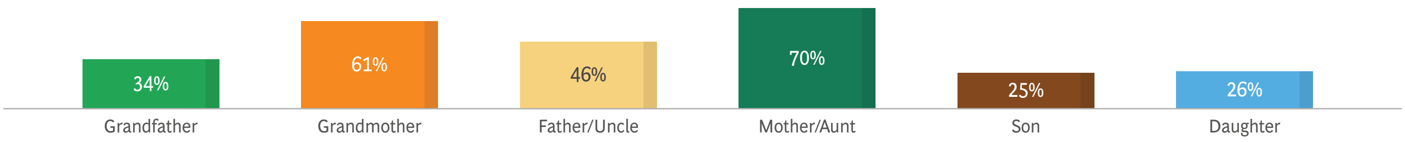


Question: Who provides input when deciding what to buy in each of the following grocery categories?
Source: BCG Analysis, BCG Survey on the Filipino Family, June 2025 (n=210)

EXHIBIT 24

Packaged snack involvement in extended families mirrors typical household management roles

Involvement in Packaged Snacks among Extended Families



Question: Who provides input when deciding what to buy in each of the following grocery categories?
Source: BCG Analysis, BCG Survey on the Filipino Family (n=210)

Family shopping is more than a list of items or a routine errand. It reflects how decisions are made, whose voices are heard, and which values are prioritized. When a mother chooses diapers, when children pick their favorite snacks, or when a family agrees on a big purchase, each moment reveals a culture grounded in shared responsibility and care. In the Filipino household, these everyday choices are how values are lived and dreams are sustained—through quiet gestures, thoughtful discussions, and moments spent together over meals, errands, and shared spaces.

How does your family decide on groceries?

Ako ang assigned sa grocery. We consider budget and kung anong prefer nilang kainin or baunin.

I am the one assigned to shop for groceries. We consider our budget and their preferences on want to eat or bring to school.

Female, Manila, 36-45

Ako nagdedecide. Siyempre, mga basic necessity muna like toiletries and basic food, then anak ko pumipili ng mga snacks and other items na extra.

I decide. Of course, the necessities first like toiletries and basic food, then my child picks out the snacks and other extra items.

Female, Pasig, 46-55

Si mama ang nagli-list kasi siya ang nakakaalam ng needs like toiletries at cleaning products. Si papa naman sa mga condiments at kung ano-anong food. Ako, tagabili!

My mom lists down the essentials like toiletries and cleaning supplies. My dad lists down condiments and anything related to food. I am responsible for buying.

Female, Rizal, 26-35

HEALTHCARE
Protecting the Most Vulnerable First

Since the pandemic, health has taken on a more urgent meaning for many Filipino families. Taking care of oneself is no longer seen as a personal choice but as a responsibility to the people who depend on you. This growing awareness has shaped how families think about health care and how they prepare for emergencies. In *The Filipino Dream*, for example, achieving financial security for health-related crises emerged as the most deeply held aspiration of the Filipino people.

In this section, we examine how families manage their health needs. We look at how they set aside resources for care, even when budgets are tight. We also explore how decisions are shaped by family dynamics, such as the tendency to prioritize children and seniors over oneself. Finally, we highlight key industry opportunities, from the limitations of current HMO coverage to gaps in full-family protection. Understanding these realities can help us better support Filipino families as they work to preserve the stability they've worked so hard to build.

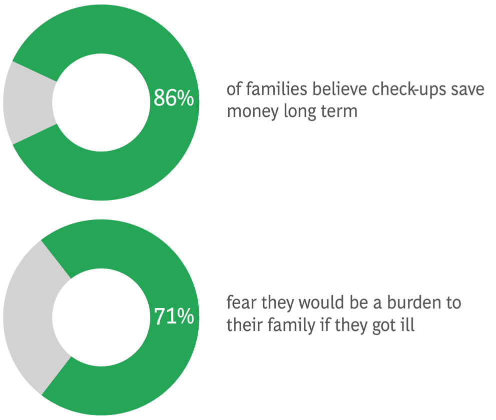
Filipino families already value preventive health care. Regular check-ups and vaccinations are considered essential to avoid becoming a burden to the family later on. This cautious approach stems from a desire to avoid debt or disrupting their family's hard-earned stability. Reflecting this cautious mindset, families typically seek preventive care services such as vaccinations and routine medical check-ups at least occasionally, or whenever these services are conveniently accessible. On the other hand, activities perceived as less urgent, like gym memberships or sports services, often take a back seat [Exhibit 25]. In short, families are practical. They direct spending where it feels most necessary, most immediate, and most within reach.

EXHIBIT 25

Families value health and most try to act on it when they can

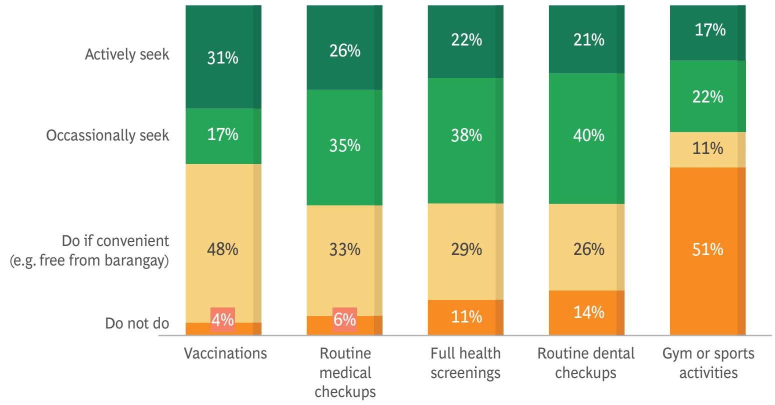
Families believe in being proactive about health…

% Agreement



… with most families engaging in many health services at least occasionally or when the system enables it

Household approach to health-related services/ activities



Questions: To what extent do you agree or disagree with the following statements on managing healthcare costs in your household? How does your household approach the following health-related services/activities?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

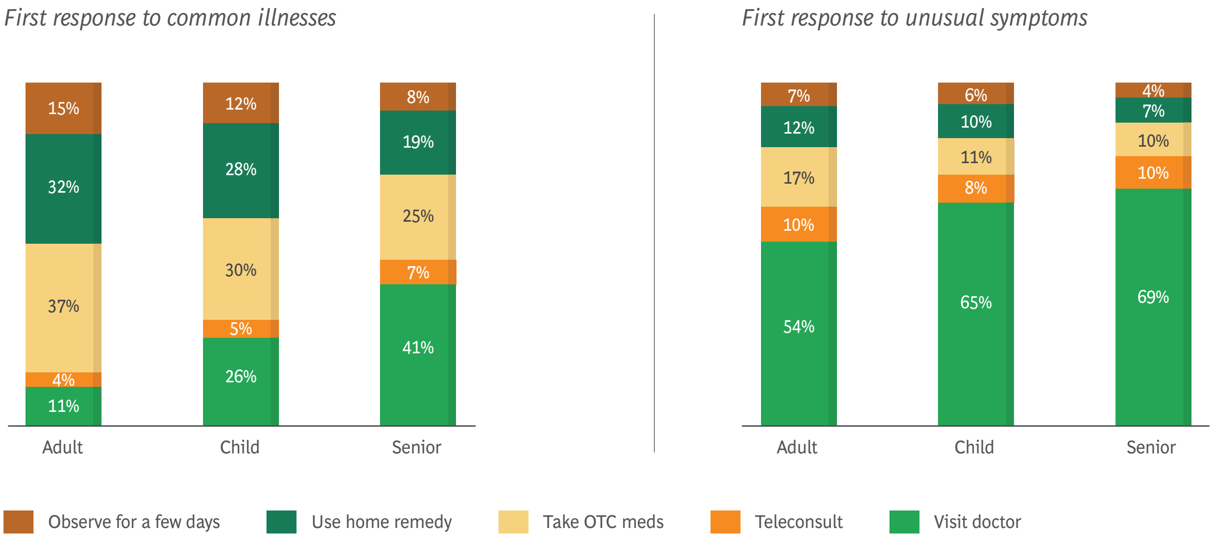
Across all income classes, families allocate roughly 20% of their monthly income to health care-related expenses. This includes health care emergency fund, maintenance medicines, vitamins and nutritional supplements, regular medical treatments, and health insurance payments. Behind these consistent contributions is a clear understanding that one serious health issue could swiftly undo everything they've worked to build. In putting aside money for health, families are doing more than budgeting—they are protecting the futures they've carefully planned for their children, aging parents, and themselves.

What makes Filipino health care behavior particularly telling is how quickly families move when someone else gets sick. When a child or senior citizen gets sick, the family moves immediately. They call the doctor, schedule a teleconsult, or buy medicine right away. But if the parents feel sick, they choose to wait and see, even when it's their own body showing symptoms. Seniors are roughly four times more likely, and children about two and a half times more likely, to be brought to a doctor than adults in the same household. This may reflect a sense of autonomy, or simply a belief that adults can manage on their own. Interestingly, when the illness is unusual or symptoms unfamiliar, this gap significantly narrows, suggesting that complacency fades quickly in the face of uncertainty [Exhibit 26].

EXHIBIT 26

Families will prioritize the vulnerable for health care

Whether for common illnesses or unusual symptoms, families delay care for adults but act faster for kids and seniors

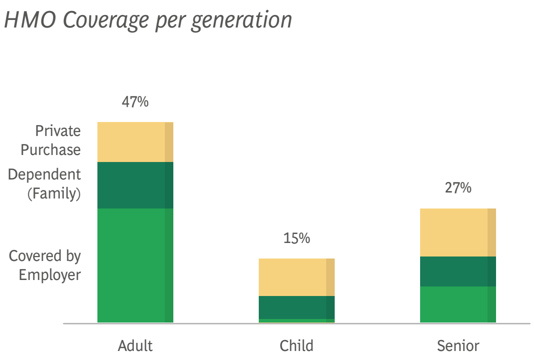


Question: What is your household's typical first response to common illnesses (e.g. fever, colds, cough, stomachache)? What is your household's typical first response to nagging or unusual symptoms (e.g. recurring pain, unexpected weight loss, swollen lymph nodes)?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

When it comes to HMOs, we uncovered a quiet yet striking paradox: the way Filipino families are covered doesn't always align with how they actually care for one another. Most HMO plans are employer-provided and primarily cover working adults [Exhibit 27], yet it's often the family members without coverage, children and elderly, who are prioritized and receive care first. Adults, even when insured, frequently delay their own treatment—not due to financial constraints or lack of coverage, but out of a deep-seated instinct to put the family's needs ahead of their own.

EXHIBIT 27

The vulnerable do not usually have HMO coverage



Question: For each adult member with Health Insurance/HMO, what is the source of their coverage?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

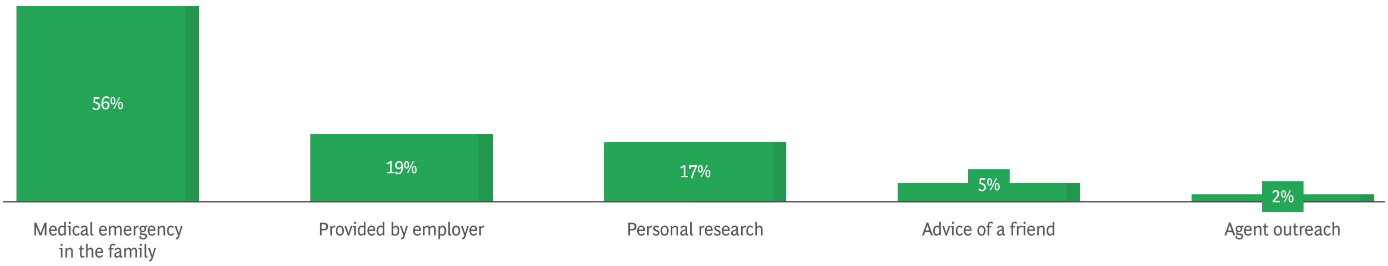
Many Filipino families only consider enrolling seniors in an HMO after facing a medical crisis firsthand [Exhibit 28]. Often, it takes an emergency to realize how difficult and costly care can be without formal coverage. This reactive behavior reflects a critical reality that Filipino families typically recognize the value of preventive protection only after personally confronting the hardships of caring for seniors during health crises. This highlights an important opportunity to shift the mindset from reactive to proactive, encouraging families to plan ahead before health issues arise, especially for the most vulnerable.

EXHIBIT 28

HMO coverage is often opened reactively for seniors

Most seniors are only insured after the family experiencing a medical emergency

Reasons why health insurance was opened for seniors (parents of adults or principal holders)



Question: What prompted you to get health insurance for your parents?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

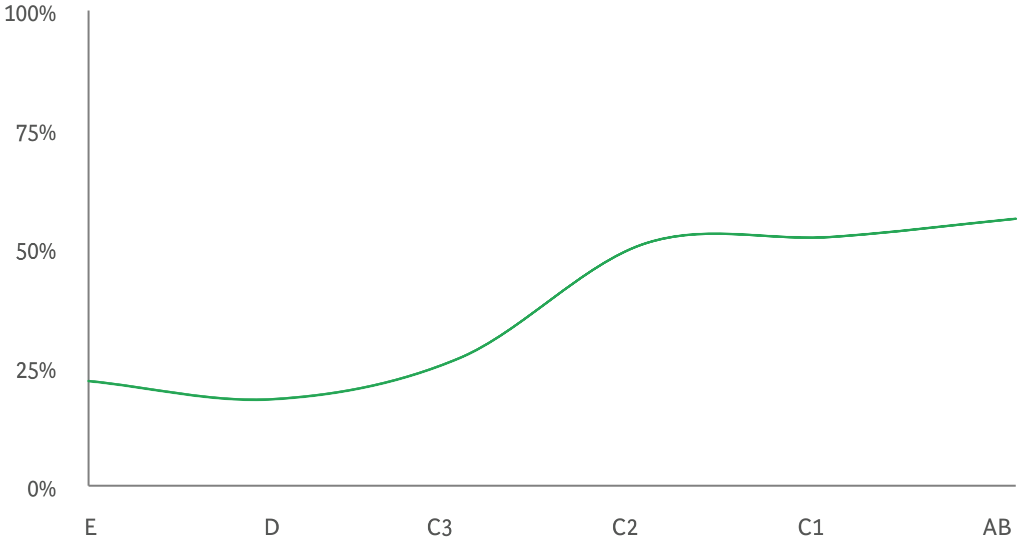
There's also a gap in how HMO adoption grows. Although HMO coverage rises steadily with income, it noticeably plateaus around the C2 income class, suggesting that higher-income families are less reliant on HMOs and potentially rely more on personal savings or private health care [Exhibit 29]. Interestingly, even among families with sufficient resources for full-family HMO coverage, there remains a hesitation to extend protection beyond primary earners. This reluctance may indicate deeper assumptions within households: younger or healthier members are seen as less likely to experience serious health issues, or there exists a confidence that informal care from family and friends can be sufficient when medical needs arise [Exhibit 30]. This behavior reveals a subtle yet critical insight: Filipino families balance affordability, perceived risk, and trust in their informal support networks when deciding on health coverage.

EXHIBIT 29

Access to HMO improves with income

Likelihood of a home having an HMO plateaus after C2

Households with at least 1 HMO account (%)



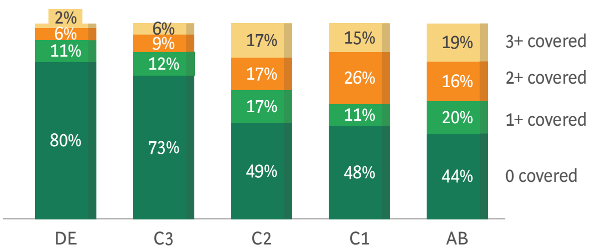
Question: Who among the adults in your household (16+) have health insurance aside from PhilHealth (e.g. Maxicare, Intellicare, Medicard, Avega, Etiqa, etc.)?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

EXHIBIT 30

Full family coverage remains to be rare

Even in AB income class, less than 1 in 5 households have 3 or more members covered

Number of adults covered per income class



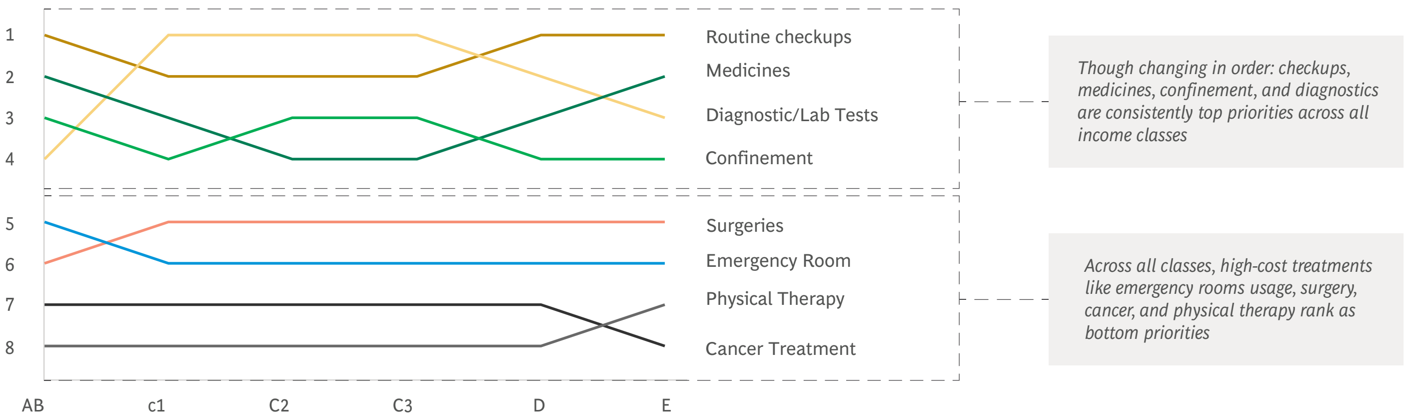
Question: Who among the adults in your household (16+) have health insurance aside from PhilHealth (e.g. Maxicare, Intellicare, Medicard, Avega, Etiqa, etc.)?
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

What families consistently prioritize are the basics: routine care, diagnostics, medicines, and confinement. Fewer are actively preparing for higher-cost treatments like emergency room visits, surgeries, cancer treatment, and physical therapy. Regardless of income class, Filipinos place greater importance on preventive and routine health care [Exhibit 31]. This pattern emphasizes the value families place on daily health stability, comfort, and peace of mind, revealing an important insight for the HMO industry: services that address everyday health needs resonate deeply with Filipino households.

EXHIBIT 31

Covering routine care and diagnostics are prioritized over expensive treatments

Top services prioritized for HMO per income class



Question: What are the most important services you would like an HMO to cover? Data based on ranked top three of eight options
Source: BCG Survey on the Filipino Family, June 2025 (n=939)

We got sick before, and it was worrisome and expensive.

Male, Pasig, 18-25

It's hard to get sick. It's emotionally, physically, and financially draining.

Female, Pasig, 26-35

Mahirap, lalo na nung covid, ubos ang emergency savings.

It was hard, especially during COVID-19. Our emergency savings were depleted.

Female, Isabela, 26-35

TRAVEL
Decided together, delayed together

For many Filipino families, traveling remains a dream that is often talked about, eagerly planned, yet frequently postponed. Whether it's a beach getaway, a visit to relatives in a nearby province, or a trip to Japan, travel holds a special place in the Filipino imagination. But when life presents more urgent needs like tuition, utility bills, or medical expenses, travel plans quietly take a back seat. These dreams are not forgotten; they are simply delayed. This quiet postponement speaks to a deeper truth: Filipino families are willing to pause their own aspirations to protect their stability and prioritize each other's needs.

In this section, we take a closer look at how Filipino families dream, plan, and make decisions about traveling. We will explore how travel represents both aspiration and sacrifice, cherished yet often postponed when other priorities arise. We will examine how planning shifts across income levels, how different families balance aspiration and practicality, and how motivations and decisions evolve as incomes grow. By understanding these quiet trade-offs, we gain deeper insight into the way Filipino households thoughtfully safeguard their stability, prioritize each other's well-being, and keep their travel dreams alive for the future.

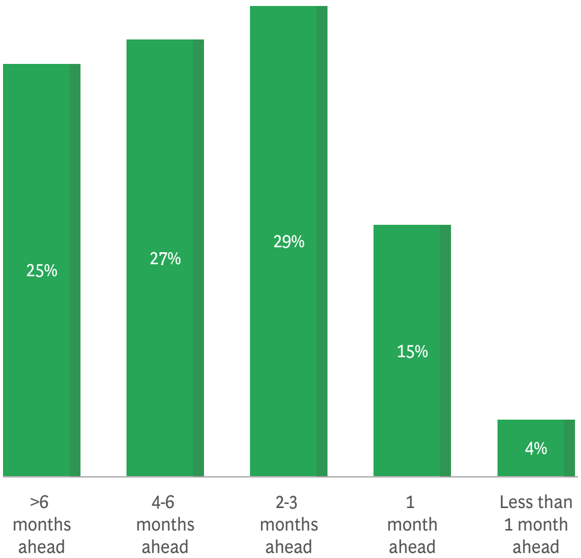
When families plan for travel, the effort is deliberate and often begins months in advance. Most families start planning two to three months before their intended travel date, thoughtfully mapping out budgets and itineraries to secure the best deals and select ideal destinations. As household incomes rise, families become less constrained by cost, and their priorities shift toward creating meaningful experiences. They begin to choose destinations not only based on affordability but also on the quality and uniqueness of the experience itself [Exhibit 32].

EXHIBIT 32

Filipinos plan travels in advance, largely centered around price or destination

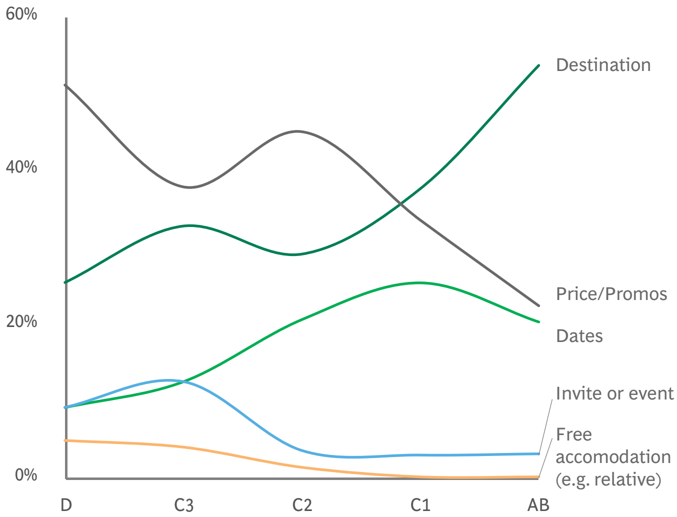
Majority of families plan their trips well in advance...

Timeframe of Planning



... with most families planning around prices and more affluent families planning around destinations and dates

Planning Anchor by income class



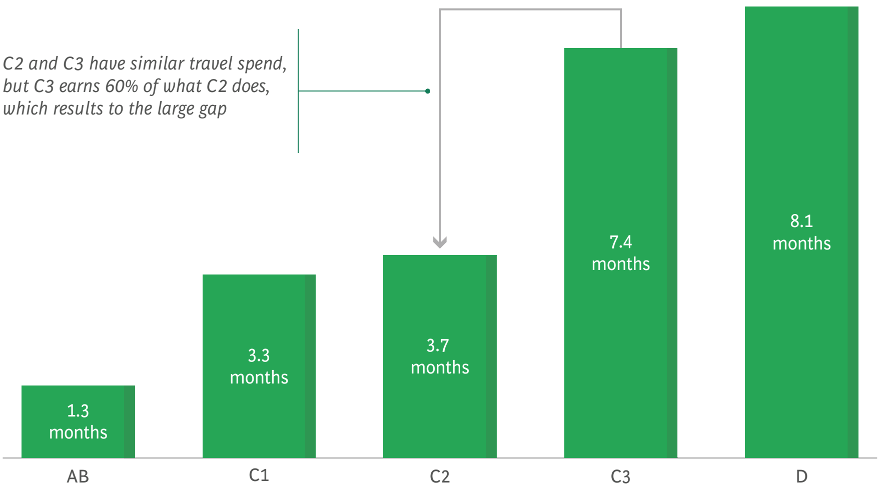
Question: How far in advance does your household usually book travel arrangements (e.g. flights, hotels), When planning a family trip, what is the main factor that typically anchors your travel plans?
Source:: BCG Survey on the Filipino Family, June 2025 (n=780)

For lower-income families, however, turning travel plans into reality takes patience, sacrifice, and time. While higher-income families (class AB and C1) might comfortably save enough within just a few months, families in the lower-income groups, spend about eight months' worth of income on a single trip. Even families in the same spending range experience very different journeys based on income. For example, while class C2 families may spend four months of income, class C3 families—earning significantly less—will take nearly twice as long for the same trip [Exhibit 34]. These realities underscore the difficult choices lower-income families consistently face, carefully balancing their travel dreams with pressing responsibilities such as education, health care, and daily household expenses.

EXHIBIT 33

Lower income families need to give up more to afford travel

Number of months of saving needed per trip per income class



Question: How much does your household typically spend on vacations in a year?
Source: BCG Survey on the Filipino Family, June 2025 (n=780)

Planning a vacation involves the entire family. Women, especially mothers and daughters, often lead the planning – choosing dates, finding deals, and shortlisting destinations. Men, in turn, take on the responsibility of ensuring the financial means to make these plans possible. But when resources fall short, families set aside travel priorities and shift toward essentials, a difficult reminder that leisure is often the first sacrifice – a neglected or *napapabayaan* priority. Even with these trade-offs and gendered roles, final decisions are still made together, keeping the family's needs at the center.

As families move across income brackets, how they gather information about travel also evolves. Lower-income households naturally turn more toward the familiar voices of friends and family, trusting personal experiences and recommendations. These are trusted sources grounded in familiarity. In contrast, higher-income families, notably those from the AB segment, are more comfortable navigating digital platforms. They explore travel blogs, booking websites, social media, and video content to plan their journeys [Exhibit 33].

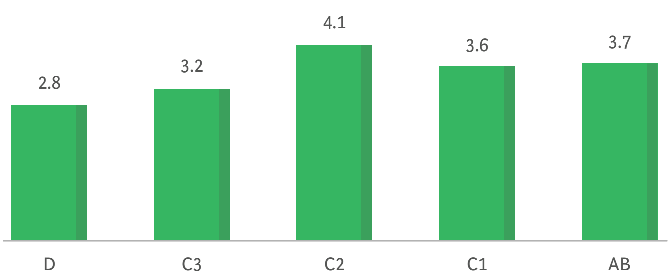
What's surprising is that it's families in the middle, particularly class C2, who make use of the most diverse set of information sources, averaging about four different channels for their travel decisions. This reflects their unique position between aspiration and practicality: they have enough resources to plan actively but remain careful and intentional in their decisions. They balance advice from trusted personal connections with insights gathered from digital platforms, ensuring they get the best value and experience possible. This behavior highlights how Filipino families strategically navigate their choices, carefully balancing budget constraints with their aspiration for fulfilling family experiences.

EXHIBIT 34

As income rises, families shift channel preferences from people to platforms

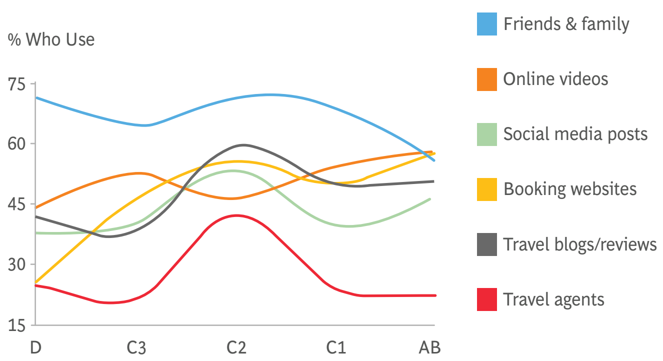
Most families use many sources of information in planning a trip

Average number of channels used



As income rises, influence shifts from people to platforms; with the middle class using a combination of both sources

Channels used by income class



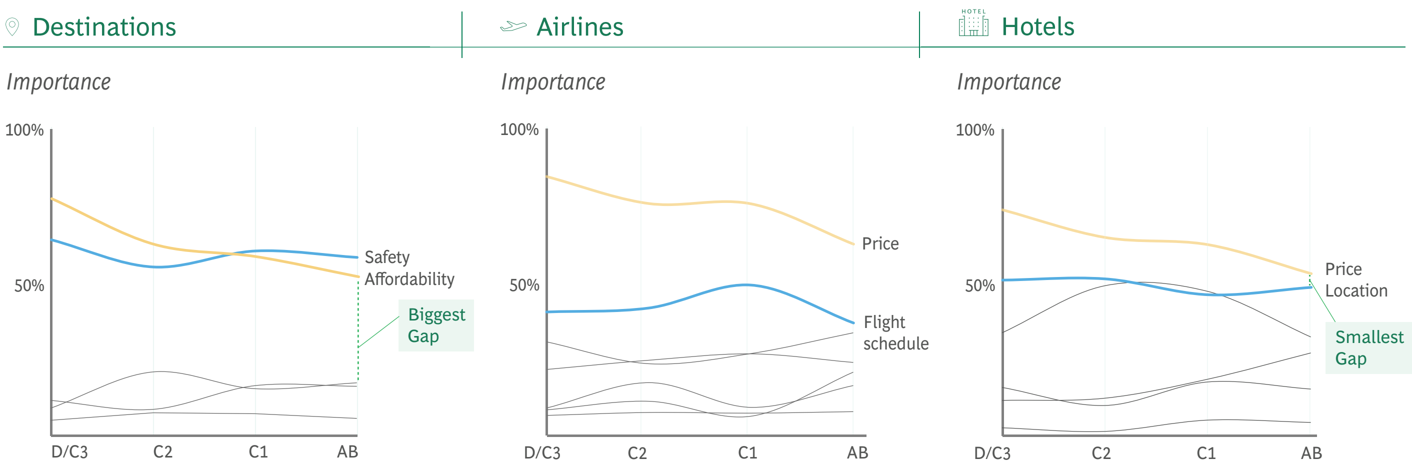
Question: When planning your itinerary, how do you discover where to go?
Source: BCG Survey on the Filipino Family, June 2025 (n=780)

Price remains a key consideration for Filipino families when choosing their travel destinations and airlines. This underscores the budget-conscious mindset that Filipinos adopt when planning their trips. The consideration of affordability closely aligns with concerns around safety, especially among higher-income classes, suggesting that families prioritize secure and trusted locations alongside value for money. However, the criteria shift noticeably for hotels: price and location are nearly equally important. This shift likely occurs because, after committing to travel costs, families become somewhat more willing to spend on accommodations, balancing the price against convenience, comfort, and proximity to places they plan to visit [Exhibit 35].

EXHIBIT 35

Price is a Dominant Criteria Across Travel Decisions

Even for higher income classes, travel remains a costly expense; budget remains a key consideration across segments – most in destination; and least in choosing a hotel



Question: What are the most important factors your household considers when choosing a destination? When choosing an airline, which factors are the most important to your household? When choosing a hotel, which factors are the most important to your household?
Source: BCG Survey on the Filipino Family, June 2025 (n=780)

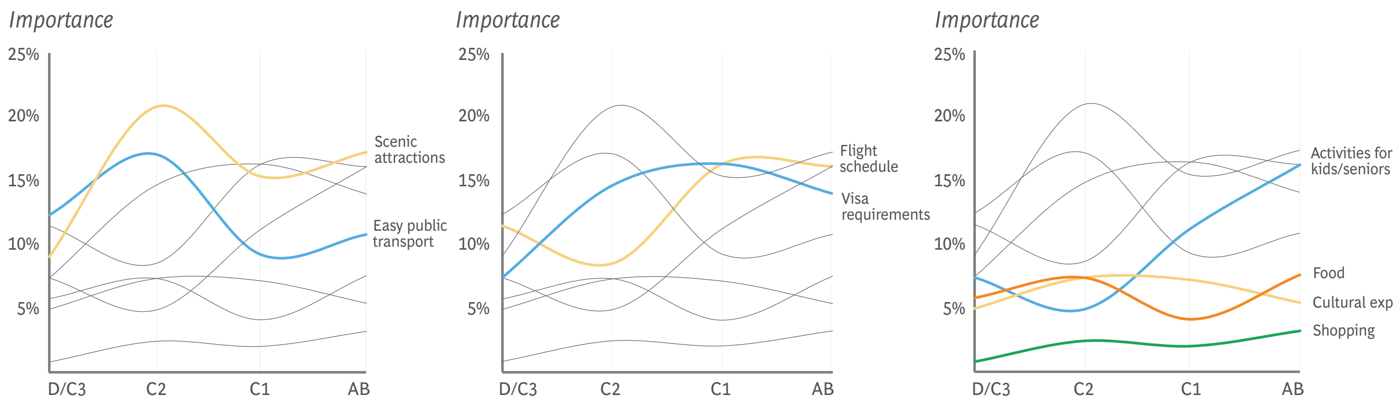
EXHIBIT 36

As Income Rises, Travel Becomes Less About the Place and More About The Journey

Scenic attractions and public transport matter, but peak most for the middle class

Visa and flight schedule factors rise with affluence, practicality matters more for the rich

Most activities are tertiary: except those for kids and seniors – and only among more affluent families



Question: What are the most important factors your household considers when choosing a destination?
Source: BCG Survey on the Filipino Family, June 2025 (n=780)

As income increases, destination priorities begin to shift. Middle-income families look for scenic spots and access to public transportation, focusing on experience and convenience. In contrast, wealthier households prioritize logistical ease, such as visa requirements and flight schedules, highlighting their preference for seamless travel arrangements. Additionally, higher-income families place increased importance on family-centered activities for kids and seniors, while other pursuits like shopping or cultural experiences remain secondary across all income segments [Exhibit 36]. This pattern shows how Filipino families consistently prioritize practicality and family-oriented experiences in travel planning, regardless of income level.

Practicality defines how families choose airlines. Flight schedules and direct routes consistently top the list, reflecting a desire to optimize convenience and minimize travel disruptions. Safety considerations and baggage perks also gain greater significance as income rises, indicating that reliability and ease of travel become increasingly critical for affluent Filipino travelers. Surprisingly, factors like customer service and loyalty rewards hold relatively lower importance across segments, even among wealthier families [Exhibit 37]. This pattern suggests that for Filipino travelers, especially those in higher-income classes, practicality and reliability often are more important over other forms of service enhancements and perks.

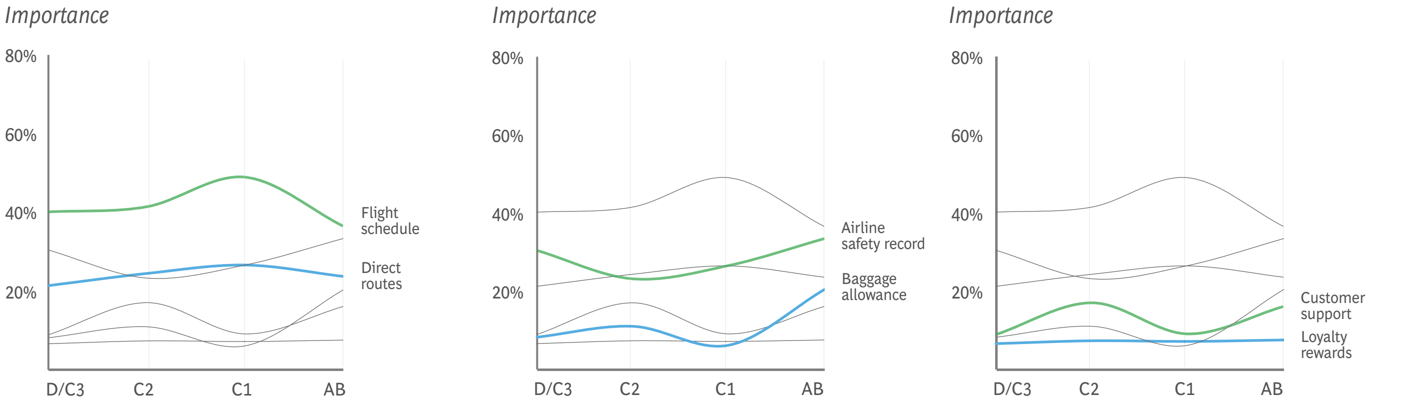
EXHIBIT 37

Air travel decisions remain practical, even for the affluent

Flight schedule and direct routes are important across segments, but peak in middle class

Airline safety and baggage perks rise with affluence, signaling demand for added reliability

Customer service and loyalty rank consistently low, even among more affluent flyers



Question: When choosing an airline, which factors are the most important to your household?
Source: BCG Survey on the Filipino Family, June 2025 (n=780)

Hotel decisions among Filipino families highlight the critical role of location. This factor consistently emerges as the most important across all income groups, likely because families prefer accommodations conveniently close to their planned activities and attractions. Hotel room size and brand follow in importance, but notably, the emphasis on room size peaks among middle-income classes and declines for wealthier households.

This decrease in significance possibly stems from their capability to afford higher-quality hotels, where room size becomes a secondary concern to prestige and brand reputation. Thus, as income increases, families appear more inclined to prioritize aspirational considerations such as hotel branding and premium amenities over purely practical concerns like room size [Exhibit 38].

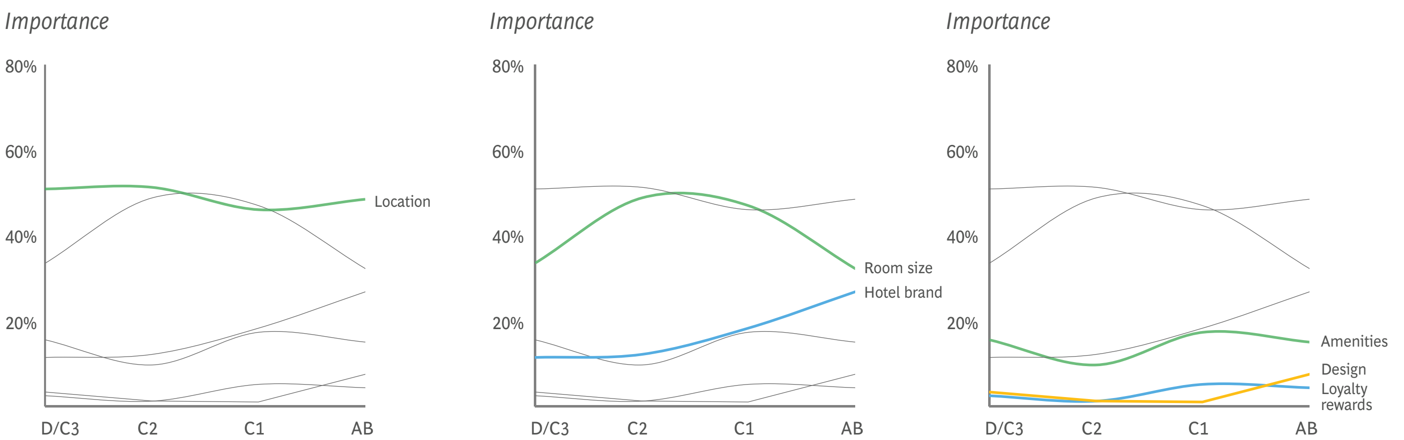
EXHIBIT 38

Hotel choices shift from practical to aspirational as income rises

Location is a key criteria across all classes, consistently ranking as a top non-price factor

Room size peaks mid-income, while brand importance rises with affluence

Amenities, design, and rewards stay secondary, though slightly higher among affluent groups



Question: When choosing a hotel, which factors are the most important to your household?
Source: BCG Survey on the Filipino Family, June 2025 (n=780)

Travel is often seen as a reward, a well-deserved break, or a way to create meaningful memories with loved ones. But for many Filipino families, it remains more of a dream than a regular reality. While the desire to explore, relax, and reconnect is strong, life often gets in the way. Tight budgets, urgent responsibilities, and unpredictable expenses make travel one of the first things to let go. Even when trips are planned months in advance, many don't push through. Travel is something families value, but it's also something they're willing to delay, knowing that other needs must come first.

Kung madami ang extra na pera, abroad. Most likely sa Greece or Rome, to visit yung ruins and museums.

If we have a lot of extra money, then abroad. Most likely to Greece or Rome, to visit the ruins and the museums.

Female, Rizal, 18-25

Kung may extra kaming pera at panahon, gusto ko sanang dalhin ang pamilya sa Baguio. Simple lang gusto naming maranasan ang lamig, kumain ng strawberry taho, mamasyal sa Burnham Park, at magkwentuhan sa malamig na gabi habang nagkakape.

If we had the extra money and time, I'd love to take the family to Baguio. It's simple—we just want to feel the cold weather, eat strawberry taho, stroll around Burnham Park, and talk over coffee on a cold night.

Female, Zamboanga del Sur, 18-25

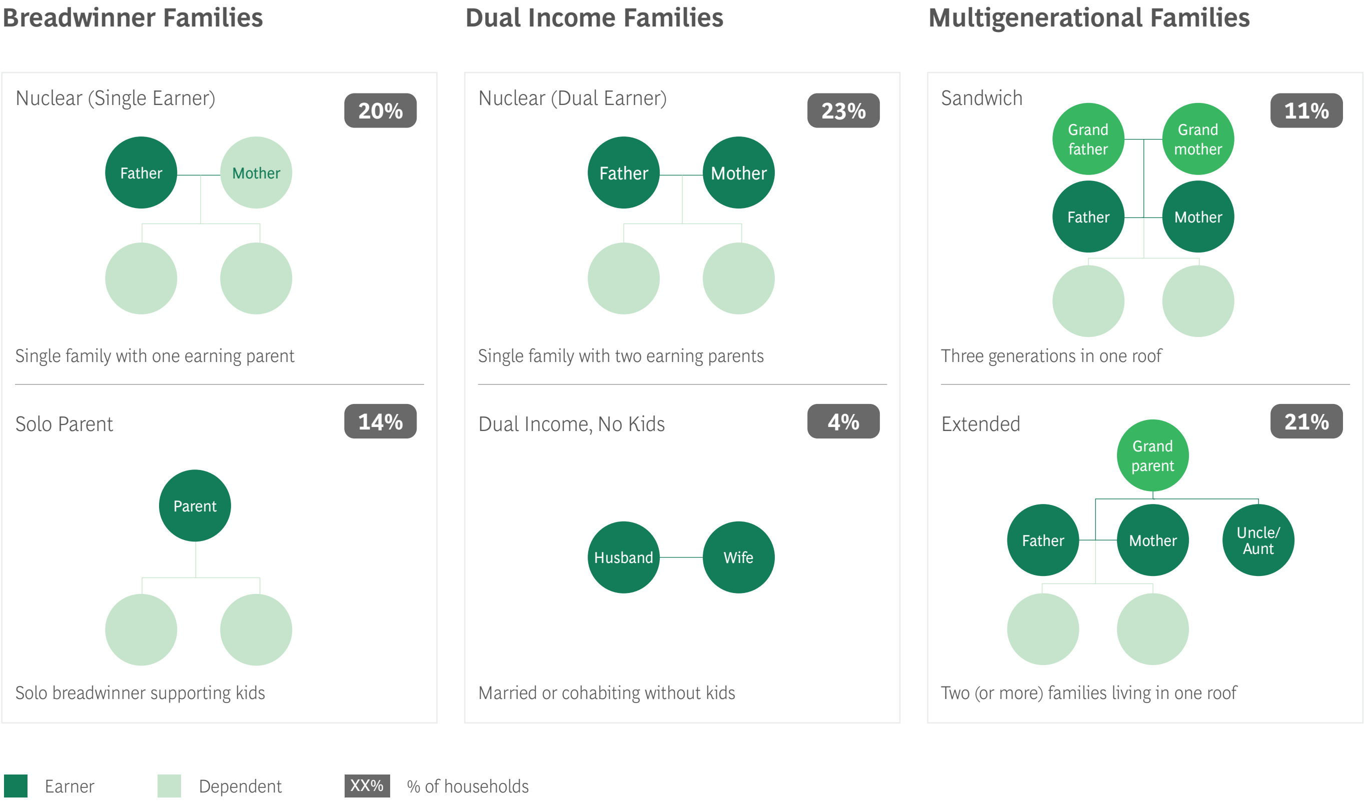
The 6 Family Structures

The Filipino family exists in many forms, with six common structures accounting for more than ninety percent of households [Exhibit 39]. These are:

- **Nuclear family (Single Earner)** – a family with children, supported by one working parent (usually the father)
- **Nuclear family (Dual Earner)** – a family with children, supported by both working parents
- **Solo Parent** – a family headed by one parent raising children without a partner
- **Dual Income, No Kids** – a couple without children, with both partners working
- **Sandwich** – a family where earners support their children and aging parents
- **Extended** – a family including relatives beyond the nuclear unit, such as grandparents, aunts, uncles, or cousins

EXHIBIT 39

We explored 6 household structures in the Philippines which comprise ~93% of households



Others = 7% and typically refers to people who live alone or with friends & colleagues
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

We spoke with over 55 families across the Philippines to better understand how different types of Filipino households make decisions, dream, and adapt to everyday realities. From this diverse set of stories, we surfaced narratives that reflect the broader experiences of many others. To help bring these insights to life, we selected one family from each structure. Each story offers a glimpse into the values, choices, and realities that define their way of life. While no single family can represent everyone, these profiles reflect the quiet strength and shared hopes found in homes across the country.

NUCLEAR FAMILY (SINGLE EARNER): Carrying the Family Dream

Chan, a senior graphic designer, is the sole provider for his family of four: his wife Fatima and their two young children, Zia and Aeneas. Their modest home, which Chan describes as once looking "like a junk shop," has slowly transformed through their perseverance and savings. Payday brings a mix of relief and caution. Fatima carefully allocates every peso, always mindful: "*Ang number one po namin ginagawa, bayad ng bills. Kung ano po yung natira doon, ako po yung bahala kung paano ko po siya pagkakasyahin* (The number one thing we do is pay the bills. Whatever remains after that, I'm responsible for making it fit)". Fatima often goes around the market to find the cheapest items, even if just to save four pesos.

Despite financial constraints, Chan and Fatima cherish the small moments of family bonding. Chan's aspiration for his family is to have a stable life, where they no longer "need to borrow from friends, pull out a calculator at the grocery, or check every price before ordering food." For Chan, true freedom lies in stability—being able to provide without worry, and ultimately, seeing his children's dreams flourish.

Like many single-earner nuclear families, Chan's story echoes a broader reality. Fathers work to provide, mothers care for the household, and children prioritize their schooling. Yet underneath this routine lies a silent vulnerability. Families who have faced sickness and debt know how quickly stability can collapse under the weight of unpaid bills. This lingering fear shapes the way Chan and Fatima manage their finances, diligently building savings and emergency funds as protection against uncertainty. Fatima puts it simply: "*Basta hindi po kami mag-zero, may madudukot pa rin po kami at the end of the day* (As long as we don't hit zero, we still have something to rely on at the end of the day.)"

Like many nuclear families with breadwinners, faith plays a pivotal role in their resilience. Fatima emphasizes prayer as integral to their daily life, teaching their children gratitude and kindness: "*Hindi po nawawala yung prayer sa amin… na-adopt na po ng kids namin hanggang sa school* (Prayer never leaves us… it has been adopted by our kids even at school)". Chan underscores that their strength as a family comes from teamwork, saying, "*Kung isa lang yung may vision na ganito yung gusto mong tahakin, ayaw naman yung iba, wala rin* (If only one has the vision to follow a certain path, and others don't agree, nothing will happen.)"

Chan's deepest fear, shared vulnerably, is the memory of his mother's struggle and passing during the pandemic—a painful chapter that marked him profoundly. "*Ang kinakatakutan ko talaga is mamatay ng mahirap…lumaki po akong mahirap talaga* (My greatest fear is dying poor… I grew up really poor)," Chan says.Fatima echoes this, adding her worry of dying young and not being able to support their children. Her dream revolves around uplifting their family and breaking the generational cycle of hardship, driven by witnessing discrimination towards her parents: "*Pinaka number one na gusto ko talaga magporsige na iangat yung parents ko sa kahirapan* (My number one reason for persevering is to uplift my parents from poverty.)"

Each day, Chan moves forward step by cautious step. Every peso saved, every improvement made, and every small victory brings him closer to a life of genuine freedom. Freedom for Chan and Fatima means stability, simplicity, and a humble home filled with laughter, dreams fulfilled for their children, and hope for their future.

May gustong abutin pero naudlot, supposedly for the car but we're having difficulties acquiring one kasi mahirap na baka may biglang magkasakit sa pamilya.

There was something we wanted to reach, supposedly to buy a car, but we had to set it aside because it's difficult—someone in the family might suddenly get sick.

Male, Metro Manila, 18-25

Pinipili po naming mag grocery sa talipapa po kasi mura at maraming pagpipilian at inuuna po namin ang kailangan talaga sa pamilya katulad ng bigas, gamot, ulam kasi po ang mahal po ng mga bilihin sa hirap po ng buhay at hindi sapat ang kita para aa pamilya.

We choose to buy groceries at temporary wet markets because it's cheaper and there are more options, and we prioritize what the family really needs like rice, medicine, and viands. Prices are high, life is difficult, and our income is not enough for the family.

Female, Pasig, 46-55

Unlocking Single-Earner Nuclear Families

To effectively engage nuclear families with a single earner, businesses must understand the pressure that shapes their decisions. They stretch every peso to cover all household needs and to protect the households from any health-related shocks. Solutions that address this careful act of making ends meet will resonate most deeply.

Practical and affordable products

With only one source of income to rely on, these families focus on essentials and consistently choose the cheapest options, making discount retailers and sari-sari stores their go-to options. Businesses should also offer visible affordability cues (such as bundles, talipapa-style packs, and sales) to further target these families. Placing value and accessibility front and center in neighborhood stores would be the best way to serve these budget-conscious customers.

Low-cost HMO coverage

Health care and insurance providers can step in with low-cost HMO and insurance packages that directly address one of their deepest fears, maintaining financial stability in the face of medical emergencies. Products that offer affordable premiums, flexible payment terms, and coverage for the most common health risks can address this fear without adding too much financial strain to the solo breadwinner.

Watch Chan, Fatima, and their family's story

NUCLEAR FAMILY (DUAL EARNER): Sharing the Load Together

Patrick, a logistics manager, and Maxine, a recruitment specialist, are a hardworking and devoted couple living in Ugong, Pasig, with their three spirited children—Elione, their eldest daughter; Jalen, their energetic middle child; and their youngest, Jamir. The couple consciously chose to establish their own household away from their parents, believing that committing to this path was essential to fully embracing and experiencing family life. "*Pinili namin na bumukod talaga…dahil gusto naming panindigan kung ano man yung buhay na pinasok namin* (We chose to live independently… because we wanted to stand by the life we entered into)," Patrick shared.

Their combined salaries cover the essentials of daily living, but recognizing the importance of financial stability, Patrick and Maxine actively run a small online side business selling lifestyle products to boost their income. Maxine occasionally designs thesis magazines as a side hustle, further supplementing their finances.

The couple adopts the *toka-toka* setup, with each one taking responsibility according to their strengths. Patrick covers everyday expenses such as food, drinking water, and the children's daily school allowances and necessities, while Maxine manages bigger financial obligations like rent and electricity. For them, having two incomes provides an essential sense of stability and security, allowing them to dream bigger as a family.

Yet, their journey has not been without challenges. One of their greatest trials was a significant financial setback due to a local scam known as "BentaPal," which nearly depleted their savings. Despite this enormous challenge, they faced the situation with acceptance, strength, and unwavering faith in one another. Patrick shared, "*Hindi ako takot mamatay. Mas takot akong iwan yung responsibility sa ibang tao na ako dapat ang gumagawa para sa mga anak ko* (I'm not afraid of dying. I'm more afraid of leaving my responsibilities to others, responsibilities that I should fulfill for my children.)"

Families with dual working parents, like Patrick and Maxine's, often adopt a similar *toka-toka* approach in both household tasks and financial responsibilities. Mothers frequently assist children in preparing for school, while fathers take on other domestic chores. Money matters are split, respecting each partner's strengths. When financial instability arises, families like theirs prefer to adjust and cut expenses instead of resorting to loans; loans remain only an absolute necessity when all other avenues have been exhausted.

For Patrick and Maxine, their partnership is both an anchor and a shield. Working side by side gives them strength and determination. Yet, because their working and home lives are deeply intertwined, there remains an underlying fear of losing one parent—a concern many families in similar situations share. Indeed, it's this unique blend of resilience and vulnerability that defines dual income households, shaping how they survive day to day and envision their future.

Looking ahead, their dream is clear and sincere—to finally have their own house and lot, and to further grow their small business to secure the future of their children. "Ang pangarap ko sa pamilya ko ay magkaroon ng sariling bahay at lupa na matatawag namin na amin talaga (My dream for my family is to have our own house and lot that we can truly call ours)," Patrick shares with conviction. Maxine emphasizes education, hoping their children can access good schools and pursue courses they genuinely desire, free from financial limitations. "*Ang foundation namin ay mga bata talaga. Iba yung motivation na naibibigay nila sa amin* (Our foundation is really our children. The motivation they give us is unparalleled)," she shared.

For Patrick and Maxine, success is the quiet security of a happy home, built on their own strength, filled with genuine gratitude, mutual respect, and unconditional love. It's being able to say each night that despite everything, they are together, whole, and moving forward.

Magtipid ang solusyon namen, minsan ang pagamit ng credit card or loan kapag may large purchases.

Our solution is to tighten spending, and sometimes use a credit card or loan only for large purchases.

Female, Manila, 36-45

When budget is tight, of course, we limit our spending and make sure to ration our supplies.

Female, Pasig, 18-25

Sa pamilya namin, lumaki kami sa prinsipyo na "kung kaya ng iwasan, iwasan." Pero hindi rin kami nahihiyang umutang kung ito ay para sa mahalagang bagay halimbawa, pag-aaral, pampagamot, o pang-umpisa ng maliit na negosyo.

In our family, we grew up with the principle that 'if it can be avoided, avoid it.' But we are also not ashamed to borrow if it's for something important, like education, medical needs, or starting a small business.

Female, Zamboanga del Sur, 18-25

Unlocking Dual-Earner Nuclear Families

To connect meaningfully with dual income families, businesses must consider how these households operate through shared responsibility, coordinated planning, and a drive for lasting stability. With both partners contributing financially and managing the home, their decisions reflect a constant balancing act between day-to-day obligations and long-term aspirations. Solutions that support this joint effort, reduce vulnerabilities, and reinforce their partnership will be most relevant.

Watch Patrick, Maxine, and their family's story

Homeownership centered around a couple

Since homeownership is a dream for nuclear families with dual earners, real estate developers should need to remember that owning a home is a both a practical need and an emotional milestone. Projects that offer flexible financing centered around two earners can appeal to their vision of owning a house together.

Tailored financial tools

Financial institutions can create tools that reflect their *toka-toka* system within the family, making it easier to manage their expenses. Features like linked accounts with separate bill assignments, shared dashboards, and contribution tracking can support transparency without requiring full income pooling. These tools help families stay organized while respecting individual roles in the household's financial setup.

SOLO PARENT: Standing Strong for the Family

Bernie, a BPO operations manager, embodies strength, resilience, and unconditional love as a single mom tirelessly providing for not one, but two families. Bernie raises two sons: Marius, her 23-year-old eldest, and Timothy, her spirited seven-year-old diagnosed with mild autism. Their household includes Irene, their trusted house helper of five years whom Bernie warmly describes as family, alongside Irene's partner Tisoy, and their eight-month-old baby. "My family is modern and inclusive," Bernie lovingly describes, highlighting how their home thrives in openness and acceptance.

Bernie's days are demanding. Working the graveyard shift since 2006, she returns home each morning determined to be actively involved in Timothy's daily routine—sharing breakfast, assisting with his schoolwork, and ensuring he always feels her support despite her taxing schedule. "I try as much as I can na magkaroon ng part sa daily life ng mga anak ko, especially kay Tim (I try as much as possible to be a part of my sons' daily life, especially Tim's)," Bernie affirms. For her, missing Timothy's therapies is unimaginable: "*Hindi pwede sabihin ko na, 'Next time ka na mag-therapy kasi wala tayong budget.' Hindi pwede yun* (I can't say, 'Let's just go to therapy next time since we don't have the money.' That's not okay)," she emphasizes.

Bernie relies greatly on Marius, whose maturity and financial prudence are well beyond his years. Though she shoulders the financial responsibilities, Bernie consistently consults him on major purchases. Marius serves as her reminder to remain budget-conscious, grounding her decisions in reality, a role he has gracefully adopted when he stepped in as the family's primary earner during Bernie's bout with clinical depression during the pandemic.

Irene, a constant source of support, meticulously manages the household budget, stretching every peso to ensure there's always enough. "*Pag wala na po yung budget talaga, pagkakasyahin ko po yun, para matulungan ko si Ate kasi parang pamilya ko na sila* (When there's not enough left, I find ways to stretch it so I can help Ate who feels like family)," Irene tenderly shares. It's a sentiment mirrored by Bernie, "Hindi magiging okay ang career ko kung wala si Irene. Pagpasok ako, may peace of mind ako kasi siya yung kasama ni Tim (My career would not be okay if not for Irene. When I go to work, I have peace of mind because she's with Tim)," highlighting their deep mutual trust and dependence.

Solo Parent families like Bernie's navigate a unique reality—one parent juggling multiple responsibilities to cover schooling, daily needs, and even the additional demands of raising a child with special needs. Despite limited time, they intentionally carve out space to share meals, using those moments to solidify bonds. Bernie's family finds strength in each other, constantly adapting. Bernie's unwavering independence is reflected in how she manages financial strain: turning first to side jobs and formal institutions before considering seeking help from family or friends.

The challenges Bernie faced, including financial setbacks, her health scare, and Timothy's bullying experiences in their previous neighborhood, demanded immense sacrifice and courage. Yet Bernie's vision remains clear: a future where Timothy grows independent, supported by consistent therapy and a nurturing environment; and where Marius realizes his potential upon graduating with a degree in Computer Science from UP Diliman. Her hope echoes in her voice when speaking of her sons: "*Yung pangarap ko sa kanila, makatapos sila ng pag-aaral. Maging independent sila, maging successful* (My dream for them is for them to finish school, to be independent, and to be successful)," she affirms.

Bernie's life symbolizes the quiet strength and fierce determination of countless solo parents. Bound by resilience, love, and courage, she consistently moves forward, turning hardship into hope, reminding her children—and herself—that together, they can overcome anything.

Watch Bernie and her family's story

During weekdays, I don't get to eat breakfast with them, but I make sure I'm here for dinner and they wait for me to arrive most of the time. On weekends, I spend it with them as much as possible unless I have a side hustle that I need to attend to."

Female, Metro Manila, 26-35

Sa totoo lang, nakakatakot magising isang araw na hindi mo na kilala kapamilya mo. Kasi lahat kami sobrang busy baka sa sobrang focus sa trabaho, makalimutan na ang isa't isa.

To be honest, it's frightening to wake up one day and realize you no longer know your own family. Because all of us are so busy, and with so much focus on work, we might end up forgetting each other.

Female, Laguna, 26 – 35

..banks talaga, ayoko mangutang sa tao, that's my last resort. usually banks talaga. Currently, wala namang utang. Bahay pero housing loan naman yon. credit card pero nababayaran naman, so parang di sya utang.

...I really prefer banks, I don't like borrowing from people—that's my last resort. Usually, it's really banks. Currently, I don't have any debt. There's the house, but that's through a housing loan. I also use a credit card, but I pay it off, so it doesn't really feel like debt.

Female, Pasig, 46-55

Pangarap ko dati na balikan ako ng asawa ko dati para mabuo ang pamilya. Ngayon, ayaw ko na. Masaya na kaming 2; we're not meant to be talaga. We grew apart and that's life.

My dream before was for my spouse to come back so our family could be whole again. Now, I don't want that anymore. We're both happy now; we really weren't meant to be. We grew apart, and that's life.

Female, Pasig, 46-55

Unlocking Solo Parent Families

For solo parent families, time is their scarcest resource. Every hour spent earning is an hour away from their children. Products or services that reduce the time burden, may it be through convenience, accessibility, or flexibility, will be relevant. What matters most to them is protecting the little time they have with their family.

Stress-free meal solutions

Managing daily meals can be a constant source of pressure. Ready-to-eat foods, quick-service restaurants, and delivery services are highly relevant for Solo Parent households, offering reliable solutions that reduce stress and decision fatigue around daily meals.
These solutions work best when they are affordable and require minimal preparation while remaining nutritious, making them practical for everyday consumption.

Flexible bank loans

Financial institutions could design credit options that help Solo Parents manage their short-term needs. Banks and lenders can extend accessible salary advances, small personal loans, or installment plans, aligning with their preference for formal borrowing sources. Clear terms, simple requirements, and ease of access will be the key to serving this segment effectively.

DUAL INCOME, NO KIDS: Planning Life at Their Own Pace

Ramil and Angie are young partners navigating life's early years together. Ramil works as a warehouse manager, while Angie has a corporate job. They don't have children yet; instead, their affection is lavished upon their two dogs. Angie says, "We get to do everything we want without worrying."

For them, not having children was a deliberate choice they made even before they got married. They wanted to "upgrade" their relationship but knew that they wanted to have a larger safety net before having kids. They worry about not having enough savings, and so are thinking about opening a few small businesses: a "bigasan" or rice retailer or a small laundry shop. They hope to use these businesses to create a sense of financial security that they can then pass on to their future children.

However, beneath their present stability lies a shared sense of cautiousness. Ramil openly expresses anxiety, particularly about career uncertainties and sudden shifts: "My greatest fear is sudden changes regarding work." Angie echoes this sentiment, highlighting how they carefully weigh each financial decision and borrow cautiously. "Loaning is good as long as you can pay for it," they both agree, reflective of their responsible approach to financial management.

Their ultimate aspiration is straightforward yet meaningful—home ownership. For them, it's not merely about having a physical house, but securing a space where they can freely express themselves and establish a foundation for future family plans. "Our dream is to move into a home of our own and enjoy the freedom to live life on our own terms," Ramil shares confidently. While they aren't rushing into having children, they recognize home ownership as a crucial stepping stone. Until then, it's about the dogs.

Couples like Ramil and Angie symbolize the rising phenomenon of dual income, no kids (DINK) households in the Philippines. They stand at the exciting yet daunting crossroads of adulthood—striving for financial security while cautiously deferring heavier responsibilities. Pets often serve as emotional anchors, a comforting presence as couples like them navigate the complexities of adulthood. They meticulously plan and prudently borrow, aware of life's unpredictability, yet hopeful for what the future holds.

For DINKs, the present revolves around stability, and the future brims with possibilities. They savor the balanced partnership, sharing simple yet significant daily routines that strengthen their bond. Ramil beautifully encapsulates this by saying, "Freedom to do what we want is our greatest value." However, they also confront uncertainties about their future. Worries about job stability, readiness for parenthood, and financial preparedness are constant companions. Ramil acknowledges, "The status quo is good, but the future, we're not sure," reflecting their thoughtful awareness of the transient nature of stability.

Yet, optimism guides them forward. They remain steadfast in the belief that through careful planning, shared effort, and unwavering support for each other, they can create a life that resonates with their deepest aspirations. Angie warmly shares their shared outlook: "As long as we stick together, we know we'll figure things out," underscoring the trust and belief they place in each other.

For Ramil and Angie, their journey is about finding the delicate equilibrium between present joys and future dreams, fostering an atmosphere of love, trust, and optimism as they confidently move forward, one carefully planned step at a time.

[I'm worried about] having a kid when we are not financially prepared.

Male, Cebu, 26-35

Unlocking DINKs

To engage dual income couples without children, businesses must understand their current priorities and transitional mindset. These households often enjoy more disposable income and flexibility, but they also carry underlying concerns about future changes such as parenthood, homeownership, or career shifts. Solutions that support both their present lifestyle and their evolving goals will feel timely and relevant.

Pet-centered products and services

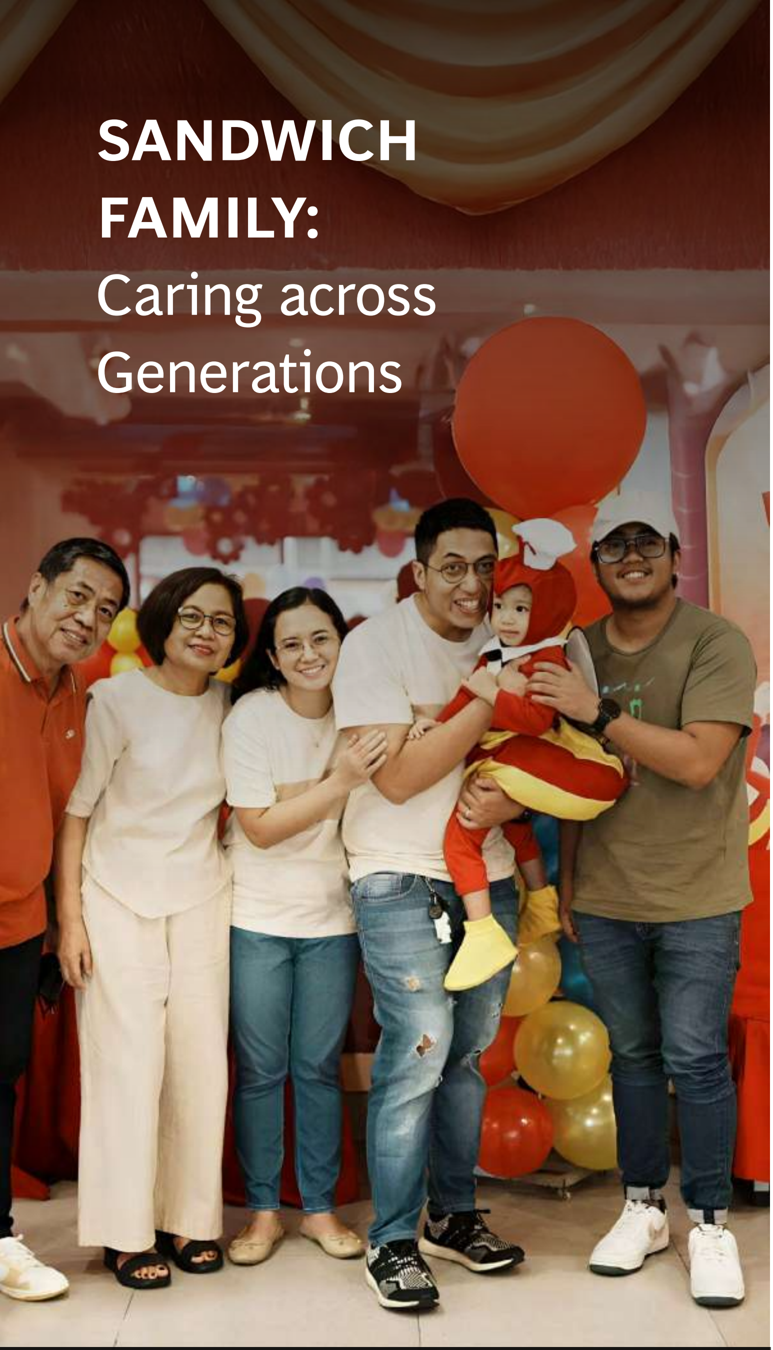
Pets often take the role of children in these households, leading to consistent demand for high-quality pet food, grooming, vet care, and accessories. Businesses can offer pet wellness subscriptions, breed-specific products, or pet insurance tailored for young, working couples who treat their pets as family.

Flexible financial plans for life transitions

Financial institutions can support these couples with short-term loans, flexible savings accounts, or entry-level investment plans geared toward future milestones. Whether they're preparing for parenthood, a home purchase, or career changes, tools that balance flexibility with structure can help them stay confident while navigating uncertainty.

Watch Ramil & Angie's story

SANDWICH FAMILY: Caring across Generations



Gelo, an aircraft maintenance engineer, and Jenica, a fintech senior consultant, share their bustling home in Antipolo with Gelo's parents, their firstborn Xavi, and an eagerly anticipated second child. At 29 and 30 years old respectively, they live a life balancing professional responsibilities with heartfelt family moments, aiming to carve a better future for themselves and their children.

Alongside full-time jobs, they engage in side hustles, including lending gadgets, small-scale loans, and buy-and-sell ventures. Though these additional income streams aren't always steady, Gelo and Jenica continue to explore opportunities that can help their family.

Despite their busy careers, they dedicate as much time as possible to their son, Xavi, who proudly declares, "Papa fixes things and drives the car. Mama takes care of me." He happily recounts how the whole family, including his grandparents, actively participates in playtime, stating, "Everyone helps each other." Jenica emphasizes, "*Talagang bonding na namin lahat yung paglalaro kay Xavi* (Playing with Xavi has become our main family bonding activity.)"

Living in a sandwich household, Gelo's parents provide substantial support, managing most household chores and childcare, giving the young couple extra time to spend with Xavi. "*Most yung gawaing bahay, yung parents ko na ang gumagawa. Busy kami sa trabaho, kaya thankful ako na nandiyan sila para tulungan kami* (Most of the household chores are handled by my parents. We're busy at work, so I'm thankful they're there to help us)," Gelo gratefully shares. Xavi fondly mentions how his lola cooks "the best vegetables in the whole world," emphasizing the family's closeness and care.

Their deep-rooted gratitude extends beyond practical support. Gelo and Jenica acknowledge that their parents' help has allowed them to navigate challenges smoothly, from hospital bills to emergencies. Yet, underlying their daily happiness is a constant worry for their family's health. Gelo admits, "*Ang pinaka-inaalala ko is yung health namin. Sana nandito pa kami hanggang lumaki sila* (Our greatest concern is our health. I hope we'll still be around when they grow up.)" Past health scares with Xavi have heightened their vigilance and fostered a deep sense of gratitude, urging them to prioritize health and emergency funds.

Their dreams remain grounded yet heartfelt—building a comfortable life for their parents and children, owning a home, starting a stable business, and ensuring ample family bonding. Gelo dreams of "*makita ko lang yung family ko kumakain sa isang table, masaya, walang inaalala kahit ano* (just seeing my family eat at one table, happy and worry-free)." Meanwhile, Jenica aspires for a family environment where communication remains open and supportive, envisioning a future where their children can freely share their lives with them.

Xavi, at age four, has big dreams too. He enthusiastically shares his wishes: "I want to be a doctor, a teacher, a nurse, and something that digs up dinosaur fossils... I also want to be an astronaut!" When asked about his wish for his new sibling, he lovingly says, "I'm going to take care of you when you go out!"

Together, Gelo and Jenica's family narrative exemplifies the resilience and warmth that characterize Filipino sandwich families—intergenerational households bound by mutual care, shared aspirations, and a deep-rooted faith. Amid life's complexities, their love for each other remains their strongest asset, keeping them hopeful and driven as they navigate towards the future, one shared dream at a time.

Kahit anong mangyari, tulungan hanggang huli; Walang bilangan ng gawain, kung ano ang kaya, yun ang gagawin.

No matter what happens, we help each other until the end; we don't keep count of tasks—whatever each person can do, that's what they'll do.

Male, Marikina, 36-45

Unlocking Sandwich Families

To effectively engage sandwich families, businesses must understand their desire for health security, financial stability, and family-centered living. These households are responsible for caring for two generations, their children and their aging parents, making them more exposed to risks of medical emergencies and income shocks. Solutions that protect the well-being of multiple generations and honor their aspiration to provide comfort for their parents and family will be the most effective.

Elderly Health Care Solutions Designed for Middle Generation

Retirement and health care products that support the well-being of elders can ease both emotional and financial pressure but also need to be addressed to the middle generation. Services like pension savings plans, in-home care options, and elder-focused wellness packages allow families to better take care of their parents without losing stability.

Flexible payment solutions

Businesses can ease the financial strain in sandwich families by offering tailored payment options, such as staggered payment options, delayed billing for essentials, or flexible household subscriptions, to ease immediate financial burdens without turning to their parents for support. These tools give families more breathing room, helping them manage costs independently while preventing hiya and reducing financial dependence on their elders.

Watch Gelo, Jenica, and their family's story

EXTENDED FAMILY: Pooling Strength Together

Ghia, a public high school teacher specializing in music, lives in Bayanan, Muntinlupa, with her 20-year-old daughter, her 70-year-old mother Tessie, and her younger sister. As the main earner, she carries most of the financial burden, juggling day-to-day expenses and monthly bills. But when larger needs arise, the whole family steps up to contribute or *ambag*.

Their home has long stood as a center of warmth and togetherness, where siblings frequently gather despite busy lives, keeping in touch through constant group chats and video calls. "*Ang family ko ay close. Kaming magkakapatid, super close kami kasi nasanay kami na lagi kami magkakasama* (We siblings are very close because we're used to always being together)," Ghia shares warmly.

Yet, this closeness also means shared burdens. When their father suffered a severe heart attack, the family had to pool together ₱700,000 for his angioplasty, an experience that demanded enormous sacrifice and stretched their resources thin. "*Nagambagan kami... yung mga kapatid ko nag-loan sila para makapagbigay* (We pooled money... my siblings even took loans to contribute)," recalls Ghia, emphasizing how each family member made personal sacrifices, canceling travel plans and reducing spending to afford the treatment.

For Ghia and her family, *ambag-ambag* is more than a financial practice; it embodies their mutual love, obligation, and resilience. "*Pag nandoon ka na sa sitwasyon na 'yun, hindi mo na iisipin yung gastos. Iisipin mo na lang na masave yung buhay pa niya* (When you're in that situation, you don't think about expenses anymore. You only think about saving his life)," Ghia affirms.

In extended Filipino families like theirs, *ambagan* remains central, reflecting unity and solidarity during emergencies. Still, tensions can naturally arise since contributions are rarely equal, often shaped by hierarchy, age, and earning capacity. Tessie admits, "*Mas mabuti pala 'yung madami kang anak. Marami yung mag-aambag ng tulong* (It's better to have many children; many will help contribute)," highlighting both strength and complexity within the practice.

Despite life's uncertainties, Ghia and her family hold onto simple yet profound dreams: to create a shared space where everyone can live together happily. "*Siguro yung magkaroon kami ng lugar na nandoon kami lahat, sama-sama kami, masaya kami* (Perhaps for us to have a place where we're all together, happy)," Ghia envisions. Their aspiration is not just material comfort but the warmth and security that family presence can offer.

Within the weight of financial responsibility lies their strength. The siblings lean on each other emotionally and practically, guided by the steadfast leadership of their eldest sister. "*Pag sinabi ni ate, maghahati-hati tayo, wala nang makakalusot* (When our older sister says we'll split the costs, nobody can escape)," Ghia smiles knowingly, underscoring how mutual support defines their family dynamic.

As a teacher and mother, Ghia's primary wish is for her daughter to finish her studies and live a fulfilled life, reinforcing how sacrifice becomes second nature to parents like her: "*Kung may gastos ang anak ko, ako na lang magtitipid sa sarili ko para lang maibigay ko sa kanya* (If my daughter has expenses, I'll tighten my own belt to provide for her.)"

Ghia and Tessie's family story is one of deep-rooted solidarity, resilient faith, and unwavering dreams. They demonstrate that strength does not lie in the absence of struggle, but in standing together, carrying one another forward—reminding each other daily that no one gets left behind.

If I remember correctly, since si ate pa lang ang working, tumutulong siya sa wifi. Yung mom ko tintry saluhin both electricity and water, pero yung granddad ko tries to help because he's used to be the provider despite being retired now. Yung mga tito and tita and cousins ko also help pay for their own water and electricity.

If I remember correctly, since only my older sister is working, she helps pay for the Wi-Fi. My mom tries to cover both electricity and water, but my granddad also pitches in because he is used to being the provider, even though he's already retired now. My uncles, aunts, and cousins also help by paying for their share of water and electricity.

Female, Rizal, 18-25

Unlocking Extended Families

To effectively target extended families, businesses must understand the dynamics that shape their daily lives—particularly the practice of *ambag-ambag,* where multiple earners contribute to shared expenses, and the realities of living in a large, multigenerational household. Products and services that align with collective decision-making, shared consumption, and space constraints will be far more relevant to how these families live and spend.

Group loans and savings

Cooperative banks or microfinance institutions can develop group loans and savings schemes that leverage their collective family structure. Group loans, pooled savings accounts, and rotating funds can build on their *ambag-ambag* system, making credit and savings more accessible while reinforcing trust and shared responsibility within the household.

Value-sized and shared-use products

Consumer goods brands can push value-sized packs and shared-use products for big households. With high daily consumption, buying in bulk is the most practical and cost-efficient way to meet the household's needs. Larger pack sizes reduce the need for frequent trips, lower per-use costs, and help ensure that essential items are always available for everyone in the home.

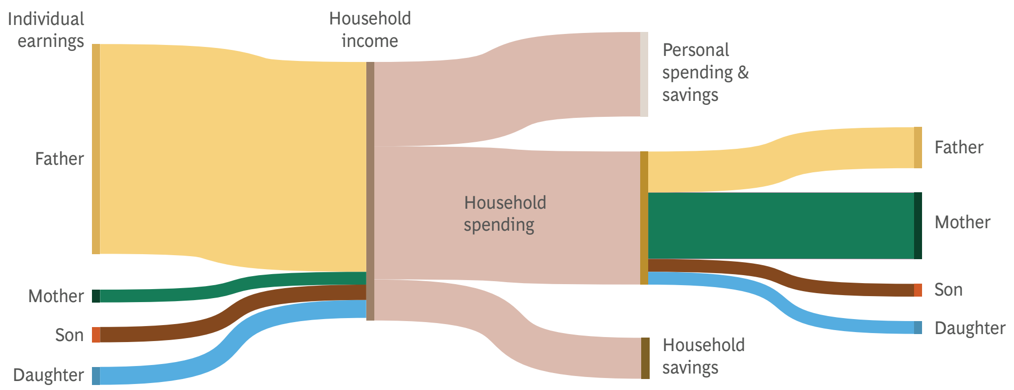
Watch Ghia, Tessie, and their family's story

EXHIBIT 40

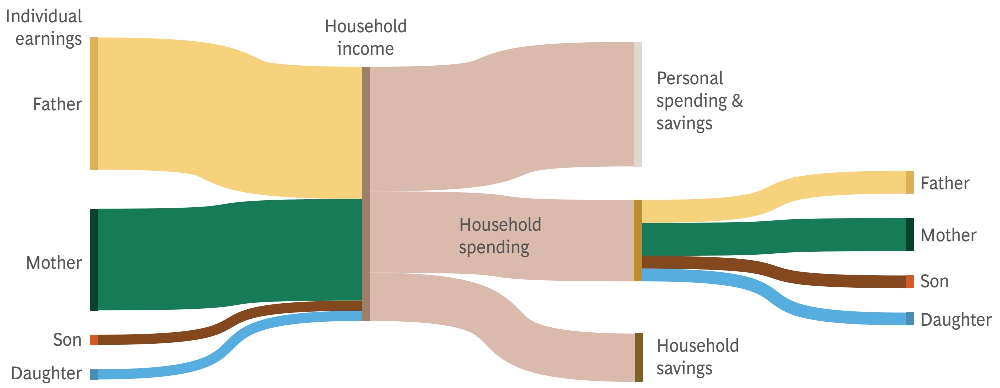
Each family structure exhibits distinct financial patterns and flows

Sankey diagrams by income class

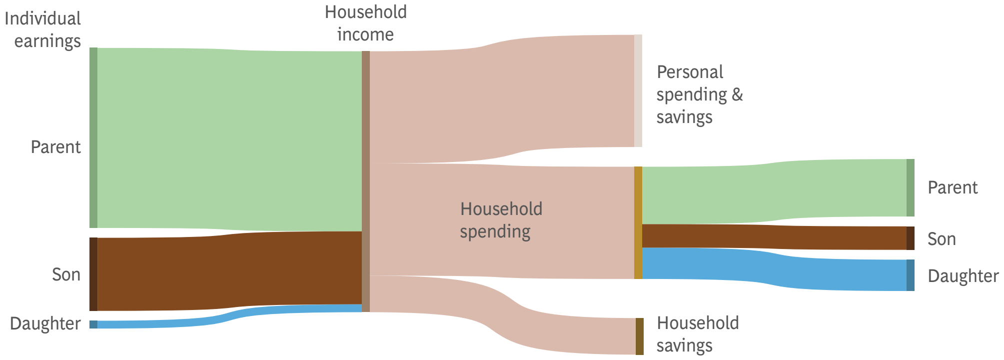
Nuclear (Single Earner)



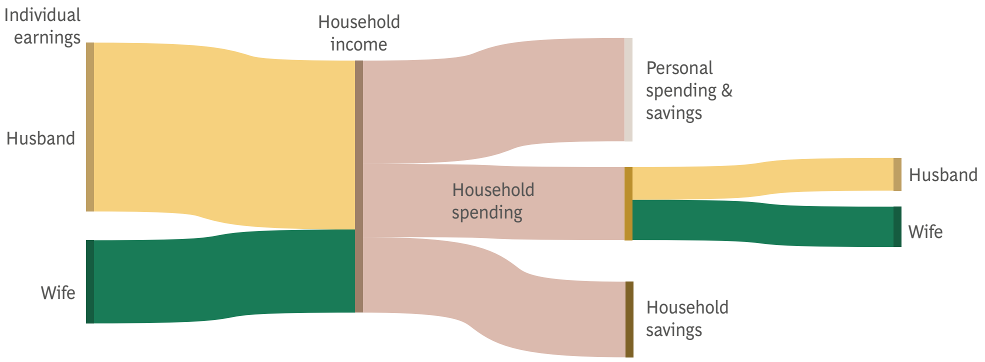
Nuclear (Dual Earner)



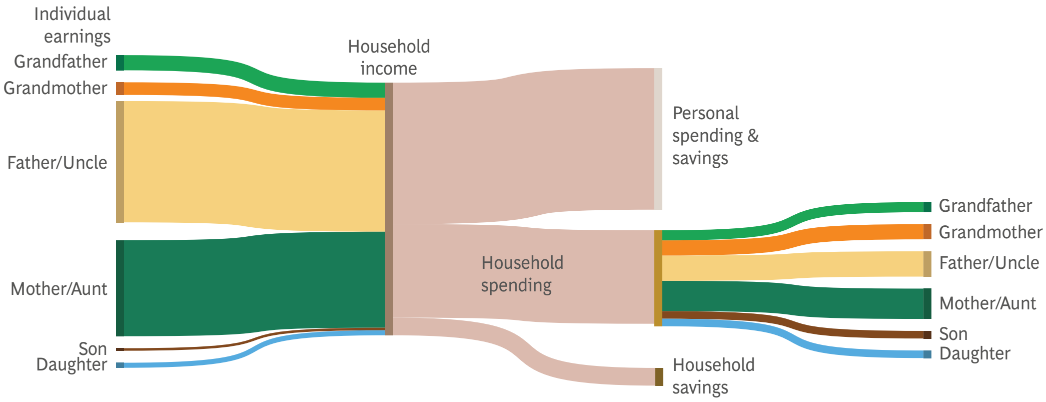
Solo Parent



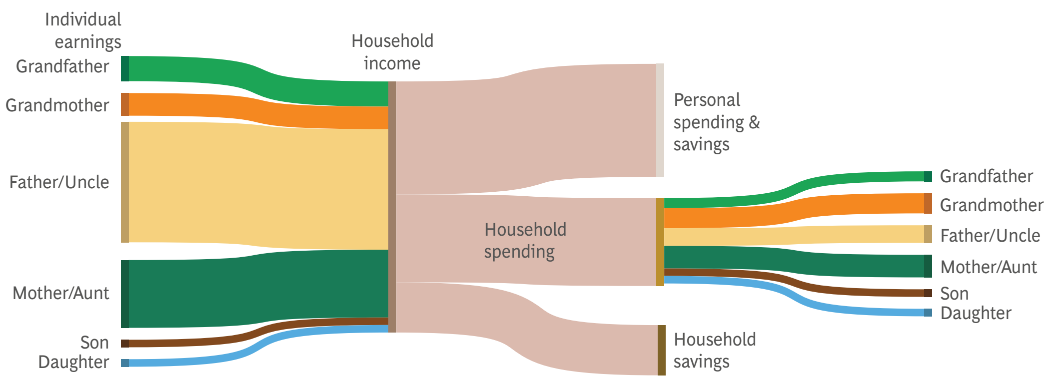
Dual Income, No Kids



Extended



Sandwich



How do family finances move?

To visualize unique family dynamics, the Sankey diagrams map household flows of income, savings, and spending across these structures [Exhibit 40]. They illustrate how income earned by one member is often redirected by another for household needs. Fathers may channel income to mothers, daughters may manage expenses, and grandparents may still contribute to shared essentials. These flows highlight that Filipino households are not linear but collective economies.

In single-earner families, nearly all income comes from the father and flows into household spending, with only few streams left for savings or personal expenditures. Dual-earner families shift this balance: both parents contribute, fathers often more, and the combined pool allows families to cover daily needs while setting something aside together. Even with two earners, income is pooled and managed collectively, showing how progress is measured in shared security rather than individual gain.

In Solo Parent families, most income comes from the lone parent, with the son contributing more visibly than in other structures, highlighting how children in Solo Parent families take on responsibility earlier. Despite this added support, savings remain smaller than in dual-earner nuclear households.

In dual income, no kids households, both partners contribute income that flows mainly into household and personal spending, with clearer streams into savings compared to other structures. With no dependents to support, they are able to build a stronger buffer, revealing how life stage and family structures affect the pace at which financial stability can be achieved.

In extended families, fathers and uncles are the largest contributors, but mothers and aunts also provide a significant share of income. Most of this larger pool is absorbed by household spending, while the stream into savings is the smallest among all family structures—thinned out by the number of people relying on and drawing from it. This dynamic creates collective resilience, but also leaves households highly vulnerable to financial instability.

In sandwich families, the father is the largest income contributor, with grandparents and mothers also adding to the pool. Despite having multiple streams of income, household savings are still relatively small, as more people depend on the same pot—showing how intergenerational obligation sustains the household but constrains its ability to build financial stability.

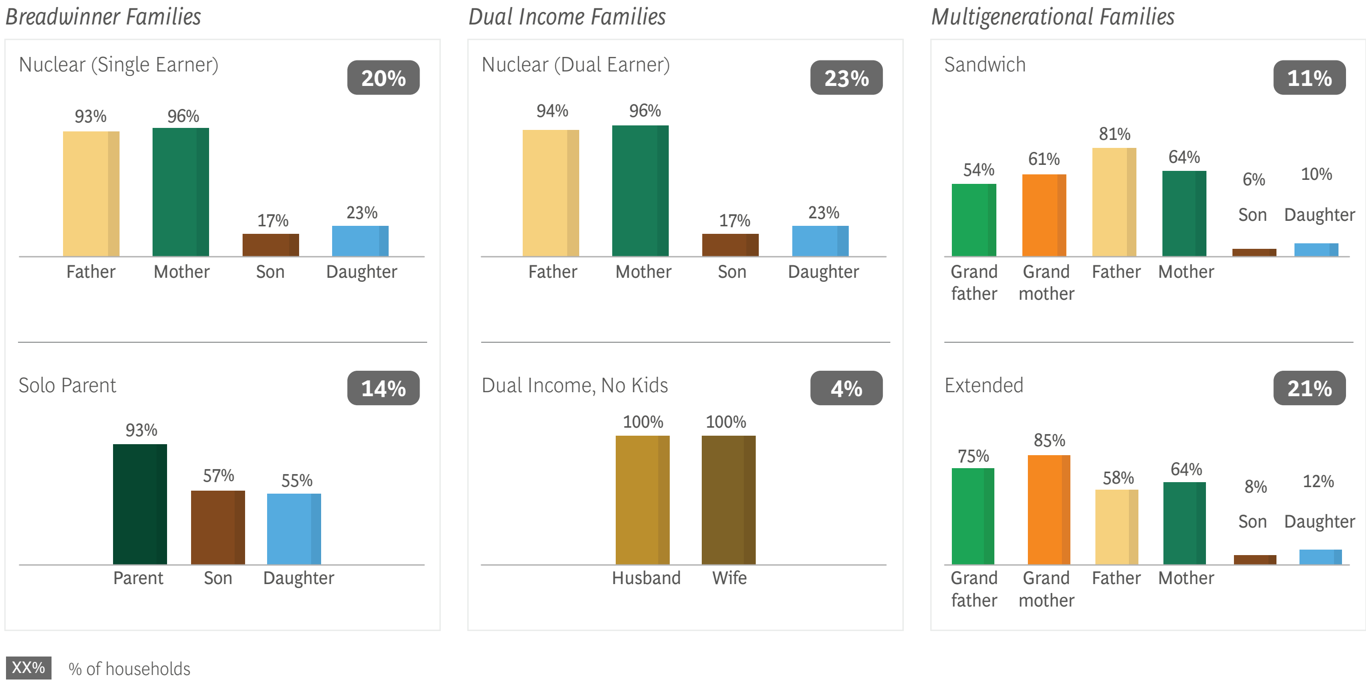
Earning and Decision-Making Across Family Structures

To illustrate how family decisions and earning responsibilities are shaped, the diagrams below map the distribution of roles and contributions across different household structures. They highlight how roles evolve distinctly over time, reflecting deeper Filipino values of unity, shared responsibility, and adaptability through life's shifting circumstances. Fathers may lead financial decisions, mothers often manage daily expenses, and grandparents still actively participate in household choices. These patterns demonstrate that decision-making in Filipino families is rarely individualistic; rather, it reflects collective efforts toward shared stability and aspirations.

EXHIBIT 41

Parental roles dominate across most family structures, with limited involvement from children

Involvement in Priorities by Family Structure

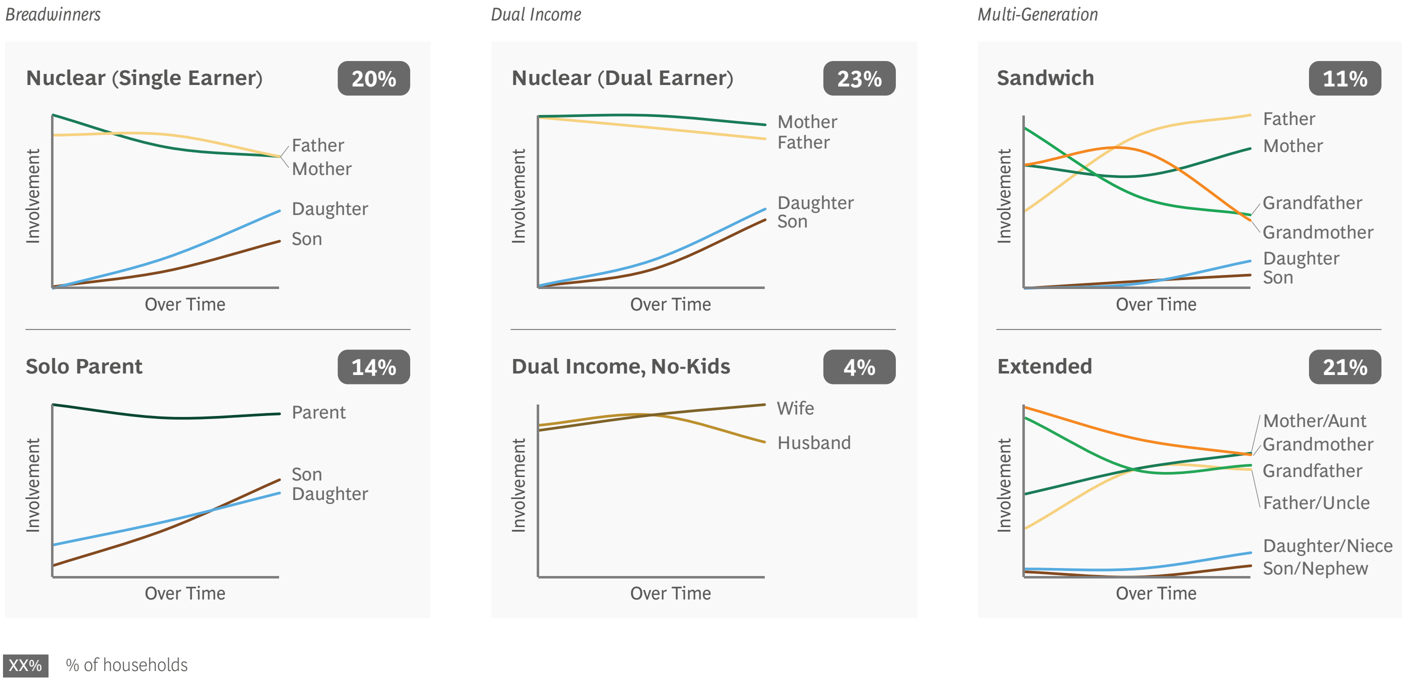


Question: Who are involved in deciding what the household's top priorities should be?
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

EXHIBIT 42

Children's involvement in family priorities steadily rises over time, especially in solo and nuclear households

Involvement in Deciding Priorities by Family Structure over Time

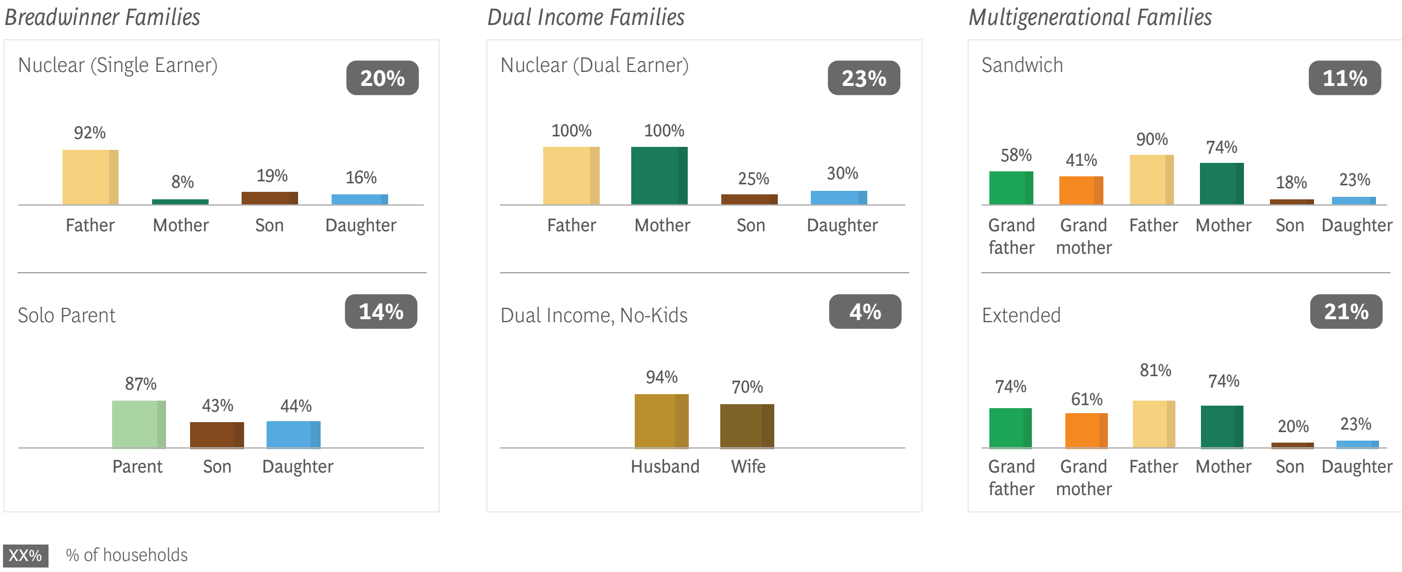


Question: Who are involved in deciding what the household's top priorities should be?
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

EXHIBIT 43

Parental income remains dominant, with broader support in multigenerational and solo households

Involvement in Earning by Family Structure

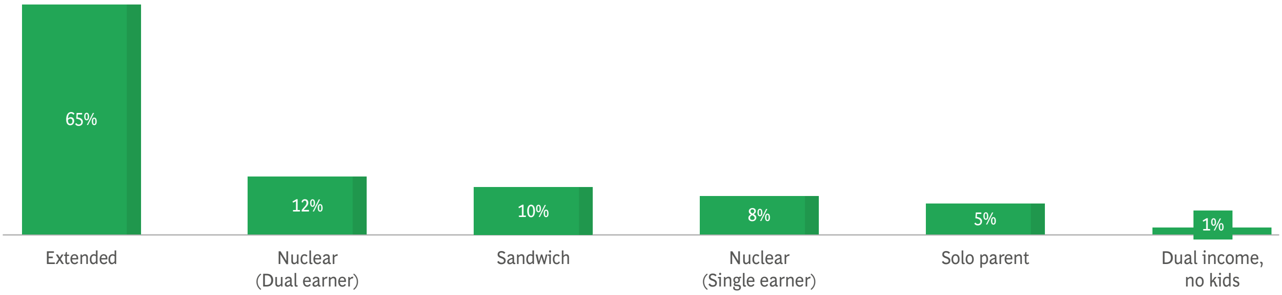


Question: Please help us understand your household better. For each member, provide the following details: primary occupation status; How much does this member personally earn in a typical month?
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

EXHIBIT 44

OFWs can be found across all kinds of family structures

OFWs by Family Structure



Question: How would you describe this member's living arrangement in relation to the main household?
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

Overseas Filipino Workers: Quiet Pillars Across Borders

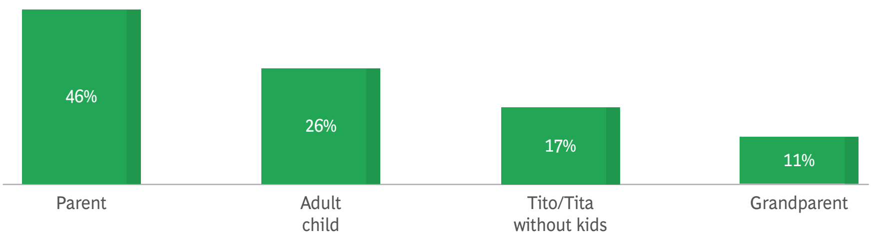
These six household types offer valuable insights, yet they do not fully encompass the rich complexity of Filipino family life. Many Filipino families include overseas Filipino workers (OFWs), whose physical absence profoundly reshapes household roles and responsibilities. Although OFWs commonly belong to extended families—where the presence of trusted relatives provides reassurance—they can also be found across every family type, including Solo Parent households [Exhibit 44].

Being an OFW is not tied to any single family role. Parents, adult children, childless aunts and uncles, and even grandparents take on this responsibility to support their families [Exhibit 45]. Yet, among these, parents most commonly step become OFWs, driven by the powerful desire to secure financial stability and a better future for their children, even at the cost of being separated from their families [Exhibit 46].

EXHIBIT 45

OFW is often a role undertaken by parents, but sometimes even by kids

OFWs by Role

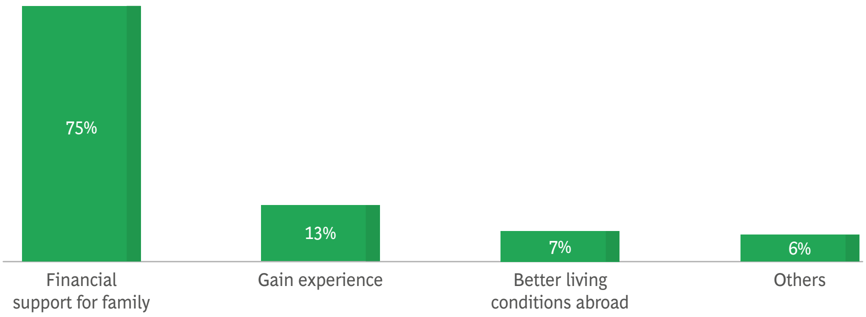


Question: How would you describe this member's relationship to the main household?
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

EXHIBIT 46

Providing financial support is the main reason for OFWs to move abroad

Primary reason to be an OFW



Question: You mentioned that [nickname] is living abroad and is working there currently. What was the main reason for them to move abroad?
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

Despite the distance, OFWs remain closely connected to their families. More than half continue to participate in critical family decisions, while over a quarter remain actively engaged in day-to-day household concerns [Exhibit 47]. Their financial contributions are equally significant, typically accounting for one-third to three-fourths of household income through remittances [Exhibit 48]. An OFW's presence in family life transcends physical absence, anchored firmly in a shared aspiration: to build a future that is more secure, stable, and filled with hope for those they love most.

…ilang taon at sakripisyo ko bilang OFW po napunta po lahat sa pamilya ko at hindi ko naisipang mag-ipon (para sa sarili ko).

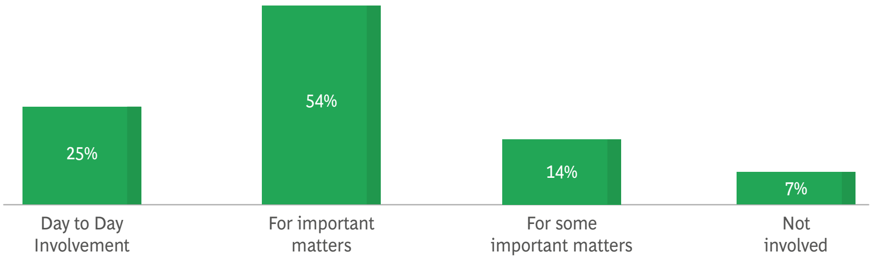
…my years and sacrifices as an OFW all went to my family, and I never thought of saving (for myself).

Female, Pasig, 46-55

EXHIBIT 47

Despite the distance, OFWs remain deeply connected to the family

OFW involvement in household

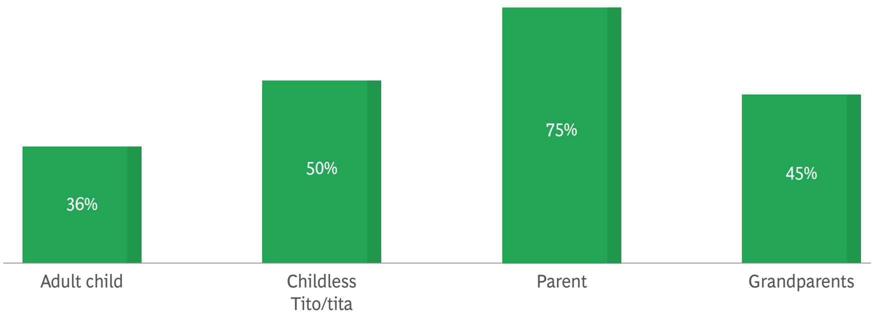


Question: How involved would you say [nickname of OFW] is in household decision making?
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

EXHIBIT 48

Remittances are a crucial part of what OFWs sacrifice to contribute to their family

% of household income contributed by OFWs by role



Question: What percentage of their monthly income does this member contribute to the household's shared expenses? (e.g. groceries, utilities, rent, etc)
Source: BCG Survey on the Filipino Family, June 2025 (n=1515)

Final Reflections

Walk through any Filipino household and you will see layers of shared life. A grandmother prepares a meal not only for herself but for everyone under the roof. A mother sets aside a part of her salary for the next tuition bill. A daughter weighs in on which appliance to buy because she will use it daily. A father decides whether to delay his own medical checkup so the family can afford better food this week. These are not isolated choices; they are the fabric of decision-making in the Philippines.

Our survey shows what culture has long suggested: the Filipino family does not think in terms of "mine" and "yours." It thinks in terms of "ours." Priorities are defined jointly. Resources are pooled. Sacrifices are shared. In moments of hardship, it is the family that absorbs the shock. In moments of aspiration, it is the family that carries the dream.

The implications are profound. For companies and policymakers, understanding the Filipino family means rethinking the units we observe and analyze. To serve Filipinos well, leaders must start from the household. Five truths stand out:

First, the consumer is not an individual but a household coalition.
Filipino families make most decisions collectively. Designing products, services, and campaigns for a lone decision maker risks missing the realities of shared influence. Could it be time to shift from designing consumer value propositions to identifying family value propositions instead?

Second, health remains the household's deepest vulnerability.
Given their past financial and emotional experiences, families fear that even modest emergencies can destabilize them. Companies and policymakers must design protection that is preventive, affordable, and family-oriented.

Third, aspirations are modest but they symbolize dignity.
For many families, small upgrades—a better meal, a short vacation, grocery shopping without a calculator—carry enormous weight. Businesses and policies that elevate everyday life will resonate more than luxury positioning.

Fourth, household structures shape economics.
Sandwich families, dual income, no kids households, and extended households operate with different flows of money and influence. Segmenting by family structure, not just income, is essential for relevance.

Finally, migration reshapes family structures without breaking them.
OFWs remain relevant figures in family dynamics despite their absence, sustaining households financially and staying involved in family decisions. Any policy or service that overlooks the sacrifices and support of OFWs misses the lived reality of many Filipino families.

Our report last year, *The Filipino Dream,* revealed that individuals most often aspire for stability in health. *The Filipino Family* deepens this truth: health, savings, and nourishment are not just individual goals but shared priorities of the household. A medical emergency is never just a patient's concern; it is a family's financial crisis. A dream of better food is not just about taste; it is about dignity for everyone at the table.

As the Philippines continues to change, with incomes rising and structures shifting, this truth will remain constant. Families will continue to sit at the center of decision-making. To serve Filipinos well — whether in business, policy, or community — we must start from that center. The Filipino family is not only a cultural symbol. It is the country's most important economic actor, its most reliable safety net, and its most enduring source of resilience. To understand it is to understand the Philippines itself.

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