

The Weight of Gratitude: Filipino Breadwinners' Lived Experiences Within The Context of Utang Na Loob

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Abstract: This study examines the lived experiences of Filipino breadwinners through the cultural lens of *utang na loob* (debt of gratitude), a core Filipino value signifying moral obligation and reciprocity. Using a qualitative phenomenological approach, the study explores how *utang na loob* influences the emotional, financial, and psychological well-being of Filipino breadwinners. Data were collected through semi-structured interviews with eight participants who identified as primary family providers. Findings reveal that breadwinners grapple with feelings of guilt, perpetual responsibility, and emotional exhaustion as they navigate the tensions between familial expectations and personal aspirations. Themes such as financial strain, intergenerational obligations, and the cycle of *utang na loob* highlight the dualities of pride and burden inherent in fulfilling familial roles. The study underscores the need to reassess familial expectations and support systems to balance individual well-being with familial obligations.

Keywords: Breadwinners; Debt of gratitude; Filipinos; Interpretative Phenomenological Analysis; Lived Experiences; utang na loob; Filipino culture, Philippine tradition



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Introduction

Utang na loob, often translated as "debt of gratitude," is a core Filipino cultural value that emphasizes moral obligation and reciprocal exchange. It reflects a deeply rooted commitment to repay acts of kindness or support, often transcending monetary value and extending to emotional or social reciprocity (Enriquez, 1992). More than an act of repayment, utang na loob encapsulates the interconnectedness of Filipino relationships, where fulfilling obligations is seen as both a duty and a means to strengthen bonds within families and communities (Mangahas, 2011). This concept is grounded in the Filipino worldview of kapwa (shared

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identity), which fosters collective responsibility and interdependence (Pe-Pua & Protacio-Marcelino, 2000).

Filipino breadwinners, defined as individuals who bear the primary responsibility of financially supporting their families, often experience the weight of *utang na loob*. Breadwinners navigate multifaceted roles, providing not only economic sustenance but also emotional and moral support (Adrian, n.d.). This role is culturally significant in the Philippines, where family members often rely on breadwinners to fulfill collective needs and maintain familial stability (Camacho et al., 2012). For many breadwinners, *utang na loob* becomes a driving force behind their sacrifices and decisions, as they feel compelled to repay their parents or extended family for previous acts of care and support (Tuazon, 2020).

Furthermore, previous research underscores how *utang na loob* shapes the experiences of breadwinners. Current literature also highlighted how breadwinners derive a sense of fulfillment and purpose from fulfilling familial obligations, yet they often experience emotional strain when these expectations become excessive (Dela Cruz and Barrios, 2019). Similarly, it is found that breadwinners who are deeply embedded in *utang na loob* dynamics may struggle to assert personal boundaries, resulting in feelings of guilt, exhaustion, and frustration (Santiago and Reyes, 2017). Moreover, the interplay between *utang na loob* and financial obligations can exacerbate stress, as breadwinners prioritize family needs over personal aspirations (Alvarez & Garcia, 2021).

However, not all perspectives align on the impact of *utang na loob*. Existing studies identified a generational shift, noting that younger breadwinners tend to approach *utang na loob* with more flexibility, focusing on achieving personal goals alongside fulfilling familial duties (Labrador, 2021). Meanwhile, another narrative argues that the moral obligations tied to *utang na loob* can sometimes perpetuate toxic dependence within families, creating cycles of financial strain and emotional manipulation studies by (Bautista and Luna, 2018). These contradictions highlight a gap in understanding how breadwinners balance traditional expectations with their evolving identities in a modern context.(Renz Marion Gavino et al., 2023)

To deepen our understanding of these insights, it is essential to explore the nuanced interplay between *utang na loob* and the breadwinner's role. This intersection represents a rich ground for examining how Filipino cultural values shape individual and familial dynamics. Breadwinners stand at the center of cultural tradition and contemporary challenges, navigating the dual pressures of meeting familial obligations and pursuing personal growth.(Enriquez, 1978)

Building upon this foundation, the present study investigates the lived experiences of Filipino breadwinners through the lens of *utang na loob*. Specifically, it seeks to answer: (1) How do Filipino breadwinners perceive *utang na loob* in the context of their roles? (2) What are the emotional and psychological impacts of *utang na loob* on their well-being? (3) How do they reconcile familial expectations with personal goals? This study employs a qualitative

phenomenological approach, utilizing in-depth interviews to uncover the intricate realities of breadwinners' experiences within this cultural framework.(Dizon et al., 2025)

Understanding Utang na Loob

The term “Utang na Loob” combines “utang” (debt) and “loob” (inner self or will), reflecting an internalized sense of obligation. It arises when an individual receives significant assistance or favor, creating a moral imperative to reciprocate.(Isaac, 2021) This reciprocity is not merely transactional but is deeply rooted in personal and social ethics, aiming to strengthen communal bonds (Jusay, 2021). Furthermore, Utang na loob is a central value in the Philippines that signifies a debt of gratitude – an obligation to reciprocate a favor or kindness. It is not merely a transactional exchange but a complex social contract that emphasizes loyalty, indebtedness, and maintaining harmonious relationships (Enriquez, 2015). Utang na loob is grounded in the Filipino concept of *kapwa* (Matienzo, 2017), which refers to the shared self, where one’s actions are deeply interconnected with the well-being of others. The concept encourages reciprocal exchanges, promoting a social fabric where individuals are obliged to return help or favors, often in ways that transcend financial or material repayment.(Jusay & Cerna, 2021)

In cultural evolution and generational perspectives, as family structures in the Philippines have changed due to urbanization, migration, and modern economic pressures, so too has the way utang na loob is experienced and interpreted. Recent studies suggest that younger generations may view utang na loob more individually, focusing on personal well-being and self-actualization, while older generations continue to prioritize communal obligations and family support (Labrador, 2024). Furthermore, it is also noted that contemporary breadwinners, especially those with careers or higher education, experience a tension between upholding traditional values of reciprocity and adapting to a more individualistic worldview (Labrador, 2024). This dynamic reflects the broader societal shift where personal achievement and career success are becoming more important, yet familial and cultural obligations still loom large.(Liboon et al., 2024)

Moreover, the emotional impact of utang na loob is compounded by the Filipino concept of *hiya* (shame). Failure to fulfill these obligations may lead to social stigma, as breadwinners feel that they have not lived up to the expectations of their family or community (Reyes, 2022). The fear of being perceived as ungrateful or neglectful can exacerbate the emotional burden, creating a cycle of stress and self-blame.(Mabaquiao Jr & Piamonte, 1961) While utang na loob fosters social fabric, it also presents ethical challenges. The obligation to reciprocate can lead to moral dilemmas especially if the benefactor’s expectations conflict with the individual’s values or societal norms (Mabaquiao and Piamonte, 2024). Current studies reassess the ethics of Utang na Loob, highlighting the need to balance personal integrity with social obligations.

While utang na loob is a valuable trait that promotes reciprocity and strengthens community bonds, it is crucial to understand its potential for misuse (Quintana and Labrador, 2024). The pressure to repay debts of gratitude can sometimes be exploited, leading to manipulation and unhealthy social dynamics (De la Peña, 2024). It is essential to instill a

balanced perspective, emphasizing that utang na loob should stem from genuine goodwill rather than being perceived as burdensome obligation (Quintana and Labrador, 2024).

Filipino Breadwinners

The dynamics of breadwinning extend beyond mere financial contribution, influencing individual performance, pay equity, and overall well-being. Primary breadwinners, those who contribute the majority of household income, are often expected to outperform their counterparts. This expectation stems from traditional household specialization theories and societal norms. Conversely, secondary breadwinners may experience pressure or be perceived as less committed to their careers, potentially leading to lower performance evaluations (Manchester et al., 2018).

In Filipino society, the term "breadwinner" traditionally refers to the individual who primarily provides financial support for the family. (Hoel & Cooper, 2000) The role of breadwinner significantly influences an individual's self-identity. Breadwinners both male and female, often face considerable stress due to the financial pressures that come with supporting a family. A study on the psychological well-being of Filipino breadwinners showed that many Filipino breadwinners experience elevated levels of anxiety, depression, and stress due to the dual burden of being the primary financial support while also being expected to fulfill other familial and social roles (Nene et al., 2023).

Furthermore, the Filipino breadwinner's role is not solely about providing financially but also about navigating the emotional complexities tied to cultural expectations. The pressure to meet these obligations can lead to stress, guilt, and feelings of being overwhelmed (Reyes, 2022). This can lead to feelings of inadequacy and guilt, as the breadwinner may perceive themselves as failing to live up to family and societal expectations (Rungduin and Rungduin, 2015).

Utang na Loob in the Context of Filipino Breadwinners

Utang na loob is a Filipino cultural value that represents a reciprocal bond, where one person feels indebted to another for a favor or assistance. It often extends beyond mere transactional exchanges to a deeper sense of moral and emotional obligation. Utang na loob operates within a framework of kapwa (shared identity), where mutual respect and compassion influence interactions (Encarnation and Rachinski, 2017). This concept often dictates the behavior of Filipino breadwinners, who may feel compelled to fulfill family and social expectations even at personal cost.

Filipino families are known for their close-knit ties and the prioritization of family needs in decision-making. Adult children are often expected to provide assistance to their parents, especially as they age. This expectation places significant responsibility on breadwinners, who are often driven to secure education and career success to support their families. The cultural ideal of utang na loob obliges them to reciprocate their parents' efforts, demonstrating respect and fulfilling family commitments (Donato et al., 2023). In Filipino families, utang na loob is not only about financial assistance but can also encompass emotional support,

caregiving, and even spiritual obligations (Cruz, 2020). Breadwinners, who typically provide for their families' material needs, may feel the weight of fulfilling utang na loob in these multiple forms. Their roles are central to the family structure, and their actions often reflect the complex interconnections of family loyalty, moral duty, and social expectations.(Manguiat et al., 2022)

The experiences of Filipino breadwinners are diverse, shaped by family dynamics and socio-economic factors. Informal conversation reveals both positive and negative experiences associated with fulfilling utang na loob (Baculi et al., 2023). Positive experiences often include a sense of fulfillment and strengthened family bonds through providing financial and emotional support (Lim et al., 2023). Breadwinners find meaning in contributing to their family's well-being and ensuring their security. However, negative experiences may involve sacrifices. Breadwinners may face career decisions being dictated by family needs or experience delays in pursuing personal goals such as education or family formation (Baculi et al., 2023). The burden of being the primary provider can also lead to emotional distress.

Psychological Well-being of Breadwinners

The fulfillment of utang na loob can be both rewarding and burdensome. Psychologically, Filipino breadwinners often experience a sense of identity tied to their role as family providers. This sense of identity can contribute to both positive and negative self-esteem (Agustin and Hernandez, 2020). On the positive side, fulfilling familial duties can bring a sense of pride, purpose, and fulfillment. However, it can also create significant emotional distress, particularly when the breadwinner's sacrifices are unacknowledged or unreciprocated (Mercado et al., 2019). Breadwinners may also face stress when their financial resources are stretched thin due to multiple familial obligations, leading to feelings of frustration and resentment (Chavez, 2021). The expectation that breadwinners continuously fulfill their roles without visible appreciation can cause tension within family dynamics and, at times, lead to burnout.(Renz Marion Gavino et al., 2023)

Moreover, breadwinners often report positive feelings associated with providing for their families, driven by love and a sense of responsibility (Casipong et al., 2022). However, the pressure to meet financial obligations can also lead to stress, anxiety, and burnout (Nene et al., 2023). Perceived social support plays a vital role in mitigating these negative effects, with breadwinners who feel supported by their families and communities experiencing higher levels of subjective well-being (Casipong et al., 2022).

Utang na loob plays a central role in the lives of Filipino breadwinners, shaping their responsibilities, decisions, and experiences. While it reinforces family ties and promotes reciprocity, it also presents challenges and potential for misuse. Understanding the lived experiences of Filipino breadwinners within the context of utang na loob requires a nuanced approach, recognizing the cultural complexities and individual variations that influence this significant aspect of Filipino culture. (Parreñas, 2001)

Method

This study adopted a qualitative phenomenological approach to explore the lived experiences of Filipino breadwinners and their perception of *utang na loob*. Interpretative Phenomenological Approach (IPA) was employed to understand the essence of participants' experiences within the cultural and emotional contexts unique to their lives.

Participants

The study involved eight Filipino breadwinners, four male and four female, aged 24 to 50, who identify as the primary financial providers in their families. This sample size allowed for an in-depth exploration of individual experiences, aligning with IPA's idiographic focus. A purposive sampling method was used to ensure that participants met specific inclusion criteria. These criteria required that (1) participants self-identify as the main breadwinner in their family, (2) have experienced or recognized *utang na loob* as a significant aspect of their familial relationships, and (3) be willing to engage in in-depth interviews to share their experiences (Nikolopoulou, 2022).

The participants in this study, all residing in the Philippines, exhibited diverse living arrangements, family responsibilities, work sectors, years of employment, and ages. The participants' ages ranged from 23 to 35 years, reflecting a mix of early-career individuals and those with more established professional paths. Of the eight participants, two lived independently, while six resided with their families. The number of dependents they supported ranged from three to seven, indicating varying levels of financial responsibility. In terms of employment, four participants worked in the public sector, while the other four were employed in the private sector. Their years of work experience ranged from 1 to 12 years, with some participants recently entering the workforce, while others had over a decade of experience. (Nagtalon-Ramos, 2020) This diverse group provided a comprehensive perspective on the lived experiences of Filipino breadwinners.

Materials

To facilitate data collection, various materials were utilized. Smartphone applications such as Voice Recorder were used to ensure clear and accurate recordings of interviews. A semi-structured interview guide with open-ended questions was employed to guide discussions, while printed or digital informed consent forms were provided to participants. For data management, transcription software was used for verbatim transcriptions. Additionally, a laptop or computer was essential for transcription, analysis, and report writing.

Data collection procedure

The primary data collection method involved in-depth, one-on-one semi-structured interviews in a form of *pakikipagkwentuhan* (storytelling), focusing on how participants perceive and experience *utang na loob*, its emotional and psychological impacts, and how they navigate the balance between familial expectations and personal aspirations. Each interview lasted between 60 to 90 minutes, with questions designed to elicit reflective responses.

Sample questions included: *Can you describe a time when utang na loob strongly influenced your decisions as a breadwinner?*, *How do you feel about the responsibilities associated with utang na loob?*, *How has being a breadwinner shaped your personal goals and relationships?*, and *How has being a breadwinner shaped your personal goals and relationships?*

Data analysis procedure

Interpretative Phenomenological Analysis (IPA) was employed to analyze the data, aiming to explore participants' lived experiences and the meanings they attach to *utang na loob*. Following the guidelines of IPA, the researchers adhered to a systematic process. Initially, they familiarize themselves with the data by transcribing interviews verbatim and listening to the audio recordings. This was followed by several readings of the transcripts, accompanied by reflective note-taking to capture initial impressions. In the next phase, the researchers conducted a line-by-line analysis of the transcripts, identifying significant statements. Descriptive, linguistic, and conceptual comments were made in the margins to provide deeper insights into the participants' experiences and perspectives. This iterative process allowed for a detailed exploration of the nuanced meanings attributed to *utang na loob* (Smith, Flowers, & Larkin, 2009).

Emergent themes were then identified by clustering similar codes, capturing key aspects of participants' experiences while incorporating both their narratives and the researcher's interpretative perspective. These themes were further developed into superordinate themes by comparing and grouping them across different participants. Examples included The Burden of Gratitude (with sub themes such as feelings of guilt, exhaustion, and perpetual responsibility) and Balancing Personal Needs and Family Expectations (including sub themes like sacrificing personal aspirations and experiencing guilt when pursuing personal goals).

The final steps involved interpreting themes within the broader emotional and psychological contexts that shape participants' experiences, paying close attention to how they make sense of the tensions between familial expectations and individual well-being. The analysis concluded with a detailed narrative that integrated participants' voices through direct quotes, alongside the researcher's interpretation, to present a nuanced understanding of the phenomenon.

Ethical Considerations

This study adhered to ethical research principles to ensure the protection and well-being of participants. Prior to data collection, informed consent was obtained from all participants, outlining the study's objectives, procedures, potential risks, and their right to withdraw at any time without consequences. Confidentiality and anonymity were strictly maintained by assigning pseudonyms to participants and securely storing interview transcripts and audio recordings.

Given the sensitive nature of the topic, which explores personal and financial struggles related to *utang na loob*, special care was taken to minimize emotional distress. Participants

were informed that they could decline to answer any question or terminate the interview if they felt uncomfortable. Additionally, a debriefing session was provided to allow participants to reflect on their experiences and express any concerns.

Researchers also adhered to the principles of beneficence, non-maleficence, and respect for autonomy, ensuring that participants were not subjected to harm and that their dignity and rights were upheld throughout the research process.

Result

The analysis of the transcribed interviews revealed several superordinate themes that encapsulate the lived experiences of Filipino breadwinners within the context of *utang na loob*. These superordinate themes reflect the core aspects of how breadwinners navigate their emotional, financial, and psychological challenges. Each theme provides insight into how *utang na loob* shapes the responsibilities and burdens that come with being the primary provider for one's family. The following superordinate themes and their corresponding subthemes emerged:

Table 1

Superordinate themes and subthemes of Lived Experiences of Filipino breadwinners

Superordinate Theme	Subtheme
1. The Burden of Gratitude	Guilt and Emotional Exhaustion Perpetual Responsibility
2. Financial Strain and Emotional Exhaustion	Prioritizing Family Over Self Emotional Toll and Stress
3. Balancing Personal Needs and Family Expectations	Sacrificing Personal Aspirations Guilt of Pursuing Personal Goals
4. The Cycle of Utang na Loob	Intergenerational Obligations

The Burden of Gratitude

The first superordinate theme, *The Burden of Gratitude*, speaks to the overwhelming emotional load that Filipino breadwinners experience due to the deeply ingrained value of *utang na loob*—a moral obligation to repay the sacrifices made by their parents. For these breadwinners, the debt of gratitude is not seen as a one-time act but as a continuous obligation, leading to a pervasive sense of responsibility. This obligation often generates significant emotional strain, as they feel that their sacrifices are never enough to truly repay their parents' kindness.

Guilt and Emotional Exhaustion

At the heart of this burden is the pervasive sense of guilt experienced by many respondents. Despite their efforts, the constant pressure to meet family expectations left them feeling like they were never doing enough. The emotional exhaustion associated with this guilt

was frequently mentioned, with participants expressing frustration over their inability to meet the increasing demands of their families.

One respondent shared:

"Sometimes, I feel like no matter how much I give, it's never enough. My family just expects more, and that makes me feel guilty all the time."

The guilt participants described was not just a fleeting emotion but an ongoing, deep-rooted feeling that shaped their experience as breadwinners. This emotional burden was compounded by the continual need to fulfill family expectations, which left them mentally and physically drained.

Perpetual Responsibility

Linked to this guilt was the subtheme of Perpetual Responsibility, which highlighted the unceasing nature of their duties as primary providers. Respondents frequently expressed that being the breadwinner meant a never-ending cycle of responsibility, leaving no room for personal needs or relaxation. Their role as the sole financial provider created a feeling of entrapment, where personal desires were indefinitely postponed in favor of family needs.

One participant described this sense of unrelenting duty:
"I can't stop. It feels like an endless cycle of giving. I know I have to continue because I'm the only one they rely on."

The continuous demands of the breadwinner role meant that these individuals rarely had the chance to take a break or focus on their own well-being, reinforcing the emotional exhaustion that was central to this theme.

Financial Strain and Emotional Exhaustion

Transitioning from the emotional Burdens of Gratitude, we move to the superordinate theme of Financial Strain and Emotional Exhaustion. This theme expands on the financial and emotional toll that comes with being a breadwinner. Participants described the tension between fulfilling their family's financial needs and managing their own personal financial aspirations. The immense pressure of being the primary provider created both financial strain and deep emotional exhaustion, exacerbating the challenges they faced.

Prioritizing Family Over Self

A dominant sub theme under Financial Strain and Emotional Exhaustion was the recurrent theme of Prioritizing Family Over Self. Participants frequently mentioned how their personal goals were placed on hold or completely sacrificed in order to fulfill the financial needs of their families. Respondents shared that their own desires—whether related to material possessions, self-care, or personal experiences—were often postponed indefinitely to ensure that their families' needs were met.

One participant shared her frustration:

"I wanted to buy a new phone, but the bills always come first. My family needs me, and I have to be there for them."

This recurring sentiment illustrated how financial obligations toward family members took precedence over the breadwinners' own desires, creating a sense of personal loss and unfulfilled aspirations.

Emotional Toll and Stress

Beyond the financial sacrifices, respondents also experienced significant emotional stress. The constant pressure to balance their families' financial demands with their own needs led to heightened emotional exhaustion. Breadwinners reported feeling drained, both mentally and physically, as they struggled to meet the expectations of their families while managing the stress of their own lives.

As one participant stated:

"I'm always tired, but there's no time to rest. I have to work even harder to meet my family's needs."

This exhaustion was not just physical but emotional, as the stress of continuously providing for their families left little space for self-care or personal rejuvenation.

Balancing Personal Needs and Family Expectations

The tension between personal aspirations and family expectations is another critical aspect of the breadwinner experience. In the superordinate theme Balancing Personal Needs and Family Expectations, participants expressed the emotional conflict that arises when personal desires clash with familial obligations. The demands of being a breadwinner often required respondents to suppress their personal goals in favor of ensuring their families' well-being.

Sacrificing Personal Aspirations

A key subtheme in this category was Sacrificing Personal Aspirations, where participants described the personal sacrifices they made in order to fulfill their role as the family provider. For many respondents, this meant postponing or abandoning their own educational goals, career advancements, or even simple luxuries that would have contributed to their sense of personal growth.

One participant explained:

"I wanted to go back to school, but I couldn't afford it. My family needs my support more, so my education has to wait."

The sacrifice of personal development was deeply felt by these breadwinners, who often struggled to reconcile their aspirations with the demands of their familial role

Guilt of Pursuing Personal Goals

The sense of guilt in pursuing personal goals was another sub theme that emerged from the data. Respondents often felt torn when contemplating actions that would benefit themselves, such as going on vacation or investing in personal items. The fear of being perceived as selfish or neglectful of their families' needs prevented many from taking actions that could have improved their own well-being.

One respondent expressed this internal conflict:
"Every time I think about doing something for myself, like going on vacation or buying something for myself, I feel guilty."

This guilt demonstrated the emotional tug-of-war that breadwinners faced between their own desires and their perceived obligations to their families.

The Cycle of Utang na Loob

Finally, the superordinate theme The Cycle of Utang na Loob illustrates the generational nature of the debt of gratitude. Respondents spoke about the cyclical nature of utang na loob, where the sense of indebtedness to their parents is passed down to future generations. This intergenerational expectation reinforces the idea that being a breadwinner is not just an individual duty but part of a broader family pattern that spans generations.

Intergenerational Obligations

A significant aspect of this theme is the belief that utang na loob is not a singular responsibility but a cycle that continues across generations. Many respondents felt that their role as breadwinners was not only to repay their parents' sacrifices but also to instill this sense of responsibility in their own children. The expectation that future generations would continue the cycle of giving back added to the weight of the participants' obligations.

One participant summarized this generational perspective:
"My parents gave everything for me. I have to give back, not just to them but to my younger siblings too."

This reflects the participants' understanding of their role as part of a continuing family tradition, where the responsibility to provide and repay sacrifices is passed on through generations.

Discussion

The findings of this study reveal the complex realities faced by Filipino breadwinners as they carry the cultural weight of utang na loob within their family roles. This value, while rooted in gratitude and reciprocity, often results in emotional strain, blurred personal boundaries, and a persistent sense of obligation.(Manchester et al., 2019)

The theme "The Burden of Gratitude" highlights how fulfilling family expectations can lead to guilt and emotional exhaustion. Participants expressed that their efforts often feel unending, as the duty to give back is viewed as lifelong. This reflects how utang na loob, when deeply

internalized, shifts from a voluntary expression of thanks into a moral burden (Bustos & Guevara, 2017; Ramos & Hernandez, 2022).

The theme "Financial Strain and Emotional Exhaustion" underscores how breadwinners are expected to prioritize extended family needs, sometimes at the expense of their own economic progress. The lack of explicit appreciation contributes to feelings of frustration and fatigue, reinforcing the emotional costs of cultural obligations (Benitez, 2022; Averion et al., 2015).

"Balancing Personal Needs and Family Expectations" reveals the tension between self-fulfillment and fulfilling one's role within the family. Many participants shared stories of sacrificing education, career growth, and even rest to meet familial needs. (Donato et al., 2023) This trade-off, while rooted in cultural values, often leads to suppressed personal identity and diminished self-worth (Yumul, 2017; Simbulan & Santos, 2020).

Lastly, the theme "Cycle of Utang na Loob and Intergenerational Obligations" illustrates how the expectation to repay parental sacrifice is passed down to future generations. While this promotes strong family bonds, it also creates tension and psychological strain, especially when stepping away from these roles is perceived as selfish or disrespectful (Baticulon, 2018; De Guzman, 2017). Broader values like bayanihan and family honor further intensify this cycle (Hernandez, 2022).

In sum, while utang na loob reinforces familial unity and reciprocity, it also contributes to significant psychological, emotional, and financial pressures on breadwinners. These findings suggest the need to reflect on how such cultural values can be practiced in healthier ways—encouraging boundaries, supporting individual well-being, and promoting open dialogue about the limits of obligation.

Scope and Limitations

This study explores the lived experiences of Filipino breadwinners in relation to utang na loob, focusing on their emotional, psychological, and financial well-being. Since participants were selected from the Philippines, findings are geographically limited and not generalizable to all breadwinners. Using a phenomenological approach, the study provides deep insights but relies on self-reported data, which may be influenced by biases or selective recall, and prioritizes individual experiences over broad statistical generalizations. While the research examines utang na loob, it does not consider other intersecting factors such as religion, gender, or socioeconomic status, which may shape breadwinners' experiences. Additionally, the study excludes Filipino breadwinners outside the Philippines and does not account for regional or socioeconomic variations. Future research should adopt a broader perspective and include a more diverse participant pool to provide a more comprehensive understanding of the phenomenon.

Implications to Practice

The findings of this study have important implications for practice, particularly in supporting Filipino breadwinners who experience financial, emotional, and psychological

challenges due to utang na loob. Various sectors, including mental health professionals, social service providers, policymakers, and employers, can take action to address these concerns. Below are four key practical implications:

Develop Culturally Sensitive Mental Health Interventions - Mental health professionals should create therapy and counseling programs specifically tailored for breadwinners struggling with stress, guilt, and emotional exhaustion due to familial obligations. Family therapy sessions can also help in setting healthy boundaries and improving communication to prevent excessive dependence on a single provider.

Implement Financial Literacy and Empowerment Programs - Government agencies, financial institutions, and non-profit organizations should provide accessible financial education programs that teach breadwinners skills in budgeting, saving, and investment. Employers can also offer financial planning workshops and employee assistance programs to help alleviate financial strain.

Promote Workplace Policies That Support Breadwinners - Employers should recognize the unique challenges that breadwinners face and implement policies such as flexible work arrangements, wellness programs, and mental health support. Providing access to financial aid or employee benefits that ease the burden of familial responsibilities can contribute to a healthier and more productive workforce.

Redefine Cultural Narratives Around Utang na Loob - Community leaders, educators, and media organizations should work to promote a balanced understanding of utang na loob, emphasizing gratitude and reciprocity without fostering emotional or financial exploitation. Educational institutions can incorporate discussions on financial independence and mental well-being into curricula, ensuring that future generations approach utang na loob with a more sustainable mindset.

By implementing these strategies, various sectors can help mitigate the burden on Filipino breadwinners, ensuring that their utang na loob does not compromise their financial security, emotional health, or personal growth.

Conclusions

This study provides valuable insights into the lived experiences of Filipino breadwinners, highlighting the deep emotional, psychological, and financial burdens tied to utang na loob. While this cultural value fosters strong family bonds and a sense of duty, it also creates significant stress, guilt, and exhaustion for breadwinners who struggle to balance familial expectations with personal aspirations. The findings reveal that many breadwinners face perpetual financial strain, emotional exhaustion, and feelings of entrapment due to the overwhelming responsibility of providing for their families.

Understanding these challenges is crucial for developing support systems that empower breadwinners while maintaining the positive aspects of utang na loob. Mental health interventions, financial literacy programs, and workplace policies can play a critical role in

reducing the pressures faced by breadwinners. Additionally, efforts to redefine societal narratives around utang na loob can help shift the perspective from obligation-driven sacrifice to a more balanced approach that promotes mutual support and well-being.

While this study offers in-depth qualitative insights, it also highlights the need for further research on how utang na loob interacts with other social factors such as gender roles, economic status, and migration. By fostering a deeper understanding of these dynamics, future studies can contribute to more sustainable and equitable solutions for Filipino breadwinners. Ultimately, addressing the challenges associated with utang na loob is essential in ensuring that gratitude and reciprocity do not come at the expense of individual well-being, allowing breadwinners to thrive both within their families and in their personal lives.

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