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Household Expenditure Patterns Among Male- and Female-Headed Households

Introduction

When applied to families, the saying "He who makes the money makes the rules" underlies the commonplace belief that family members who earn and contribute income to the household also influence the manner in which these resources are used or expended. This is particularly true of family or household heads whose headship is closely intertwined with their income-earning roles. Culturally and legally, household headship is typically bestowed on who is considered the major breadwinner of families and who in Philippine society and elsewhere, is also the oldest male member of a household.

The view that males are the major breadwinners of families and hence also the major decision-makers has been increasingly questioned in recent years in view of the increased involvement of women in visible economic activities, and of other changes in the theories or paradigms underlying the analysis of families or households. The observed increases in women's labor force participation rates have made it evident that more families today are sustained by the cash earnings of both men and women. Even in households where women are not engaged in cash-earning activities, it is now acknowledged that they, too, contribute to the economic maintenance of families through the various activities they do at home i.e., through housework, childcare and home management. In turn, the wage and non-wage contributions of women

to household income provide them with some, though perhaps varying, authority over the disposition and use of family income.

Current views and perspectives on the household family expenditure patterns thus result from the negotiations or bargaining processes that occur between husbands and wives over the use of household income and resources¹. Underlying the bargaining position of husbands and wives, moreover, are their perceived or relative contributions to household income. Often, their contributions are measured in terms of their wage rates which are used as the basis for ascribing decision-making power within households. This perspective on the household suggests that the gender-identity of household income earners influences the intrahousehold allocation of incomes owing to differences in the earnings and nature of the economic contributions of husbands and wives or of male and female members of the household.

There are, in addition, other reasons for expecting that the gender identity of household earners would influence family expenditure patterns. For one, the culturally prescribed gender roles of women and men partly condition their propensity to spend money or to use resources in various ways. Women, for instance, are known to exhibit a greater propensity to use income for purchases necessary to meet the basic needs of children and the household, whereas men have been noted to spend a greater proportion of their income on such items as alcohol

and cigarettes and on their own personal hobbies and past-times.² Gender roles ascribe men and women authority over certain decision-making areas involving the use of household resources. Many societies for example, leave the task of managing food budgets and daily household operational expenses to women, while men are deemed the key decision-makers over larger expenditure items as those bearing on the purchase of properties or other family investments.³

In brief then, there are reasons for expecting that the gender identity of household income earners influences the share of income allocated for various types of expenditures, and that increasing women's income would tend to benefit households more in view of women's propensity to use resources in a manner regarded as socially desirable. This is in contrast to the somewhat narrow view that increasing household incomes, without regard for the gender-identity of earners automatically improves the welfare of families and households. Because most income-earning activities tend to end up in the person of male household heads, this view perpetuates the notion that families are led by a benevolent husband-father whose decisions over the intrahousehold allocation of income redound to the interest of all members of the household.⁴

This paper aims to examine some related propositions arising from the noted relationship between the gender-identity of household income earners and the intrahousehold allocation of income. This is done by examining the family expenditure patterns of male and female-headed households using data from the 1988 and 1991 Family Income and Expenditure Surveys (FIES). Obviously, noting the importance of the gender-identity of earners in intrahousehold resource allocation requires much more detailed information not only on family income and expenditures but on the dynamics of how households arrive at decisions over family expenditures. Such data are not available from the FIES nor from most household surveys, although these of-

fer possibilities for empirically validating related propositions on the topic.

The Present Study

To test existing models which view the gender-identity of income earners as a determinant of the intrahousehold allocation of resources, it would be ideal to have household-level data disaggregated by the employment status and wage rates of husbands and wives (or of the male and female members of families). Such data would allow comparison of household expenditure patterns in families where the husbands earn and the wives are not engaged in wage employment as against those where the wives' wages are lower than their husbands', or equal to theirs, or exceed their husbands' earnings. Existing large-scale surveys however, do not provide this kind of disaggregation, and do not have the appropriate richness to test existing paradigms on the intrahousehold distribution and allocation of income.

Nonetheless, findings from other studies reveal a close connection between various measures of women's status and family welfare. Demographic studies for example, reveal that women's own education and market employment contribute to family welfare via their negative impact on child mortality and fertility within households.⁵ Using the market employment of wives to note women's household income contribution, several studies on household decision-making in the Philippines likewise show that women's market employment increases their participation in household decision-making and particularly over economic matters.⁶ Still other studies indicate that women's market employment and/or own wages are positively associated with improvements in food budgets and quality — suggesting that additions to female incomes, more than to male incomes, tend to improve the nutritional intake of children and families.⁷

The FIES are conducted nationwide among a 10 percent sample of the total Philippine household population. The FIES contain relatively detailed data on family income and its sources and on total family expenditures and specific household disbursements. The surveys, however, do not provide sufficient data on household income earners from the way these are currently processed and stored. Information on the gender-identity of income earners can only be determined for the household head but not for other family income contributors whose gender and relationship to the household head are not coded as separate variables in the FIES data files. At best, the information readily available from the FIES are (1) the gender and employment status of the household head, and (2) the total number of income earners in the household.

Classifying thus the households in the FIES into those headed by men and women, this paper proceeds to compare the household expenditure patterns of these two groups by noting differences in the proportions of household income that they devote to various uses. As noted earlier, this comparison does not capture the kind of "bargaining" or "negotiation" that occur in household decisions over money and expenditures. Bargaining processes are more likely to prevail in male-headed families, where a high over 90 percent of male heads are currently married and who, therefore, share decision-making authority with female spouses. In these households, it would not be unusual for both spouses to discuss, deliberate on and negotiate how family income is to be used or spent. The assumption here therefore, is that family expenditure patterns in male-headed families result from the negotiations of husbands and wives over these matters, with husbands probably emerging as the more dominant decision-makers of households.

On the other hand, considering that the majority of female household heads are widows, separated women or whose husbands are otherwise absent, no similar bargaining processes are likely to prevail in their house-

holds. Except in the few cases where the female heads are currently married and who perhaps continue to consult their husbands in household decision-making, female-headed households would tend to exhibit a unitary authority structure where female heads make and simply carry out their own decisions. One can think of the resulting family expenditure patterns in female-headed families as approximating a "pure case", or one which reflects how women, if they had their own way, would spend money or use the resources of a household.

A comparison, therefore, of the expenditure patterns of male- and female-led households would provide us some indication of the impact of gender on family spending preferences and patterns. Following earlier propositions, the general expectation is that female-headed families are more likely to use a higher proportion of income to meet basic family needs (i.e., food, shelter, the needs of children, etc.) than male-headed households. Relatedly, male-headed families are posited to devote a higher proportion of income to purchases such as cigarettes and alcohol which are generally considered as non-essential to household operations and support.

Background Characteristics of Male- and Female-Headed Households from the 1988 and 1991 FIES

The 1988 and 1991 FIES show that around 86 percent of families/households⁸ in the Philippines are headed by men, while some 14 percent are headed by women. TABLE 5.1 presents selected background data on male and female-headed families that are useful for understanding the broader context of household expenditure patterns.

Briefly, TABLE 5.1 shows the regional distribution of male-headed families to essentially follow the regions' shares of the country's total population, whereas the NCR and some of the more developed regions

Table 5.1
Percent Distribution of Male- and Female-Headed Households
by Region and Rural-Urban Residence (FIES 1988, 1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
A. REGION						
NCR	12.69	19.52	13.63	12.76	19.62	13.73
I	5.88	6.27	5.93	5.61	5.56	5.61
II	4.28	3.41	4.16	4.20	3.40	4.09
III	9.47	12.30	9.86	9.56	12.54	9.98
IV	12.13	12.60	12.19	13.31	14.62	13.49
V	7.21	5.74	7.01	6.90	6.73	6.88
VI	8.92	10.12	9.08	8.88	9.26	8.93
VII	7.74	8.73	7.88	7.43	8.29	7.55
VIII	5.90	4.29	5.68	5.65	4.78	5.52
IX	5.34	3.73	5.12	4.29	2.24	4.00
X	6.14	3.34	5.76	6.09	3.51	5.72
XI	7.31	5.10	7.00	7.40	4.08	6.9
XII	4.93	3.11	4.68	3.19	2.31	3.07
CAR	2.08	1.72	2.03	1.87	2.11	1.90
ARMM				2.87	0.96	2.60
Total	(909327)	(144069)	(1053396)	(1027837)	(169709)	(1197546)
B. RURAL-URBAN RESIDENCE						
Urban	36.27	47.71	37.83	48.21	57.95	49.59
Rural	63.73	52.29	62.17	51.79	42.05	50.41
Total	(909325)	(144068)	(1053393)	(1027837)	(169707)	(1197544)

(Central Luzon and Central Visayas) exhibit proportionately higher shares (8 percent to 19 percent) of the country's female-headed families. Because of the higher concentration of female-headed families in the more developed regions, an expectedly higher proportion of them are also found in urban areas. Between 1988 and 1991, female headship has become more of an urban phenomenon as the proportion of female-headed families living in urban areas increased from 47.7 percent to 57.9 percent. In contrast, as of 1991, a 51.8 percent majority of male-headed families continue to reside in rural places.

In terms of marital status, a high 94 percent of male family heads are married, leaving only minimal proportions who are widowed, divorced/separated, or never-married. A three-fifths majority of female heads however are widowed, while another

10 percent are single women, and 5 percent to 6 percent are divorced or separated. A considerable 23 percent to 24 percent of female heads are currently married, but who are likely to have become the *de facto* heads of their families owing to the temporary (or prolonged) absence, disability or unemployment of their husbands.

Differences in the educational attainment of male and female heads reflect the gender educational differentials noted in the Philippines as a whole. Male advantage in education is shown at lower educational levels: there are fewer male heads (5 percent) than female heads (10 percent) who have never gone to school, and there are more male-than female-heads completing various grades up to high school. The female educational advantage is noted after high school since more females proceed to higher schooling and eventually graduate from college.⁹ The proportion of female heads graduating from college is higher (12.16 percent) than among male heads (7 percent to 8 percent).

There are, in addition, variations in the size and composition of female- and male-headed households. (See TABLE 5.2) Although the majority (around 80 percent) of Filipino households consist of single nuclear families, there are proportionately more extended families among the ranks of female-headed households (31 percent to 35 percent) than among their male-headed counterparts (16 percent to 17 percent). Moreover, households headed by women are generally smaller in size with between four to five related members, while those headed by men typically consist of five to six members.

Differences in the composition and size of families headed by men and women are clearly related to the differences in the marital status of men and women heads. As wid-

Table 5.2
Selected Background Characteristics of Male and Female Household
Heads and their Families (FIES 1988, 1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
A. MARITAL STATUS						
Single	1.78	10.64	2.99	1.97	9.82	3.08
Married	94.33	23.91	84.70	93.96	23.05	83.91
Widowed	3.31	60.04	11.07	3.50	60.75	11.61
Divorced/Separated	0.57	5.30	1.21	0.53	6.16	1.33
Unknown	0.01	0.10	0.03	0.04	0.22	0.07
Total	(909324)	(144068)	(1053392)	(1027838)	(169707)	(1197545)
B. AVERAGE AGE						
	44.77	52.31	45.80	45.29	53.50	46.46
C. EDUCATIONAL ATTAINMENT						
No grade	5.14	10.44	5.86	4.98	8.63	5.50
Grade 1-5	27.10	28.57	27.30	25.60	28.18	25.96
Elem Grad	24.55	20.04	23.94	24.26	22.75	24.05
1st-3rd HS	11.05	8.60	10.72	11.42	8.30	10.98
HS Grad	15.78	11.84	15.24	17.14	12.61	16.50
College/Undergrad	8.75	8.17	8.67	8.76	7.36	8.57
College/Post Grad	7.63	12.33	8.28	7.84	12.16	8.45
Total	(909325)	(144069)	(1053394)	(1027837)	(169709)	(1197546)
D. AVERAGE HH SIZE						
	5.48	4.20	5.30	5.45	4.17	5.27
E. HH COMPOSITION						
Nuclear	83.62	67.92	81.47	82.42	64.95	79.95
Extended	16.02	31.07	18.08	17.58	35.05	20.05
Nonrelated	0.36	1.01	0.45			
Total	(909325)	(144068)	(1053393)	(1027836)	(169708)	(1197544)

ows, female heads would seek the company of other relatives and live in extended households. They would also have smaller families because of the absence of a spouse, or because at this stage in their lives, some of their children may have already left to establish their own households. The average age of women household heads is 52.3 years, or around seven years more than the average age of male family heads.

Household Income-Earners and Income Sources and Levels

Available data on income-earners from the FIES are limited to the number of household members who are gainfully employed, while the gender identity of income earners can only be determined for the household head based on his or her employment status at the time of the survey period. These data are presented in TABLE 5.3.

TABLE 5.3 shows that around 50 percent of male-headed families and 45 percent of those headed by women have only one income-earner. Households with multiple income-earners are more prevalent among male-headed families (45 percent to 47 per-

Table 5.3
Total Number of Employed Members in Male- and Female-Headed Households
and Employment Status of Male and Female Household Heads (FIES 1988, 1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
A. NO. OF HH MEMBERS WORKING						
0	4.75	18.50	6.63	2.51	18.60	4.79
1	50.40	45.09	49.68	50.58	44.71	49.75
2	30.62	23.40	29.63	31.44	23.01	30.25
3 & over	14.23	13.01	14.06	15.47	2.26	15.22
Total	(909326)	(144068)	(1053394)	(1027837)	(169707)	(1197544)
B. AVERAGE NO. OF HH MEMBERS WORKING						
	1.63	1.37	1.59	1.69	1.38	1.65
C. EMPLOYMENT STATUS						
Currently Working	92.09	62.96	88.11	91.08	56.85	86.23
Not Working	7.91	37.04	11.89	8.92	43.15	13.77
Total	(909325)	(144068)	(1053393)	(1027836)	(169707)	(1197543)

cent) than among female-headed ones (25 percent to 26 percent). Consequently, the proportion of households with no income-earners are higher among female-led households (18 percent to 19 percent) when compared to male-headed families (2 percent to 5 percent).

Following known differences in the employment of the sexes, male heads exhibit higher employment rates of around 92 percent than their female counterparts, a lower 57 percent to 63 percent of whom are currently employed. The instances where the household head is the only family income-earner cannot be ascertained from the FIES, although data from the 1990 Census indicate that 53 percent of male heads are the sole income-earners of their families. Among female heads, the comparable proportion is a lower 33 percent.¹⁰

While fewer women heads are employed and more of their households have no income-earners, they are shown to be less dependent on wage income than male-headed households. In general, female-headed households realize higher incomes from non-wage sources as net shares from crops, remittances, rentals and pensions, when compared to male-headed families (See TABLE 5.4A). In contrast, male-headed families de-

rive higher incomes from wage work and entrepreneurial activities.

Considering all sources of income, female-headed households emerge generally richer than their male-led counterparts. In 1988, the average family income of women-headed households was 10.3 percent higher than the average P39,843.91 income of male-headed families. In 1991, the lead of women-headed households grew to 12.8 percent when their average family income reached P72,244.33 as against the male heads' average P64,020.72.

Consistent with their higher incomes, both the 1988 and 1991 FIES further reveal a higher concentration of female-headed households in the country's top income tercile when compared to those headed by men. (See TABLE 5.4B to E) As many as 37 percent of women-headed households belong to the top (or richest) 30 percent of the country's families as against a lower 29 percent of male-headed families. There are, therefore, comparatively fewer women-headed families in the middle income tercile: 25 percent as against 31 percent of male-led families. Likewise, the bottom 40 percent of the income range, which also approximates the incidence of Filipino families living be-

Table 5.4
Average Incomes Derived from Specific and All Sources
by Male- and Female-Headed Households and the Distribution of
Male- and Female-Headed Families by Income Classes (FIES 1988, 1991)

	1988 Male	Female	Total	1991 Male	Female	Total
A. AVERAGE INCOME FROM						
Wages	17,923.44	14,726.14	17,486.16	27,967.27	22,226.90	27,153.79
Entrepreneurship	12,705.92	7,916.70	12,050.92	20,899.24	13,730.47	19,883.33
Other Sources (i.e. net share of crops, assistance from abroad, etc.)	9,214.55	21,322.82	10,870.54	15,154.22	36,286.97	18,149.00
Remittances	1,823.65	10,735.77	3,042.52	3,447.41	17,700.50	5,467.26
Rentals	329.08	557.76	360.36	602.14	1171.19	682.79
Pensions	444.97	903.35	507.66	850.34	1641.17	962.41
B. AVERAGE TOTAL HH INCOME						
From All Sources	39,843.91	43,965.66	40,407.62	64,020.72	72,244.33	65,186.11
C. % OF FAMILIES IN TOP 30%						
Average Total HH Income	28.93	36.73	28.76	37.46		
	85,245.87	86,157.00	141,754.02	142,302.71		
D. % OF FAMILIES IN MIDDLE 30%						
Average Total HH Income	30.88	24.47	30.90	24.59		
	30,053.05	30,378.60	46,582.12	47,484.26		
E. % OF FAMILIES IN BOTTOM 40%						
Average Total HH Income	40.19	38.80	40.34	37.95		
	14,677.05	12,593.50	21,945.06	19,131.67		

low the poverty threshold in 1991, accounts for a lower 38 percent of women-headed households and a little over 40 percent of male headed families.

Although female-headed families appear generally better off than their male-headed counterparts, data on the average household incomes within each of the three income classes show the average income of female-headed families to be higher than those of male-headed ones only at the two highest income terciles. At the bottom 40 percent, the average household incomes of female-headed families are around P2,000 less than the average P14,677.50 and P21,945.06 household incomes of male-headed families in 1988 and 1991, respectively. The data thus suggest a clearer division of female-headed families into a richer and a poorer group, and that the poorer ones may actually constitute the poorest of the country's poor families. Not only are the average incomes of the families of poor women heads lower than those of

their male counterparts, but there are also significantly more widowed and separated women among their ranks (79 percent to 82 percent) as well as of those who have never gone to school or who have reached only a few years of schooling (63 percent).

Average Total Household Incomes, Expenditures and Savings by Income Classes

The total household expenditures of Filipino families averaged around P32,521.41 in 1988 and P51,935.67 in 1991, representing around 90 percent of total household incomes during both years. In absolute peso terms, female-headed households in the top two income terciles spent more on all household disbursements than their male-headed counterparts. But owing to their higher incomes,

Table 5.5
Average Total Household Expenditures and Savings and Proportions of Income Devoted to Household Expenditures and Savings by Male- and Female-Headed Households and by Income Classes (FIES 1988, 1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
A. AVERAGE TOTAL HH Expenditures						
P	32,160.68	34,798.20	32,521.41	51,183.03	56,494.06	51,935.67
%	90.75	88.69	90.46	90.20	87.56	89.82
Top 30%						
P	62,666.52	64,360.58	62,950.18	104,677.63	105,674.26	104,854.00
%	78.93	78.37	78.84	79.66	78.13	79.39
Second 30%						
P	26,664.42	26,355.35	26,629.95	40,345.60	40,674.24	40,383.77
%	89.02	87.06	88.80	86.86	86.03	86.77
Bottom 40%						
P	14,419.28	12,137.12	14,116.50	21,336.13	18,197.87	20,914.17
%	100.58	99.50	100.43	100.27	97.87	99.94
B. AVERAGE HH Savings						
P	7,683.23	9,167.46	7,886.22	12,837.70	15,750.27	13,250.45
%	9.25	11.31	9.54	9.80	12.44	10.18
Top 30%						
P	22,579.35	21,796.35	21,796.42	37,076.39	36,628.45	36,997.12
%	21.07	21.63	21.16	20.34	21.87	20.61
Second 30%						
P	3,388.63	4,023.24	3,459.42	6,236.52	6,810.02	6,303.17
%	10.98	12.94	11.20	13.14	13.97	13.23
Bottom 40%						
P	257.76	456.38	284.11	608.34	933.80	652.62
%	-0.58	0.50	-0.43	-0.27	2.13	0.06

total household expenditure accounted for a lower proportion of the income of these female-headed families (See TABLE 5.5). Among the bottom 40 percent, the total expenditures of poor female-headed families is lower in absolute peso terms than those of male-headed families. Expectedly, their total expenditures account for higher proportions of their incomes although these remain within their current incomes (99.50 percent in 1988 and 97.97 percent in 1991). In contrast, the total household expenditures of male-headed families at the bottom of 40 percent exceed their total incomes in 1988 (100.58 percent) and in 1991 (100.27 percent).

Consequently, female-headed families are shown to consistently exhibit positive savings ratios than male-headed families. The household savings of women-headed families at the highest income tercile comprise between 11 percent to 12 percent of their incomes as against 9 percent to 10 percent of the incomes of the richest male-headed families. At the middle income tercile, the comparable figures are 13 percent to 14 percent for female-headed households and 11 percent to 13 percent for male-headed ones. Among the poorest families, household savings still constitute a positive 0.50 percent to 2.13 percent of incomes in female-households but a

negative 0.27 percent to 0.50 percent among male-headed families.

Household Expenditure Patterns

Data on household expenditures in the FIES are available for 10 different categories of food and for 17 other major types of household expenses including those spent on household utilities and maintenance, clothing, education, medical, transportation and recreational needs, the personal effects and care of members and the social obligations of families. Data on the proportions of total household incomes spent on these by male- and female-headed households in the various income classes are shown in TABLES 5.6 to 5.11.

Food

Turning first to food expenditures, one notes that these account for the single highest proportion of household expenditures, claiming 53 percent and 51 percent respectively of the total incomes of Filipino families in 1988 and 1991. Among women-headed families, however, food claims a noticeably lower 47 percent to 48 percent of total income when compared to its 52 percent to 53 percent share in male-headed families. At the two highest income terciles, the proportionately lower share of food in female-supported families may be attributed to the generally higher income levels of these families over male-headed households. Indeed, TABLE 5.6 shows that the proportion of income devoted to food across all households increases at lower income classes, constituting a lower 36 percent to 37 percent of total income among the richest tercile, and reaching a high 64 percent to 65 percent among the poorest 40 percent of families. But even at the bottom 40 percent or at the lowest income class where female-headed families are generally poorer than male-headed families, the former are still shown to devote a lower proportion of their income to food. In turn, the consistently lower

food expenditures of female-headed families may be related to the fact that, being in charge of stretching household budgets, women are more conscious of the value of money and hence, tend to be more prudent or frugal in spending this. Additionally, however, it should be noted that the higher proportion of income spent by the male-headed families on food may owe likewise to their generally larger family sizes vis-à-vis the families of women heads.

Regardless of income class, the proportion of income devoted to specific food items are consistently lower among families headed by women than those headed by men. This is true for food expenditures devoted to cereals (rice, bread, flour, noodles); roots and tubers (potato, cassava, gabi); fruits and vegetables; dairy products (milk, eggs); fish and marine products; coffee, cocoa and tea; non-alcoholic drinks (softdrinks, juices); and food not elsewhere classifiable (sugar, cooking oil, salt, spices, etc.).

An exception to the foregoing pattern are the proportions of income spent on meat and meat products, purchases of which tend to be higher among female- than male-headed households, despite the generally higher income levels of the former. Unlike other kinds of food, the demand for meat increases at higher income classes, consuming 6 percent of the total income of the richest 30 percent families, a lower 5 percent among middle-income ones, and 4 percent to 5 percent among the poorest 40 percent families. Since meat is generally considered a protein-rich food, the consistently greater meat expenditures of female-headed families at all income levels likely reflect women's propensity to buy food commonly regarded as more nutritious.

Another difference in food consumption patterns is the tendency of female-headed households to allocate a greater proportion of their income to food or meals eaten outside the home i.e., at school, work or in restaurants, when compared to the families of male heads. Again, this may owe to the higher incomes of women-headed households, although it may also be the case that due to

Table 5.6
Proportion of HH Income Spent on Various Foods and on all Foods
by Male- and Female- Headed Households (FIES 1988, 1991)

		1988			1991		
		Male	Female	Total	Male	Female	Total
ALL	TOTAL FOOD	53.37	48.34	52.68	52.11	46.59	51.32
	Food Consumed at Home	51.30	46.08	50.58	49.89	44.12	49.07
	Cereal and Cereal Prep	20.35	16.76	19.86	19.43	15.74	18.91
	Roots and Tubers	1.25	1.01	1.22	1.21	0.95	1.17
	Fruits and Vegetables	4.88	4.78	4.87	4.78	4.50	4.74
	Meat and Meat Prep	5.15	5.40	5.19	5.41	5.52	5.43
	Dairy Products and Eggs	3.02	3.00	3.01	3.05	2.99	3.04
	Fish and Marine Products	8.86	7.43	8.67	8.56	7.20	8.37
	Coffee, Cocoa, and Tea	1.59	1.57	1.59	1.43	1.33	1.41
	Non-Alcoholic Beverages	1.00	1.03	1.00	1.04	1.05	1.04
	Food Not Elsewhere Classified	5.19	5.10	5.18	4.97	4.86	4.95
	Food Consumed Outside the Home	2.08	2.26	2.10	2.22	2.47	2.25
TOP 30%	TOTAL FOOD	37.81	35.21	37.38	36.57	33.70	36.06
	Food Consumed at Home	34.40	31.92	33.98	32.66	29.94	32.18
	Cereal and Cereal Prep	9.97	8.31	9.69	8.93	7.59	8.70
	Roots and Tubers	0.61	0.56	0.60	0.55	0.52	0.54
	Fruits and Vegetables	3.57	3.41	3.54	3.37	3.17	3.34
	Meat and Meat Prep	5.97	6.32	6.03	6.36	6.34	6.36
	Dairy Products and Egg	3.13	3.12	3.13	3.04	2.99	3.03
	Fish and Marine Products	5.06	4.32	4.94	4.87	4.09	4.73
	Coffee, Cocoa, and Tea	1.41	1.37	1.40	1.08	1.00	1.07
	Non-Alcoholic Beverage	1.15	1.12	1.14	1.20	1.20	1.20
	Food Not Elsewhere Classified	3.53	3.40	3.51	3.24	3.02	3.20
	Food Consumed Outside the Home	3.42	3.29	3.39	3.91	3.76	3.88
SECOND 30%	TOTAL FOOD	52.19	46.71	51.58	49.89	46.17	49.45
	Food Consumed at Home	49.98	44.08	49.32	47.49	43.39	47.01
	Cereal and Cereal Prep	18.65	15.41	18.29	17.36	14.41	17.02
	Roots and Tubers	1.08	0.79	1.04	0.96	0.73	0.93
	Fruits and Vegetables	4.81	4.40	4.76	4.52	4.35	4.50
	Meat and Meat Prep	5.26	5.25	5.26	5.58	5.94	5.62
	Dairy Products and Egg	3.36	3.07	3.32	3.30	3.23	3.29
	Fish and Marine Products	8.57	7.20	8.41	8.15	7.06	8.03
	Coffee, Cocoa, and Tea	1.77	1.78	1.77	1.53	1.45	1.52
	Non-Alcoholic Beverage	1.16	1.13	1.15	1.16	1.19	1.16
	Food Not Elsewhere Classified	5.34	5.05	5.31	4.92	5.02	4.93
	Food Consumed Outside the Home	2.21	2.63	2.26	2.40	2.78	2.44
BOTTOM 40%	TOTAL FOOD	65.48	61.79	64.99	64.89	59.58	64.17
	Food Consumed at Home	64.48	60.73	63.98	64.01	58.59	63.28
	Cereal and Cereal Prep	29.14	25.60	28.67	28.50	24.65	27.98
	Roots and Tubers	1.84	1.59	1.81	1.87	1.50	1.82
	Fruits and Vegetables	5.88	6.32	5.94	5.98	5.90	5.97
	Meat and Meat Prep	4.48	4.62	4.50	4.61	4.44	4.58
	Dairy Products and Egg	2.67	2.84	2.70	2.86	2.83	2.86
	Fish and Marine Products	11.83	10.51	11.65	11.51	10.34	11.36
	Coffee, Cocoa, and Tea	1.59	1.61	1.59	1.59	1.56	1.59
	Non-Alcoholic Beverage	0.77	0.89	0.79	0.84	0.81	0.84
	Food Not Elsewhere Classified	6.27	6.75	6.34	6.24	6.57	6.28
	Food Consumed Outside the Home	1.01	1.06	1.01	0.88	0.99	0.89

Table 5.7
Proportion of HH Income Spent on Alcohol and Tobacco
by Male- and Female-Headed Households (FIES 1988, 1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
ALL						
Alcohol	1.24	0.57	1.15	1.18	0.56	1.09
Tobacco	2.34	1.25	2.19	2.02	0.96	1.87
TOP 30%						
Alcohol	0.92	0.43	0.83	0.85	0.41	0.77
Tobacco	1.68	0.83	1.54	1.30	0.63	1.19
SECOND 30%						
Alcohol	1.26	0.68	1.20	1.13	0.50	1.06
Tobacco	2.55	1.42	2.43	2.12	1.10	2.00
BOTTOM 40%						
Alcohol	1.45	0.64	1.34	1.44	0.74	1.35
Tobacco	2.65	1.54	2.51	2.45	1.19	2.28

work commitments outside the home, female heads may find it more expedient to have family members take their meals outside of the home more frequently than male-headed families.

Tobacco and Alcohol

TABLE 5.7 next shows the proportions of income spent by households on tobacco and alcohol. The findings here are in keeping with expectations that male-led families use up more resources on items which are generally regarded as non-essential household goods. Among male-headed households and regardless again of income class, the proportions of income spent on tobacco and alcohol are around twice as much as those spent by female-headed families on similar expenditures. For alcohol, the comparable figures are 1 percent of income for all male-headed families, and 0.57 percent for female headed families. Likewise, male headed families use up over 2 percent of household income on tobacco and cigarettes, while female-headed families use up a lower 1 percent of theirs.

Household Utilities and Facilities

There are further indications that female-managed households are better or more comfortably equipped and maintained than those headed by males. Nearly across all income classes, female-headed households, spend higher proportions of their income on fuel, light and water. The households of female heads are also better supplied with laundry and housecleaning materials, and are prone to spend more in carpentry, painting, plumbing and repair jobs to maintain their houses. Finally, female-headed families devote more of their income for the purchase of kitchen appliances, audio-visual equipment, furniture and other household durables. Male-headed households, on the other hand, use up slightly more of their incomes on non-durable purchases as utensils, household accessories and linen (See TABLE 5.8).

In general, the tendency of female heads to keep their houses more comfortable and better maintained is in keeping with other data showing a higher rate of house and homelot ownership among female- than male-headed households. In 1991, 66.6 percent of female-headed families as against 62.2 percent of male-headed ones owned their houses and homelots. Sixty-four of the

Table 5.8
Proportion of HH Income Spent on Household Utilities and Other Necessities
by Male- and Female-Headed Households (FIES 1988, 1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
All						
Fuel, Light and Water	5.13	5.44	5.17	5.40	5.65	5.43
HH Operations	2.06	2.21	2.08	2.31	2.29	2.31
HH Maintenance	0.93	1.02	0.94	0.88	1.18	0.92
Non-durable furnishings	0.31	0.29	0.30	0.29	0.28	0.29
Durable furnishings	0.96	0.99	0.96	1.12	1.07	1.12
Top 30%						
Fuel, Light and Water	3.88	4.12	3.92	4.51	4.77	4.55
HH Operations	1.91	2.23	1.96	2.07	2.03	2.06
HH Maintenance	0.97	1.04	0.98	0.95	0.83	0.93
Non-durable furnishings	0.31	0.31	0.31	0.27	0.29	0.28
Durable furnishings	1.90	1.56	1.84	2.11	1.87	2.07
Second 30%						
Fuel, Light and Water	4.74	4.93	4.76	5.05	5.34	5.08
HH Operations	1.83	1.93	1.84	2.04	2.06	2.04
HH Maintenance	0.98	1.06	0.99	0.89	1.12	0.91
Non-durable furnishings	0.34	0.28	0.33	0.32	0.33	0.32
Durable furnishings	1.04	1.27	1.06	1.06	1.18	1.07
Bottom 40%						
Fuel, Light and Water	6.34	7.00	6.43	6.30	6.73	6.35
HH Operations	2.35	2.36	2.35	2.70	2.71	2.70
HH Maintenance	0.86	0.98	0.87	0.82	1.57	0.92
Non-durable furnishings	0.28	0.27	0.28	0.29	0.24	0.28
Durable furnishings	0.22	0.26	0.23	0.47	0.21	0.44

former, moreover, lived in houses built of strong materials and 69 percent had electricity in their own homes as opposed to 52.4 percent and 58 percent respectively among male-headed families.¹¹ Likely underlying the care and attention that women heads give to their domiciles is the premium that women as homemakers and domestic managers place on ensuring the shelter needs of their families.

Clothing, Education and Medical Needs

Expenditure patterns on clothing, education and medical items also differ between

male- and female-headed families. Male-headed ones spend somewhat higher proportions of their incomes on the clothing and footwear of members (3.4 percent to 3.8 percent) than female-headed households (3.1 percent to 3.6 percent). But consistent with the greater concern attributed to women over the educational and health needs of children and family members, female-headed families devote a greater proportion of their incomes to educational expenditures (2.13 percent to 2.24 percent) and to medical care and services (1.52 percent to 1.68 percent) than families headed by men. Among the latter, education consumes 1.8 percent to 1.9 percent of incomes, while medical care ac-

Table 5.9
Proportion of HH Income Spent on Clothing, Education and Health Needs
by Male- and Female-Headed Household (FIES 1988, 1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
ALL						
Clothing	3.76	3.60	3.74	3.40	3.11	3.36
Education	1.76	2.13	1.81	1.91	2.24	1.96
Medicine	1.36	1.52	1.39	1.38	1.68	1.42
TOP 30%						
Clothing	3.50	3.41	3.49	3.07	2.81	3.03
Education	2.79	2.85	2.80	2.92	2.98	2.93
Medicine	1.37	1.61	1.41	1.47	1.62	1.50
SECOND 30%						
Clothing	3.99	3.68	3.96	3.50	3.43	3.49
Education	1.70	2.10	1.75	1.97	2.05	1.97
Medicine	1.31	1.32	1.31	1.34	1.44	1.35
BOTTOM 40%						
Clothing	3.77	3.73	3.76	3.54	3.20	3.50
Education	1.06	1.47	1.11	1.16	1.62	1.22
Medicine	1.40	1.56	1.42	1.35	1.90	1.42

counts for 1.4 percent. The higher expenditures of female- over male-headed families on these items hold true across all income classes (See TABLE 5.9).

Expenditures on Transportation/Communications, Personal Care/Effects and Recreation

With regard to expenditures on transportation/communications (fares, postage, telephone) and on personal care (toiletries, beauty parlor and barbershop services) and recreation (recreational goods and tickets to movies, cockfights and races), women-headed households are shown to consistently spend more of their incomes than male-headed families only on personal care and effects. These items and services consume around 3 percent of the income of female-headed families as against 2 percent among male headed families. Differences in the transportation/communications and recreation expenses between the two types of households, however, are less con-

sistent. Female-headed households tend to spend more on transportation and communication than their male-headed counterparts only at the middle income tercile and at the bottom 40 percent. As for recreational expenses, female-headed households used up a higher proportion of their incomes on these than male-headed families in 1988 (0.32 percent vs. 0.28 percent respectively), but not in 1991 (See TABLE 5.10).

Other Types of Household Expenditures

Finally, it is interesting to note relatively systematic differences in the expenses of male- and female-headed families on still other types of household expenditures. TABLE 5.11 reveals that when compared to male-headed families, those headed by women devote a higher proportion of income for special occasions of the family — spending more on food, refreshments and services for such affairs or gatherings. They also tend to be

Table 5.10
Proportion of HH Income Spent on Transport/Communications, Personal Care/Effects
and Recreation by Male- and Female-Headed Households (FIES 1988,1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
ALL						
Transportation/Communication	3.07	3.38	3.11	3.42	3.52	3.44
Personal Care/Effects	2.76	3.11	2.81	2.78	2.98	2.81
Recreation	0.28	0.32	0.28	0.25	0.25	0.25
TOP 30%						
Transportation/Communication	3.85	3.89	3.86	4.48	4.28	4.45
Personal Care/Effects	2.67	3.12	2.74	2.81	2.97	2.84
Recreation	0.37	0.41	0.38	0.35	0.31	0.34
SECOND 30%						
Transportation/Communication	2.95	3.33	2.99	3.29	3.40	3.31
Personal Care/Effects	2.91	3.36	2.96	2.87	3.29	2.92
Recreation	0.29	0.31	0.29	0.26	0.26	0.26
BOTTOM 40%						
Transportation/Communication	2.60	2.94	2.65	2.76	2.85	2.77
Personal Care/Effects	2.72	2.94	2.75	2.69	2.78	2.70
Recreation	0.21	0.23	0.21	0.18	0.18	0.18

more generous with gifts or with their assistance to non-relatives and their donations to churches and to other charitable institutions. One notes that both of these findings are consistent with female gender attributions, i.e., women being more concerned about maintaining family unity and harmony and being more helpful and responsive to the needy.

TABLE 5.11 further shows that women-headed families tend to allocate more of their incomes (4.8 percent to 7.1 percent) for the purchase/amortization of real property, the payment of loans and bank deposits, which is quite contrary to the popular perception that men are more skilled in investment decisions but devote less of their incomes (4.3 percent to 4.5 percent) on expenses like these. The higher investment-related allocations in female-headed families may again be attributable in part to their higher incomes overall (leaving them with more funds to manage or invest). Alternatively, however, this could also owe to women's greater concern for their and their families' longer-term economic security, and particularly among female house-

hold heads who cannot expect to depend on others for their care and sustenance.

Lastly, TABLE 5.11 shows that at the two lower income classes but not at the highest income tercile, women-headed households paid more taxes (income taxes, real property, vehicle, and direct taxes) representing 0.20 percent and 0.23 percent of their incomes respectively in 1988 and 1991. In contrast, male-headed families spent a lower 0.15 percent to 0.17 percent of their incomes on taxes. At the highest income tercile, however, male-headed families spent a higher 0.85 percent to 1.3 percent equivalent of their incomes on taxes than the 0.66 percent to 1.02 percent spent by female-headed households. The reasons for these are not clear, although it is possible that given men's predilection for owning cars, especially among the richest classes, car registration fees may account for the higher taxes paid by upper-class male-headed households when compared to their female-headed counterparts.

Table 5.11
Proportion of HH Income Spent on Gifts, Special Occasions, Other Disbursements and Taxes by Male- and Female-Headed Households (FIES 1988, 1991)

	1988			1991		
	Male	Female	Total	Male	Female	Total
ALL						
Gifts	0.71	0.85	0.73	0.75	0.69	0.74
Special Occasions	1.71	1.98	1.75	1.77	2.08	1.81
Disbursements	4.27	4.81	4.34	4.48	7.07	4.84
Taxes	0.38	0.40	0.38	0.54	0.59	0.55
TOP 30%						
Gifts	0.74	0.94	0.78	0.73	0.77	0.74
Special Occasions	1.99	2.43	2.06	2.10	2.22	2.12
Disbursements	7.55	8.46	7.70	7.95	8.76	8.10
Taxes	0.85	0.66	0.82	1.27	1.02	1.23
SECOND 30%						
Gifts	0.79	0.90	0.80	0.73	0.74	0.73
Special Occasions	1.81	2.19	1.86	1.84	2.12	1.87
Disbursements	3.60	4.28	3.67	3.99	5.59	4.17
Taxes	0.23	0.32	0.24	0.35	0.47	0.36
BOTTOM 40%						
Gifts	0.62	0.74	0.64	0.78	0.58	0.75
Special Occasions	1.43	1.40	1.42	1.49	1.92	1.55
Disbursements	2.43	1.69	2.33	2.37	6.36	2.91
Taxes	0.15	0.20	0.15	0.17	0.23	0.18

Summary

Findings from the foregoing comparison of family expenditure patterns between male- and female-headed households are generally supportive of propositions regarding gender differences in spending patterns. Although the data coverage of existing household surveys does not allow for a direct examination of the impact of the relative contributions of men and women to family welfare, there is sufficient evidence to show that, in general, women are more prudent than men in using household income to meet the food, shelter, educational, medical and basic operational needs of their households. Female heads of households also tend to be more concerned about the longer-term material security of their families, as shown by the higher incidence of house and homelot ownership and

the higher savings propensity of female- than male-headed families.

Expenditure patterns in female-headed households further suggest that women's incomes redound not only to the benefit of households but that of larger communities. Compared to male-headed households, female-headed ones are more generous in sharing their income with needy groups and contribute proportionately more to the payment of various forms of taxes. It would seem that all these findings provide ample reason for promoting programs and policies aimed at expanding women's employment opportunities and improving their own incomes and earnings.

Concluding Remarks

While current findings suggest a close association between women's earnings and indicators of family welfare, these do not fully address the issue surrounding women's control over household resources or even their own incomes in existing marriages or conjugal relationships. It should be noted that the hierarchical positions of men and women and the dominance of men in marriages and families are deeply rooted in cultural gender-role prescriptions. Improving the earnings of women may help erode the material basis of men's dominance, although this cannot be

expected to totally dissolve hierarchical gender structures within families. In Philippine society, not a few cases have been reported by women's groups of families where husbands continue to control the hard-earned incomes of wives, using or squandering these for their own benefit. Neither is it altogether unlikely that some women may be squandering the incomes of their husbands. Such cases point to the need of other consciousness-raising programs to help men and women transcend their own "internal control dramas" over household resources and work out more humane and egalitarian relationships.

Notes

- 1 In both sociology and economics, current paradigms have moved away from the traditional and static conception of the family as constituting "natural units" or "organic wholes" characterized by an overriding common interest that sustains family harmony. In sociology, current models call attention to the importance of changing roles and norms bearing on intra-familial relationships. Members are seen to develop / have their own individual preferences and interests and who then negotiate these within the context of family life (See J. BRUCE, C.B. LLOYD and A. LEONARD, *Families in Focus: New Perspectives on Mothers, Fathers and Children*, The Population Council: New York, 1995 and LASZLO CSEH-SZOMBATHY, "Modelling the Interrelation between Macro-society and the Family" in *Changing Family Patterns, International Social Science Journal*. Vol. 126, November 1990). Likewise in economics, existing views see the family operating as a collective entity where decisions are the result of bargaining / negotiations among members, rather than simply exhibiting a single welfare/utility function (See JOHN HODDINOTT and LAWRENCE HADDAD, "Does Female Income Share Influence Household Expenditures? Evidence from Cote d'Ivoire" in the *Oxford Bulletin of Economics and Statistics*, Vol. 57, No. 1, February 1995).
- 2 Reported by HODDINOTT and HADDAD (above) based on studies of African households.
- 3 EMMA PORIO, FRANK LYNCH, and MARY HOLLNSTEINER, "The Filipino family, community and nation, IPC Papers No. 12, Quezon City: Institute of Philippine Culture, Ateneo de Manila University, 1978.
- 4 This view of the family essentially derives from traditional models which see members as subsuming their interests to a common family good.
- 5 The negative impact of women's education and market employment on child mortality and fertility is shown in most analyses of mortality and fertility differentials including those appearing in the latest 1993 National Demographic Survey Report, NSO.
- 6 See CYNTHIA BANZON-BAUTISTA, "Women in Marriage" in *Stereotype, Status and Satisfaction: The Filipina among Filipinos*. Quezon City: Social Research Laboratory, University of the Philippines, Department of Sociology. 1977; and FELY DAVID, "The Roles of Husbands and Wives in Household Decision-making," *The Philippine Sociological Review*, Vol. 42, 1994.
- 7 MARITO GARCIA, "Impact of Female Sources of Income on Food Demand Among Rural Households in the Philippines," in *Quarterly Journal of International Agriculture*, Vol. 30, No. 2, April-June 1991.
- 8 The term "families" and "households" are used interchangeably in this paper. The overwhelming majority of Filipino households have a family core of related members
- 9 The low proportion of men proceeding to and graduating from college owes in part to the fact that they drop out sooner from school to enter the labor force.
- 10 From 1990 Census figures as reported in *Filipino Women: Issues and Trends*, The National Commission on the Role of Filipino Women and the Asian Development Bank, Manila 1995
- 11 From an analysis of the 1991 Family and Income Expenditure Surveys, in *Filipino Women: Issues and Trends*, The National Commission on the Role of Filipino Women and the Asian Development Bank, Manila 1995.