

FEMALE-HEADED HOUSEHOLDS IN THE PHILIPPINES¹

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Interest in female-headed households grew out of a concern that these households constitute a vulnerable group found among the poorest socioeconomic classes. Female-headed households are further believed to have the least access to development assistance, since development programs are often guided by the notion that as a unit, a family consists of a married couple and their children where the father or husband is the primary breadwinner and authority in the household. Development programs therefore, view households as invariably headed by men who are assumed to act on behalf of their children and families. Consequently, most forms of development assistance such as employment and income-generation schemes, production credit, skills-training and other projects are inadvertently channeled through the male heads of households and tend to miss families or households headed by women.

The existence of households headed and maintained by women has also furthered ongoing discussions on the economic contributions of women to families, and on the concept or notion of household headship itself. Since conventional measures of income and economic activity often underestimate the value of the market and non-market work that women do for their families, it has been argued that the designation of men as

heads of households is partly an artifact that derives from the failure of standard statistics to capture women's work and income contributions to families.

This paper aims to address some of the foregoing issues by reviewing household-related studies in the Philippines to examine the use and meaning of the term "household head". It then proceeds to analyze available data from the censuses and other nationwide surveys to note the incidence and characteristics of female-headed households and the implication of female household headship on research and social policy.

Conceptual and Methodological Issues

As in other countries, data on household headship in the Philippines are drawn from censuses and surveys which record household headship not on the basis of any objective criterion, but as the reference person for obtaining information on other household members and on the characteristics of households. Hence, household heads as defined in censuses and surveys refer simply to those identified by respondents as the heads of their families. In turn, this manner of obtaining information on the household head captures what is culturally defined as the head of the family and who is then presumed to be the family's primary decision-making autho-

rity and its major income earner. In the Philippines as elsewhere, this person is often an adult male resident member of the household.

For a long time, the designation of men as the heads of households in the Philippines was supported not only by custom but by the country's legal system. The 1950 Civil Code of the Philippines which was patterned after the 1889 Spanish Civil Code earlier imposed by colonial rule, clearly distinguished between the roles and functions of men and women in the family. Article III of the 1950 Civil Code for example, designated the husband as the family provider or the breadwinner of the household, while Article 115 entrusted the management of household affairs to the wife (Benitez 1993). In line with the expectation that men act as the economic provider and protector of families, the Code also stipulated an older marrying age for men than for women, and further designated fathers/husbands as the administrators of conjugal property and the property of children.

Other than reinforcing men's dominant economic roles, the 1950 Philippine Civil Code also explicitly placed men in a position of authority over their wives and children. This is reflected in several of the Code's provisions. The Code granted husbands the rights to choose the family domicile and to be the final decision makers with regard the care and discipline of children. They could also object to their wives' employment if they can support their families; and approve or disapprove contracts and other businesses entered into by their wives. Under the law, Filipino women too, were to assume the family names of their hus-

bands, and in cases where they married foreigners, they were to follow the citizenship of their husbands.

It was not until 1988 that the traditional gender biases of Philippine laws were corrected with the promulgation and implementation of the Family Code of the Philippines which promotes greater equality in the rights and responsibilities of men and women in the family. The Family Code therefore, now supersedes and nullifies many of the gender discriminatory provisions and sexual distinctions made in the old Civil Code. Continuing to reflect some patriarchal bias however, the new Family Code still provides that in cases of disagreement, the father's or husband's decision will prevail over those of other family members in matters concerning the administration of property and the legal guardianship of children (Benitez 1993 and Reyes 1992).

Studies done in the 1970s on popular perceptions of the "ideal husband" and the "ideal wife" reveal some cultural support to the legal designation of men as the heads of households. Reviewing these studies, both Medina (1991) and Go (1992) note that 20 or so years ago, the ideal Filipino husband was expected to be the breadwinner of the family or to provide for the economic security of the family. The ideal Filipino wife on the other hand, was perceived as one who is a good household manager and who puts her family responsibilities ahead of her employment and other domestic commitments.

But although males serve as the legal and/or outward symbol of authority in Filipino families, others have argued that the Filipino family is basically egalitarian

where wives play just as active a role in household decision-making and family maintenance as husbands. Anthropologists suggest that the egalitarianism in Filipino families derives in part from the country's bilateral kinship system which allows women to access support from their own set of relatives, thereby tempering the dominance of males in marriages and families (Fox 1963). Moreover, the authority structure of Filipino households is based more on age than on gender, so that female family members tend to be accorded the same respect and authority as other male members of their age and generation. Still others point to the historically active involvement of Filipino women in economic and community activities as another factor that balances male and female relationships and authority structures in families (Javillanar as cited in Go 1992).

The egalitarianism in Filipino households also finds support in studies of household decision-making which generally concur that Filipino husbands and wives jointly participate in most areas of family decision-making. In one of the earlier nationwide surveys on the Filipino family, Porio et. al. (1978) report that in most households, husbands and wives jointly decide on such matters as the discipline of children, the choice of children's schools, and on financial matters or plans bearing on the economic security of the family. Among urban households, Mendez and Jocano (1974) likewise report joint husband-wife decision-making patterns over such things as house repairs and improvements, children's discipline and schooling, the purchase of home appliances, and the recreation and social activities of

family members. In her study of rural agrarian families, Castillo (1985) also found that husbands and wives generally decide jointly on household, farm and financial matters.

But indicating the strength of cultural beliefs and tradition, Banzon-Bautista (1977) in another study notes that while husbands and wives jointly participate in most areas of household decision-making, Filipino wives continue to defer to their husbands. Hence, it is not unusual for wives to seek the permission and/or approval of their husbands when leaving the house, making household purchases, or extending assistance to relatives. In cases of family disagreements moreover, wives report more frequently losing these to their husbands. Noting differences across socioeconomic groups, Banzon-Bautista concludes that egalitarian household decision-making patterns are more characteristic of higher income families where wives are usually better educated and have their own employment or source of income. That the participation of wives in household decision-making increases with their own education and employment is also shown in the studies of Esquillo (1975) and Vancio (1980) of lower and middle income families in Metropolitan Manila.

Two factors then — the basically egalitarian nature of household decision-making, and the known improvements in the education and employment of Filipino women — would suggest that Filipino households are jointly headed and maintained by husbands and wives rather than dominantly by men. In particular, the larger increases in the employment of women than of men in

recent years has begun to erode the notion that husbands or fathers are the main or sole breadwinners of families. While male labor force participation rates in the Philippines declined from 82.1% in 1975 to 79.8% in 1990, those of women grew by over 6 percentage points, from 40.4% in 1975 to 47.5% in 1990. The current figure refers only to women's formal work or employment and excludes the large number of women workers in the country's thriving informal sector. On the whole, the increased level of female employment indicates that although males continue to be considered the heads of families, male heads are actually assisted by wives (and children) in their breadwinning functions and activities.

There are further indications that the dependence of families and households on the earnings of women is heightened in lower socio-economic classes which exhibit higher rates of male un- and under-employment. A study by Vilorio (cited by Castillo 1993) of low-income households in Metropolitan Manila for example, revealed that the earnings of wives was a source of income for a high 95% of households. A higher 33% of the respondent households in fact were dependent on the wife's income alone, as against a lower 6% who were dependent solely on the husband's income. The majority of households (53%) were dependent on the joint earnings of husbands and wives. Noting the implication of women's earnings on household authority structures, Jocano (1975) reports that in urban poor households where males do not earn enough for their families, the money-income earned by wives gives them more

authority in the family than their husbands.

In brief then, available data on household decision-making and on family income-earners indicate a need to re-examine the notion of household headship and its use in development planning and programming. Because current measures of household headship are based neither on the allocation of authority or economic responsibility among members of the family, it has been suggested that it would be more useful to collect information on the *decision-makers* and *income-earners* of a family rather than ask respondents to simply name the heads of their families. Information on household decision makers and income earners can provide a better basis for discerning variations in household authority structures and the sharing of economic and other family responsibilities among household members.

The Incidence and Characteristics of Female-Headed Households

Notwithstanding the limitations of current concepts and data on household headship, conventional measures from various data sources reveal an increase in female-headed households in the Philippines. The national Censuses for example, show that the number of female-headed households increased from 10% of all households in 1970 to 11.3% in 1990. The Family Income and Expenditures Surveys (FIES) yield somewhat higher female headship rates of 14% in 1985 and 1988, and 14.2% in 1991. Based on a smaller national sample of 2000 households, a recent survey of

the Social Weather Stations (SWS) reveals the highest estimate of female headship at 19% in 1992 (Arroyo 1992). Differences in the available estimates likely owe to variations in sampling designs and sizes. But the figures obtained from the FIES survey rounds are generally comparable with the United Nations' estimates of female headship in other Asian countries which also stand at around 14% of all households (Folbre 1991). The figures for the Philippines and Asia as a whole, are lower than the over 20% female headship rates noted for the Caribbean, Latin America, and sub-Saharan Africa where prevalent out-of-wedlock births and marital disruptions have contributed to a higher incidence of women-headed families in these regions.

Because of women's longer life expectancy, widows constitute the greater number of female household heads in the Philippines (60% in the 1988 FIES and 48% in the 1992 SWS survey). There are indications however, that ongoing changes in the Filipino family and of women's role in it also account for the noted rise in female headship. Among such changes is the earlier cited increase in female employment which has lessened women's economic dependence on men, and increased their own financial responsibilities for the support of children and families. One notes for example, that the proportions of currently married women (presumably with husband present) who are reported as the heads of their families comprise a considerable 23% in the 1988 FIES and a higher 30% in the 1992 SWS study.

The data further suggest that the disintegration of traditional nuclear

families is another factor behind the rise in female headship. Consistent with the increases in marital disruptions reported by family counselors (Lapuz 1974) and Carandang 1987) and in the number of out-of-wedlock births which rose from 3% of all live births in 1970 to 9% in 1990 (Raymundo 1990), single and separated women comprised a not inconsiderable 16% of female household heads in the 1988 FIES, and a more substantial 22% in the 1992 SWS survey. Other developments like women's abandonment by their spouses and male migration for work in cities or other countries may have also contributed to the increase in solo mothers and female headship.

Owing to the still predominance of widows among female household heads, women heads of households tend to be older and to head smaller-sized families than their male counterparts. Based on the 1988 FIES, around 34% of female household heads are 60 years old or over, as against 15.4% of male household heads. The modal size of women-headed households also stands at a lower four, while households headed by men generally consist of some five members (see Table 1).

Women heads of households also exhibit a greater predisposition to live with relatives other than their immediate family members. This owes in part, to the tendency of widows to live with their children's families, and of single/separated mothers to also seek the company of other relatives. Hence, whereas only 16% of male-headed households are extended households, closer to a third (or 31%) of female-headed households consist of extended

Table 1 Selected Characteristics of Household Heads by Gender (1988 FIES)

<i>Characteristics</i>	<i>Female Heads</i>	<i>Male Heads</i>
% Widowed	60.0	1.5
% Married	23.0	95.0
% Separated/Single	16.0	3.5
% 60 years old and over	34.0	15.4
Modal Household Size	4.0	5.0
% extended households	31.0	16.0
% urban households	47.7	36.0
% with no schooling	10.4	5.1
% with college degree	12.2	7.6
% employed	63.0	92.0
% major income source from:		
salaries/wages	33.0	47.0
entrepreneurial activities	25.0	41.0
other sources (property/ rental income)	42.0	12.0
Average annual income	P43,966	P39,844
% in highest income decile	2.7	1.9
% in two lowest income deciles	60.8	50.3

households. Finally, reflecting that female household headship is an emerging phenomenon, almost half (or 48%) of the female-headed households in 1988 were found in urban areas, as against a lower 36% of male-headed households.

In terms of their socioeconomic backgrounds, the 1988 FIES do not consistently show female heads and their households to be particularly disadvantaged than their male counterparts. Based on their education for example, there are more female heads who have not gone to school (12.2%) than male heads (7.6%), although there are also more of them who have completed col-

lege (10.4%) than male heads (5.1%). Likewise, there are more female- than male-headed households belonging to the highest income decile (2.7% of female-headed and 1.9% of male-headed households), but there are also proportionately more female-headed households (60.8%) whose incomes fall in the two lowest income deciles as compared to male-headed households (50.3%). The 1988 FIES further reveal a higher annual average income of P43,966 for female-headed households, while male-headed households earned an average P39,844. Only at the two lowest income deciles is the average P7,476 annual in-

come of women-headed households slightly lower than that of male-headed families.

Resource-Use in Male- and Female-Headed Households

To date, there has been little examination of how male- and female-headed households in the Philippines use or allocate their available resources and whether in fact family members pool their incomes together to meet consumption needs. But contrary to the assumption that families act as unitary entities, studies in other countries cited by Bruce (1992) show that family members (e.g., as husbands and wives) do not necessarily pool their resources together. Husbands and wives do not usually know how much income the other makes nor do they discuss how resources are to be allocated within the household. It is not uncommon therefore, for husbands as well as wives to keep or withhold part of their incomes for their own use.

The studies cited by Bruce also indicate certain differences in the way that men and women use and/or allocated resources. Proportion of income is spent on food, medical care, the education of children and other basic necessities in female-headed households. The higher allocation of resources to household necessities in female-headed families has been attributed to the cohesiveness of the authority structure in female-headed households. Not only do female household heads earn the income of their families, they also have better control over the use of their incomes in the absence of a spouse or other competing male authority figures in the household. In contrast, much more intra-household

dynamics or husband-wife negotiations attend the allocation of resources in male-headed households.

While data on household expenditures in the Philippines are available from the FIES survey rounds, these have not been fully employed to analyze differences in the consumption patterns between male- and female-headed households. But published data from the 1988 FIES which have been used to provide indicators of the housing conditions of female-headed families (see NSO 1992) generally lend support to the contention that when compared to male family heads, women heads tend to use available resources for improving the living conditions of their families.

Table 2 which presents the housing-related data from the 1988 FIES shows that female-headed households consistently score higher on indices of housing quality than male-headed households. Close to a two-thirds majority (63%) of female household heads own the house and lot where their families currently reside. Their houses too, are generally built of strong materials (63.8%). In contrast, house and lot ownership among male household heads is lower at 58.9%. Fewer of them also live in houses of strong materials (52.4%). Moreover, a substantially higher 69% of female-headed households have electricity in their homes as against only 58.4% of male-headed households. Finally indicating that water and sanitation are more of a priority in female-headed families, there are more women-headed households whose houses are equipped with water-sealed toilets (62%) and faucets (32.8%). The comparable proportions for male-headed households are a lower

Table 2. Housing Characteristics and Expenditures of Male- and Female-headed Households

<i>Characteristics</i>	<i>Households</i>	
	<i>Female-Headed</i>	<i>Male-headed</i>
% owning their house and lot	63.0	58.9
% housing of predominantly strong materials	63.8	52.4
% with faucets in their homes	32.8	22.4
% with water-sealed toilets	62.0	52.2
% with electricity	69.0	58.4
Expenditures for house repair and improvement per annum	P588 to P16,925	P542 to P14,873
Housing Expenditures as a Proportion of Total Household Income	7 to 13%	9 to 15%

52.2% for water-sealed toilets and 22.4% for faucets.

Regardless of income level, the 1988 FIES further show that female-headed households spend a higher proportion (9% to 15%) of their annual income on the maintenance and repair of their houses than do male-headed households who allocate a lower 7% to 13% of their income to similar purposes. In 1988, female-headed households in the highest income decile spent an average P16,925 on housing repair and improvement as against P14,873 spent by male-headed households in the same income bracket. At the lowest income decile, women-headed households, too, spent a higher P588 on housing than the P542 spent by comparable male-headed households.

The foregoing housing expenditure patterns suggest that consistent with other study findings, female-headed households tend to use resources more

efficiently in meeting the needs of families than those headed by men. This also provides us some basis for expecting generally better health and living conditions among the children and members of female- than male-headed households.

Whether or not the female household heads themselves are better off than women who do not head their families is not as clear, however. The popular perception is that women heads unduly carry the burdens of economically supporting their families, caring for the children, and attending to domestic chores. But one notes that employed or working wives are subject to the same double burdens of work even if they are not the heads of their households. In addition, the absence of a spouse allows women heads greater freedom and control over household budget and management than women non-heads who have less control over household resources

and family matters. In general, it would seem that the female household heads who carry the most burden are those with several young children and/or those in the lowest income deciles, and who are forced to assume both domestic and economic responsibilities in the absence of a partner or a co-parent.

Summary and Conclusions

In sum, although men have been traditionally and legally considered the heads of families in the Philippines, studies indicate that Filipino women actively participate in household decision-making. By increasingly entering formal employment or engaging in informal income-earning activities, they also provide for the economic needs of their families. Women's involvements in household decision-making and in economic activities suggest that Filipino families are jointly maintained by women and men, and are eroding the traditional notion that fathers/husbands are the major breadwinners and primary decision-makers of households. Not being based on any objective criterion of headship however, conventional measures continue to capture who is culturally defined as the household head, and indicate that the majority of Filipino households are headed by men.

Nonetheless, currently available data based on conventional measures show that female household headship has been increasing in the Philippines not only as a result of widowhood but of social changes that are affecting family life and the roles of women. Among these changes are the rise in female labor force participation rates, increases in the incidence of marital disruptions and il-

legitimate births, and other changes brought about by the migration of males for work in cities or overseas. These developments have placed a greater responsibility on women to provide for children and support their families, while freeing men from similar expectations and obligations.

The data further show that women-headed households are not a homogeneous group, and that at higher income levels female-headed households fare better in economic terms than male-headed households. It is the female-headed households in the lowest-income groups and those with several or very young children who may indeed require more assistance. But the smaller absolute number of female- than male-headed households among the poor and their distribution in various regions in the Philippines would make it difficult to locate these households. Hence, considering that the majority of Filipino households remain poor, it may be more expedient to intensify existing anti-poverty programs, but more conscious of reaching women through these programs whether or not they are considered the heads of their households. Existing evidence indicates that development assistance and resources directed to women often redound to the betterment of families and their children.

Finally, our findings indicate that much can be gained from further clarifying our concepts and measures of "household headship", and from formulating our definitions of this accordingly to reflect the changed (and changing) conditions of Filipino families. This can be accomplished more fruitfully through the conduct of smaller but more

intensive household studies which would look into the intra-family allocation of tasks and responsibilities, and of authority, power and status. Currently available data also suggest that research on female-headed households should focus on those in the lowest income groups since there are few indications that female-headed households in the richer classes suffer from specific difficulties.

Notes

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