

# Making a living, Raising a life: Lived Experiences of Filipino Parents in Managing Household Finances and Early Childhood Rearing

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## ABSTRACT

*This case study aims to explore the lived experiences of low- to middle-income young Filipino families in their management and balancing of family livelihood, specifically managing household finance and child-rearing responsibilities as they transition into a young family. The study seeks to contribute to the existing literature by exploring how young Filipino parents translate livelihood constraints, caregiving demands, and available social support into their everyday parenting practices during early childhood – an area that remains limited in Philippine family studies, where parenting is often examined separately from economic and structural conditions. The research utilized a qualitative narrative design to examine the lived experiences of Filipino parents in managing household finances and rearing young children. The participants of this research are ten (10) first-time parents with children aged three to five years old who are enrolled in public day care centers from the municipality of Los Baños, Laguna. Through thematic analysis, several interconnected themes were identified that greatly reflect how parents reorganize their resources through negotiation, communication, and support. These themes provide insights into how young families adjust to parenthood within economic, familial, and socioemotional contexts. The findings showed that livelihood conditions and income constraints strongly shaped parental involvement, household reorganization, prioritization of demands, child-rearing practices, and how parents allocate resources in their*

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*everyday lives. As the young parents' transition, they continuously redefine household and parenting roles, manage demands, and negotiate expectations through open communication and accessing available support, which highlights the dynamic nature of family management. In addition to that, they remain emotionally present and responsive to their partners and their children amidst the high demands of balancing work and household responsibilities.*

**Keywords:** young parents, early childhood, household finances, work, responsibilities

## I. INTRODUCTION

Although the Philippines has been a lower-middle-income country for the past decade, reports from the World Bank show that it continues to experience gradual economic improvement. The increase in gross national income per capita reflects better conditions in the labor market, such as lower unemployment and underemployment. The national poverty rate also decreased from 16.7% in 2018 to 15.5% in 2023, partly because more job opportunities became available and household income sources became stronger.

Progress may appear slow, but it remains important because the country is still dealing with the effects of the COVID-19 pandemic, rising global prices, and issues in governance and budgeting that affect public services. These national conditions influence the everyday situations of Filipino families, especially those in low-income communities, as they manage their livelihood, finances, and child-rearing responsibilities.

Low-income households often depend on unstable and irregular sources of income. These include informal work such as vending and day labor, small businesses that require little capital, small-scale farming or aquaculture, and remittances from relatives in the Philippines or abroad (Moreno & Sulasula, 2024). Their financial situation affects how they distribute their resources and make decisions about child-rearing (Moreno & Sulasula, 2024). When income is limited and uncertain, parents tend to prioritize immediate needs over long-term plans for their children's well-being (Wu et al., 2025; Justice et al., 2025)

With this, low-income families face different challenges in balancing their resources and responsibilities in caring for their children. Understanding this situation is important because child-rearing practices in the Philippines are shaped not only by cultural factors but also by the economic conditions in which families live (Yunus & Dahlan, 2013). Economic livelihood is defined as the capabilities, assets, and activities that individuals and households utilize to secure a means of living, including skills, resources, social relationships, and household practices beyond just monetary income (Chambers & Conway, 1992, as cited in Natarajan et al., 2022). It integrates market-based work, such as wage labor and entrepreneurship, with non-market contributions like domestic labor and caregiving (ILO, 2021). Although often overlooked in economic indicators, unpaid domestic production is essential to household functioning and value, particularly in contexts with limited public services (Abrigo & Francisco-Abrigo, 2019; Zannella, 2015).

Young Filipino families with modest incomes face greater financial strain and vulnerability due to unstable earnings, higher living costs, and limited access to support and safety nets (Albert et al., 2018; World Bank, 2020). Given these conditions,

livelihood strategies among young Filipino families often involve combining formal and informal employment. However, alongside income-generating work, unpaid caregiving and domestic labor, undertaken mainly by women, demand substantial time and mental effort (Abrigo & Francisco-Abrigo, 2019). Following childbirth, Filipino households frequently revert to traditional role specializations: mothers disproportionately reduce formal labor market participation or shift into informal work arrangements while fathers intensify market labor to meet heightened financial demands (World Bank, 2020). These are linked closely to fatigue and tension at home (Okabe, 2025; Okun & Raz-Yurovich, 2019).

Studies show that financial stress, along with limited time, negatively affects parents' emotional presence, their ability to remain consistent in caregiving, and their participation in supportive daily exchanges, especially when children are young (Finegood & Blair, 2017; Lansford et al., 2021). On the other hand, support from relatives, combined with flexible and adaptable household arrangements, may reduce such burdens by sharing duties and maintaining a regular schedule (Cooney, 2021; Sharda et al., 2019). These findings indicate that income conditions and work demand shape not only material provision but also everyday parenting experiences.

Parenting styles are part of child-rearing, referring to the patterns of parental beliefs and behaviors shaping the development and adjustment of children (Givertz, 2021). Parenting styles influence the development of children's emotional, physical, and social development. The quality of caregiving, including cognitive stimulation, responsiveness, warmth, and sensitivity, has long-term effects on the child outcomes (Ma, 2022; Kong & Yasmin, 2022; Lanjekar et al., 2022; Fatime et al., 2022). Baumrind (1976) identified three primary parenting styles—authoritative, authoritarian, and permissive—which differ in levels of warmth and control. Authoritative parenting combines warmth and leveled parenting regulation, authoritarian emphasizes strict control through obedience with limited warmth, and permissive parenting is more laid back with high warmth but low control over their children. (Levin, 2011; Sanvictores & Mendez, 2022). Additionally, parenting styles are shaped by cultural context. In collectivist societies, like the Philippines, authoritarian parenting is prevalent due to cultural norms emphasizing obedience, strong family bonds, respect for authority such as elders, and the cultural concepts of *utang na loob* and *hiya* (Alampay, 2012, as cited in Alampay & Rothenburg, 2021; Jocano, 1988, as cited in Alampay & Jocson, 2012). Deviations from these norms often result in disciplinary practices aligned with maintaining social harmony and familial obligations.

For new parents or young families transitioning from being a couple to being a family, a study by Lévesque et al. (2020) found that they have a hard time striking a harmonious balance. Balancing livelihood and child rearing drains much of their time, inducing anxiety among the parents. Young families face stress induced by obstacles (Kong & Yasmin, 2022). As first-time parents, they must deal with both physical care and parenting along with the financial demands of caring for a child. Lifestyle change is also required on top of their adjustment, leading to negative impacts on spousal relationships (Kong & Yasmin, 2022). Young families must balance both intensive demands from work and their children while also psychologically adjusting. (Jia et al., 2016) With the added pressure from the new responsibilities brought on by parenthood, it forces partners to organize their family life, daily schedules, and

routines through a structured approach (Lévesque et al., 2020). However, literature focusing on a new family's transition in balancing parenting and livelihood is currently limited, with only sources from international literature; studies focusing on Southeast Asian or Filipino families remain limited.

Socioeconomic status (SES) is the combination of an individual or family's income, occupational stature, educational attainment, and social class (American Psychological Association, 2023). Parental income, educational attainment, and parental occupational status all affect the socioeconomic status of an individual and family (Ma, 2022). With higher socioeconomic status, families are more likely to employ positive parenting practices similar to authoritative child-rearing practices (Wagner, 2024). Azad et al. (2014) explained that high-income families that lean on positive parenting using positive and authoritative parenting are higher as they have more opportunities for learning and application of such parenting practices. Therefore, lower-income parents are at a disadvantage, as they may be unaware of practices and implementation, which possibly causes less usage of authoritative parenting. While low- to middle-income families are vulnerable to financial stressors such as unstable income and employment, therefore increasing parental stress, which is associated with harsher and negative parenting (Martins et al., 2023; Ma, 2022). Financial strain can limit parents' ability to respond sensitively to their children's needs, increasing the risk of harsh discipline (Ho et al., 2022). In the Philippine context, research on the influence of socioeconomic status on parenting remains limited, as existing studies focus largely on cultural factors, revealing the relevance of this study.

Parental stress is often experienced by new young parents. Parental stress is a natural response of parents when exposed to family-related stressors such as balancing resources and responsibilities (World Health Organization, 2013; Rusu et al., 2025). While both parents, mothers and fathers, experience stress, mothers report experiencing high levels of stress due to balancing overlapping multiple responsibilities related to child-rearing, household tasks, and sometimes their work (Caporali et al., 2020; Rusu et al., 2025). As a result, families, specifically parents, adjust to these stressors through coping.

Parents have various coping mechanisms in adapting to stressful situations, which vary due to family complexity, such as the availability of family members and the resources they use in managing their stress. From the research of Zych et al. (2025), some parents rely on their extended family, which may reduce their load in child-rearing but can lead to additional contributing stressors in young parents as they have to negotiate with their parents the routines, roles, and expectations in their own household. When stress is poorly managed and addressed, every family member is affected. Mothers may feel emotionally and physically exhausted, which may result in failure to manage their household tasks effectively; fathers' participation may also be limited due to exhaustion from work, and children may show difficulty in emotional regulation and experience anxiety or withdrawal (Rusu et al., 2025; Caporali et al., 2020; Office of the Surgeon General, 2024). On the other hand, if stress is effectively managed, parents are able to access support, adjust their expectations, share responsibilities equally, and respond to their children's needs properly.

Meanwhile, resilience, as defined by the American Psychological Association (2018) is "a process of adapting well in the face of adversity, trauma, tragedy, and

threats.” It is the ability of networks of people, communities, and societies to prevent, adapt, respond, and recover positively, efficiently, and effectively when faced with various risks (Philippine Institute for Development Studies, 2022). Likewise, the International Society for Traumatic Stress Studies (Southwick, 2014) remarked on the crucial understanding that an individual is embedded in their family as families are in communities. Family resilience encompasses the ability of a family unit “to maintain effective functioning” (Vogel, 2017) and “to respond positively” (Benzies & Mychasiuk, 2008, as cited in Botor et al., 2022) following adverse life experiences and events over time. Evidently, when the family experiences change and loss, the capacity of an individual to adjust and function is recognized when family members reinforce support, in particular when the grandparents or extended kin help in child rearing when the parents are away or working (Patterson, 2002 as cited in Vogel, 2017). Relatively, an ecological perspective is imperative in understanding family resilience and, ultimately, how it impacts the individual. It is particular in considering the life experiences stretching from one’s childhood and the adults and the kind of environment surrounding them at that time (Walsh, 1996). Studies also highlight that families are surrounded by belief systems in incorporating them in decision-making, amplifying shared responsibilities and mutual support, and integrating communication processes for families to connect, discuss, and open up emotionally toward the family members during tough and adverse life events (Walsh, 1996 as cited in Botor et al., 2022).

Sufficient physical and economic resources are imperative for families to depend on (Apriliani & Nurwati, 2020, as cited in Pujihavuty et al., 2023). As it suggests that family economic resilience has a crucial impact on early childhood rearing, families who are financially secure suggest positive child rearing practices (Nursaid & Armawi, 2016, as cited in Pujihavuty et al., 2023). However, it still delineates that a family can be economically resilient yet still have poor parenting practices. Since the emotional, financial, and social state of the caregiver is still a factor for early childhood rearing (Pujihavuty et al., 2023).

Correspondingly, aligning livelihood management and child-rearing practices are influenced by the environments in which families live. It is noted that there are primary and secondary factors that affect how a parent navigates building the life and the relationship they have with their child (Bronfenbrenner, 1989, as cited in Osofsky & Thompson, 2000). Adaptive parenting practices are linked to resilience and reflected in teaching children to adapt and respond in times of stressful events (Murray et al., 2001, as cited in Bockneck et al., 2020). In the Philippines context, Aldama (2025) on Rappler highlights that resilience is not treated as public policy, because Filipino families, particularly those belonging to low-to-middle income, become the bearers of the burden as they become subjects of resilience every time the country has economic downturns.

This case study aims to explore the lived experiences of low- to middle-income young Filipino families in their management and balancing of family livelihood, specifically managing household finance and child-rearing responsibilities as they transition into a young family. The study seeks to contribute to the existing literature by exploring how young Filipino parents translate livelihood constraints, caregiving demands, and available social support into their everyday parenting practices during

early childhood, an area that remains limited in Philippine family studies, where parenting is often examined separately from economic and structural conditions. Guided by Ecological Systems Theory and the Family Resource Management System Model, this case is presented to contribute to a deeper understanding of family resource management and parenting as adaptive processes shaped by economic pressure, family structure, and environmental interconnections, particularly among low- to middle-income young Filipino families.

## II. METHODS

### A. Research Design

The research utilized a case study design to examine the lived experiences of Filipino parents in managing household finances and rearing young children. The narrative approach centers on how parents tell, organize, and reflect on their everyday experiences over time, allowing researchers to capture the lived narratives of parents as they navigate livelihood demands, early childhood rearing, and the adjustments required during their transition to parenthood. This approach allowed for a deeper understanding of how participants make sense of their day-to-day realities, an essential aspect in exploring how managing household finances shapes parenting practices, role expectations, and the provision of warmth and emotional support to young children.

### B. Participants

The participants of this research are ten (10) first-time parents with children aged three to five years old who are enrolled in public day care centers in the municipality of Los Baños, Laguna. The participants come from low- to middle-income-earning families where only the fathers are working. Table 1 presents the demographic profile of the study participants.

**Table 1**

*Demographic profile of study participants*

ID No. #	Age	Sex	Civil Status	Monthly Family Income (in Php)	Occupation of Father	Occupation of Mother
F1	27	F	Single with Partner	10,000 - 15,000	Barangay Tanod / Delivery Rider	Small Food Stand Vendor
F2	23	F	Single with Partner	10,000	Fast Food Crew	Housewife
F3	25	F	Single with Partner	20,000 - 25,000	Security Guard	Housewife
F4	23	F	Single with Partner	15,000	Security Guard	Housewife

F5	27	F	Single with Partner	25,000 - 29,000	Courier	Online shop Affiliate
F6	32	F	Married	40,000 - 50,000	Construction Project Manager	Cosmetic product seller
F7	27	F	Single with Partner	7,000 - 10,000	Promodiser	Housewife
F8	22	F	Single with Partner	25,000 - 30,000	Operator	Housewife
F9	24	F	Single with Partner	17,000	Stockman	Housewife
F10	25	F	Single with Partner	20,000 - 40,000	Delivery Rider	Freelance

### C. Data Collection Procedures

The data collection for this case study started with presenting a consent letter to first-time parents of children enrolled in public day care centers in the municipality of Los Baños. Before each interview, the researchers introduced themselves, explained the objectives of the study, and provided a consent form for the participants to review and sign. Participants were assured that their responses would remain confidential and that they could withdraw from the study at any time. In-depth interviews were conducted individually in locations chosen by the participants to ensure comfort, privacy, and minimal disturbance within the daycare premises. Each interview followed a semi-structured format to allow flexibility in exploring participants' experiences while still addressing the key topics of the study. The interviews were audio-recorded, with permission, to support accuracy during transcription and analysis.

### D. Data Analysis

To analyze the rich data from the qualitative interviews, the researchers used thematic analysis. Thematic analysis is a method for identifying and analyzing patterns through themes from the collected data. It organizes and describes the obtained data set in detail (Braun & Clarke, 2006). From the gathered data obtained from interviews, the qualitative data were broken down into different components through coding, where researchers can look for patterns and themes from the data. The researcher used manual coding and manual generation of themes using computer spreadsheets. The themes were derived from manual checking and analysis of similar codes and context. Through these, codes were amalgamated into similar themes.

### E. Ethical Considerations

This study observes the ethical principles of respect for human beings, beneficence, research merit, and integrity through the conduct of research. The informed consent form attached to the interview guide observes respect for human

beings, which emphasizes consent in participating in the semi-structured interview and in the study. The participants are selected purposely and voluntarily, ensuring respect, confidentiality, and non-exploitative participation. This is observed to ensure that the participants have their autonomy and are not compelled to any consequences and have the liberty to answer or skip the questions. Adding to this, privacy and confidentiality are highly observed in the analysis of data, wherein the researchers only use family codes in presenting the information about the families, such as their economic livelihood, parenting practices, and family resilience amid economic challenges. Moreover, the participants are informed that their participation will not be paid for by money; hence, beneficence is observed.

### III. RESULTS AND DISCUSSION

This study explores the experiences of first-time Filipino parents in managing household finances and rearing young children. Specifically, it looks deeper into the relationship among financial demands, child-rearing, parenting responsibilities, and household roles. Contributing to the existing qualitative research on livelihood demands in young families, this study focuses on how parents manage their resources while navigating economic constraints and changing family roles. Through thematic analysis, several interconnected themes were identified that greatly reflect how parents reorganize their resources through negotiation, communication, and support. These themes provide insights into how young families adjust to parenthood within economic, familial, and socioemotional contexts.

#### *A. Filipino parents' family livelihood affects their approaches to early childhood rearing*

This section reveals the results in relation to the first research objective: to describe how Filipino parents' family livelihood affects their approaches to early childhood rearing. Three themes have been identified that reflect the answer to the research objective.

##### **1. Family Livelihood Shaping Parental Involvement in Early Childhood Rearing**

This theme reflects how the family livelihood interacts and affects the degree of involvement of parents in early childhood rearing. The succeeding discussion reflects the realities of low- and middle-income families in providing care and discipline to their children. The theme is created and supported by subthemes found below this section.

When it comes to the nature of the families interviewed, particularly on the livelihood of the parents, especially of those single-earning families where the father is the breadwinner, leads to less involvement in day-to-day child rearing. A participant shared, "In our case, she rarely sees her father at home. When he is there, he is sleeping; I am the one who does most of the caregiving" (F1).

When talked about the pattern constructed from the data is that among the participants, the mothers showed significant responsibilities in child-rearing in both low- to middle-income single-earning and dual-earner families. Working mothers and housewives both play an important role in everyday child-rearing practices.

According to F1, “For me, my part is the biggest; even if I want to work, I cannot because there would be no one to take care of him/her (the child).”

The family relies on extended kin support, especially the grandparents of their children, in the caregiving of the children in both low- to middle-income single- and dual-earner families. One insight shared is that “It is a huge help because, like that, they (Grandfather and Grandmother) are there, and we (the couple) are able to work. We can leave him/her behind, as there is someone to watch over them” (F10).

## **2. Family livelihood Influencing the Household Prioritization and Rearing Practices**

This theme presents the influence of family livelihood and their prioritization to meet the child's needs and their rearing practices. This theme reflects the real-life situation of low to middle-income families who stressed the relative insufficiency of income and adjusted their priorities in both household and child needs and demands. The theme is created and supported by subthemes found below this section.

Low- to middle-income families prioritize essential needs and demands of both the household and their children in the process of their budgeting. Most of the time, families have just or sometimes insufficient income, which they respond by employing prioritization. According to F7, their salary of 7,000 “is not given in full” as what is given is “3,500 every mid-month and end-of-month, so that makes 7,000. The 3,000 for my child’s expenses is already theirs – for the needs of my child” (F7).

The influence of family livelihood on the child-rearing practices of low- to middle-income families was also discussed. The families revealed that they employ adjustments and different child-rearing and discipline practices tied to their income and culture. F1 shares: “When I have a lot to do and my child is being restless/naughty, I give them a cellphone, so sometimes, I feel guilty because my child is still very young. At their age, they really shouldn’t be using it yet, but that is my way to get my daily tasks done. They also don’t have anyone to play with at home.”

### ***B. How parents adjust their roles, expectations, time, and attention as they transition from being single to having a family***

In this section, the second objective of the study is discussed, which is to explore how parents adjust their roles, expectations, time, and attention as they transition from being newlyweds to raising a young child. Three themes were identified that describe how new parents negotiate these adjustments as they enter parenthood.

#### **1. Redefining Household and Parenting Roles After Childbirth**

This theme describes how parents reorganize and redefine their household and parenting responsibilities after childbirth. Insights in this theme captures the adjustments that new parents make as they shift from being individual- or couple-oriented routines toward caregiving-focused roles. These changes influence daily tasks, discipline practices, and the overall distribution of responsibilities within the household. This theme is further explained and supported by the subthemes presented below.

In this first subtheme, the findings show a continued pattern where mothers

assume the central role in caregiving after childbirth. This transition is influenced by the expectation that fathers prioritize earning income for the household, while mothers become more responsible for child rearing, such as childcare, discipline, household tasks, and budgeting. Several mothers also shared that they stopped working or shifted to part-time jobs so they could focus more completely on caring for their child. “Now, when I had a child, I reduced [my work/activities]. So, my income also decreased. Because, of course, my priority is taking care [of the child] rather than doing promotions or being on the cellphone” (F5).

In this subtheme, the findings show that fathers primarily take on the responsibility of earning income for the household, which limits their participation in daily caregiving. Work schedules, physical fatigue, and expectations linked to their breadwinning role contribute to their reduced involvement in childcare routines. This pattern reflects how fathers’ availability for caregiving often depends on their work demands, resulting in limited but occasional interactions with their child. F6 shared that her spouse “makes sure that on Saturdays and Sundays, it is just us. No work. This is so he can focus on us after being busy with work for several days. I am the one in charge of disciplining our child.”

Parents adjust their responsibilities in the family based on their availability, work schedules, and daily demands. The results reflect that caregiving, and household tasks are often shared depending on who is present, less tired, or able to assist at the given time. Although it is a challenge for the families to have fixed roles and responsibilities, they coordinate and divide tasks based on the situation and availability of one another to address the challenges and needs of the household and the child. “It’s just about balance; for instance, when I am there, I am the one who disciplines, and when he is there, he does the discipline... When he doesn't have work, my partner takes over tasks like bathing, feeding, and taking the child to school. That is his/her rest day” (F2).

## 2. Managing Time, Energy, and Household Expectations

This theme explores how parents navigate their demands of early parenthood by reallocating tasks, adjusting expectations, and negotiating daily routines, with each decision shaped by the value of available resources. It examines the strategies parents use to adjust their routines, prioritize household tasks, and manage the challenges that come up from balancing personal, social, and caregiving responsibilities and expectations.

This subtheme emphasizes how parents face reducing personal time and the need to meet the demands and responsibilities of early parenthood. It also reflects the lifestyle changes they make to accommodate new priorities and routines. “Because when we didn’t have children yet, we were always wandering around, reaching wherever we could. But when we had a child, of course, our wandering became limited; we couldn't just go alone, we had to bring the child along – it had such a huge impact,” F1 shared.

Parents also face emotional and physical exhaustion while managing household duties and child-rearing. It captures the stress and challenges involved in adapting to these growing responsibilities. According to F5, “The emotional [aspect],

the stress, it's like when they all pile up, there are times like that, you know, where it feels like I have no one else to talk to, especially if it's different, if you have marital problems, I have no one else to talk to, because I don't have parents here, I don't know anyone."

Lastly, parents face behavioral and discipline challenges that increase the demands of early parenthood. It reflects how managing these challenges adds complexity to their adjustment and daily routines. According to one participant, her child "is already becoming naughty, because of course, his father is always absent. It is also stressful when you are multitasking, and when everything happens at once, you do not know what to prioritize... I give him a cellphone, so sometimes I feel guilty because my child is still very young. At his age, he really shouldn't be using one yet, but that is the only way for me to get my daily tasks done" (F1).

### **3. Negotiating Expectations Through Communication and Support**

The third theme from this objective highlights how parents address household and parenting challenges through open communication and mutual support. It reflects how they share concerns with each other while also relying on extended family to help manage daily responsibilities. This theme is further explained and supported by the subthemes presented below.

Parents use open communication with their partner to navigate the challenges of early parenthood. It shows that effective coordination and discussion help them adjust to new responsibilities and prioritize household and caregiving needs. F7 shares that their bonding activity, "usually involves going for rides, riding motorcycles. This is where we relax, just going out... We talk about everything there. As long as it's just the two of us, that is when we really talk."

Parents also draw on the presence and assistance of extended family to manage daily responsibilities. Even when support is not financial, their involvement allows parents greater flexibility and time to allocate other resources effectively. According to F1, "My mother is the one who helps... She just visits us; when she sees [me/us] crying, that is when she comes over, and sometimes she also takes [me/us] out for a stroll."

#### ***C. How do Filipino parents balance financial responsibilities with providing warmth, care, and emotional support in rearing their young children?***

This section presents the results in relation to research objective three: to uncover how Filipino parents balance financial responsibilities with providing warmth, care, and emotional support in rearing their young children. Three themes have been identified that reflect the ways parents negotiate livelihood demands alongside emotional caregiving.

#### **1. Financial Provision and Homemaking as Expressions of Love and Responsibility**

This discussion reflects how parents perceive financial provision and homemaking as central expressions of love and responsibility toward their children. Among the participants, working and earning income were consistently described as

necessary to meet children's needs and ensure their well-being. At the same time, parents described livelihood as encompassing both earning income and sustaining the household through caregiving and daily domestic work. These two forms of labor were viewed as complementary and necessary in supporting their child's growth and daily needs. This theme is created and supported by the subthemes presented below.

Parents view employment and income generation as a parental obligation that becomes more urgent after having a child. Parents described increasing work efforts, seeking more stable income, or taking on additional work to provide for their children's needs. F2 shares: "My spouse decided to start working when we had a child... In order for our child to survive, and for our child to have a better life."

Parents reported assuming primary responsibility for homemaking tasks such as childcare, household chores, and daily routines to support the family's income-generating activities. Participants explained that after childbirth, couples made decisions about work and caregiving arrangements so that one partner, most often the mother, stayed at home or reduced paid work to manage childcare and household responsibilities. This arrangement was described as enabling the working partner to maintain employment, work longer hours, or manage physically demanding jobs.

Parents noted that the presence of a consistent caregiver at home was necessary due to the child's age and daily needs. Homemaking responsibilities were described as including feeding, bathing, supervising the child, preparing meals, and maintaining the household. These tasks were carried out alongside managing daily schedules to accommodate the working partner's employment demands. "Of course, someone needs to look after the child. So, I decided to stop working for now, so that he/she can focus on his/her job," shares F2.

Parents also consistently prioritize their children's needs over personal wants, self-care, and other household tasks. Participants described making daily decisions that place the child at the center, even when this requires personal sacrifice or adjustment. According to F5, "Because ever since I had a child, there are many things I can no longer do. One of those is that I cannot leave by myself, what you might call 'me time.' Because you are always with the child. Because, of course, we prioritize the needs of the house and our child. We love each other, though."

## **2. Challenges Faced by Families with Young Children in Balancing Family Livelihood and Child-Rearing**

This theme presents the challenges faced by families in balancing livelihood and child-rearing practices. The families revealed that they faced different challenges along the way, causing distress to the family system. The challenges they faced included time management, financial and budgeting constraints, and emotional stress and fatigue in balancing livelihood, household management, and child-rearing. The theme is created and supported by subthemes found below in this section.

Time constraints caused by work and household management are present resulting in a challenge in the family's child rearing practices. Due to time constraints, stress is felt, especially by the mothers as the child's primary caregiver. On the other hand, fathers spend less time with their children. "Time is running short; as a full-time mom, you no longer know if your time management... Yes, it affects [the situation] because instead of focusing on the child, [your attention] goes to selling/vending;

your time for your child is divided, you cannot guide them as much, and you cannot see what they are doing.” (F1)

Families also face financial and budgetary constraints in the process of child rearing, especially in meeting the needs and demands of their children. As the families interviewed are from low to middle-income families, financial constraints are faced, resulting in hardships in providing the needs of their children. According to F2, “because sometimes the budget is insufficient; what he/she needs cannot be bought, as the needs of the house must be prioritized before his/her wants.”

Emotional stress and fatigue are experienced, especially by mothers in balancing household finances and child-rearing. The families showed that it is hard to balance livelihood, financial management, and rearing responsibilities when the family income is just or sometimes insufficient for making ends meet. It also reflects that this fatigue and stress sometimes affect parents’ emotional responses toward their children, including moments of irritability, raised voices, and occasional spanking. Participants also shared that after these incidents, parents often talk to their children to explain what happened, apologize when needed, and help their children understand the situation. F1 explains, “Just try to understand Father as well, because he is sleep-deprived. Sometimes the child gets scared too and no longer approaches him; that is how it is when one is sleep-deprived, we cannot control the things we say.”

### **3. Intentional Strategies to Maintain Emotional Presence and Care**

This theme reflects how parents described deliberate efforts to sustain warmth, care, and emotional support despite work demands and limited time. Parents shared how they adjust routines, manage time, and communicate to maintain emotional connection with their children.

Parents intentionally create bonding opportunities through daily routines shaped by their work schedules and household needs. Although families reported different forms of bonding, parents described deliberately setting time to connect with their children through rest days, everyday routines, and shared activities. Parents also emphasized making a conscious effort to be present during special occasions and school activities as a way of maintaining emotional connection despite limited time during workdays. F2 shares: “When he doesn’t have work, my partner is the one who does [the chores] like bathing, feeding, and taking our child to school. When it is his rest day... it feels like I am the one having a rest day. When it is a rest day, our family bonds just at home. Even if life is difficult, we strive to be together on special days.”

Parents maintain emotional support and care through communication between partners and with their children, especially during times of stress, conflict, and financial concern. Open communication shows their relational presence and supports the navigation and overcoming concerns and challenges within the family. “Sometimes I share that stress with my partner. They also help me, talk to me, and give me advice. My child is very affectionate; they don’t share much yet, but they do tell stories about school, like having a friend, and the things they are writing,” F7 explains.

Ecological Systems Theory frames the strategies in this theme as adaptive responses that transform multi-level constraints into sources of resilience rather than

individual coping alone. At the microsystem and mesosystem levels, families intentionally reorganize routines, communication, and partner coordination to preserve emotional presence despite time scarcity and fatigue (Fuligni & Brooks-Gunn, 2013; Bettencourt et al., 2023). These practices are shaped by exosystem limitations such as work rigidity and limited services, while macrosystem values of “*kapwa*” and “*malasakit*” legitimize sacrifice and sustain relational commitment (Alampay, 2024). Across time, the chronosystem captures how repeated repair, bonding, and communication accumulate relational strength, allowing families to maintain caregiving quality under persistent livelihood pressure.

And from the Family Resource Management perspective, the inputs are limited time, parents’ caregiving skills, and cultural values emphasizing family connectedness. Although there is limited research in the Philippines that shows first-time parents managing their resources, this study demonstrated that family connectedness and extended kinship networks, mainly the grandparents, greatly support young families and new parents when child-rearing and financial strains arise. Grandparents in the Filipino setting are valuable sources not only of financial and emotional support but also of caring responsibilities over their grandchildren when parents are working (Oman et al., 2024; Dadang, 2019). In addition, the throughputs of this theme are intentional restructuring of routines, prioritization of quality time over quantity, and coordinated spousal communication with use of emotional repair strategies (e.g., explaining, apologizing, and reassurance). Whereas, this results in a harmonious family with sustained emotional presence, strengthened parent-child relationships, reduced impact of stress on caregiving, and enhanced family resilience despite livelihood constraints.

In summary, the strategies are used by parents to sustain warmth, emotional support, and connection with their children. Evidently, family connectedness is still innate in the Filipino family and maintaining emotional presence and care while working through the facets of life and as new parents showed that the families are aligned in ensuring they give the child the best possible care despite work and time constraints.

#### IV. CONCLUSIONS

This study aimed to describe how family livelihood shapes decision-making and resource management of Filipino parents in early childhood rearing. This study also explored how parents adjust their roles and covered how families balance financial responsibilities to provide childcare needs, warmth, and emotional support. The findings showed that livelihood conditions and income constraints strongly shaped parental involvement, household reorganization, prioritization of demands, child-rearing practices, and how parents allocate resources in their everyday lives. As the young parents transition, they continuously redefine household and parenting roles, manage demands, and negotiate expectations through open communication and accessing available support, which highlights the dynamic nature of family management. In addition to that, they remain emotionally present and responsive with their partners and their children amidst the high demands in balancing work and household responsibilities. The themes developed in this study reflect how Filipino parents navigate early child-rearing within the challenges of household and livelihood

demands. They demonstrated resilience, adaptability, and care as they balanced their resources while nurturing their children.

Correspondingly, this study has revealed the lived experiences of low- and middle-income young families which can add to the literature of family studies and early childhood rearing practices. It captures viable data of new parents navigating the family structure, family stability, and balancing caregiving responsibilities in the presence of financial challenges. Fundamentally, the ecological systems theory has defined the parents' adjustments through the various systems they interact with, from the home and work environments to the societal and cultural norms that shape their family management. And with the Family Resource Model, it captured the inputs, throughputs, and outputs, which highlight the adjustments to roles, flexible caregiving rearrangements, child-focused routines, and actions taken by parents in fulfilling financial and emotional obligations amid the limited resources.

Significantly, the study on balancing livelihood and early childhood rearing showcased key findings and recommended the following: for parents, consistent open communication and the expressed need of mutual support are imperative between parents to alleviate the source of emotional strain and stress while simultaneously managing childcare, livelihood, and household responsibilities. It suggests better alignment in incorporating adjustments and strategies related to parenting and caregiving responsibilities in times of challenges, which will help both parents decide clearly and carefully with their available resources. In addition, for the extended family, sustained presence and support show that they aid new parents or young families, yet it is still needed. Moreover, active community projects for leisure may also yield impact for low- and middle-income families to increase quality time within the family. The present study also bears limitations, especially on the narrow participant composition and limited range of perspectives represented. These limitations may be used by future researchers as reference. Lastly, for future studies, it recommends accommodating the audience of both fathers and mothers, which can exhaust further similar and different perspectives on balancing livelihood and early childhood rearing.

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