

The Effects of Household Roles in Decision Making in Household Consumption: A Case Study in an Extended Family in Calagbangan, Sipocot, Camarines Sur

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ABSTRACT

This case study explores how household roles influence consumption decisions within an extended family in Calagbangan, Sipocot, Camarines Sur. Using a mixed-methods approach that combined qualitative and quantitative data from semi-structured interviews with family members of varying ages, economic levels, and educational backgrounds, the research highlights the complex intra-family dynamics shaping household spending. Findings reveal that generational differences, economic contributions, and educational attainment strongly affect decision-making, with each family member playing distinct roles in shaping consumption choices. The

study emphasizes the unique characteristics of extended family structures—three generations cohabiting—and how this arrangement differs from the more commonly studied nuclear family context. By addressing this gap, the research contributes to existing literature on household consumption and family dynamics. Practical implications include guiding local government units and community organizations in designing targeted interventions that promote sustainable consumption and equitable decision-making in extended families. Beyond its applied relevance, the study enriches theoretical frameworks on household resource management and provides valuable insights for social scientists and policymakers interested in family structures, consumption behavior, and community development.

Keywords: *Extended Family, Household Consumption, Decision-Making, Family Dynamics, Calagbangan Sipocot, Camarines Sur, Mixed-Methods Research, Generational Roles, Resource Management, Sustainable Consumption*

INTRODUCTION

In the complex web of family relationships, decision-making plays a very significant role in the pattern of household consumption. This study focuses on the various roles of household members in influencing decision-making and the consumption choices of a family that lives in Calagbangan, Sipocot, Camarines Sur. By examining the roles of family members and their influence on consumption-related decisions, we aim to shed light on the nuanced mechanisms that drive household consumption behaviors.

The family unit serves as the nucleus of relationships, values, and meanings (Chaudhary et.al, 2019). Within this context, consumption-related decision-making becomes a pivotal aspect of daily life. However, existing research often overlooks the decision-making processes within specific family structures, such as single-mother families. Our study bridges this gap by focusing on an extended family, considering various intra-family configurations, including unmarried partners, live-in grandparents, and stepparents with or without stepsiblings. By shifting from outcome-oriented perspectives to process-oriented ones, we seek to unravel the intricate norms, interactions, and resource exchanges that underpin consumption decisions in this unique context.

In addition, Albert Berry's 1978 September publication, "Income and Consumption Distribution Trends in the Philippines, 1950–70," likely looks at consumption and income trends in the Philippines during that time. The study probably explains issues with resource allocation, household well-being, and economic inequities despite the fact that further information is not provided. Comprehending past patterns in the allocation of income and consumption is essential for well-informed policy formulation and the advancement of society.

Drawing from normative resource exchange theory and existing consumer decision-making models, our conceptual framework integrates these perspectives to explore how household roles intersect with consumption choices. Chaudhary's study reveals that they recognize that family structures are evolving, and single-mother families are increasingly prevalent in western societies. The study titled "Consumption Behavior and Poverty in the Rural Philippines: A Quantitative Description" by Nobuhiko Fuwa, Esther B. Marciano, and Joel E. Rean likely provides a quantitative examination of consumption patterns among Filipino rural families. The study investigates how consumption patterns and poverty levels are related, shedding insight into resource allocation and economic inequality in rural areas. Comprehending these dynamics is crucial for addressing poverty and making well-informed policy choices.

By examining the decision-making processes within this extended family, we hope to contribute to a deeper understanding of how family members negotiate their roles, resources, and preferences when making consumption-related decisions. Our study emphasizes the need to move beyond mere outcomes and focus on the intricate processes that shape household consumption behaviors. As we delve into the dynamics of this extended family, we anticipate uncovering valuable insights that can inform future research and practical interventions.

In summary, the case study investigates how household roles affect family decision-making in household consumption, within the context of an extended family in Calagbangan, Sipocot, Camarines Sur. This particular study seeks to explore the complexities of decision-making processes within the context of extended families, where one's role is not confined to its traditional assignment but molded by daily interactions.

Problem Statement

This case study aimed to determine the following on The Effects of Household Roles in Decision Making in Household Consumption in an Extended Family in Calagbangan, Sipocot, Camarines Sur will determine the:

1. Effect of Household Roles in Decision Making in Household Consumption in terms of;
 - a. Age
 - b. Gender
 - c. Educational Background
 - d. Occupation
 - e. Family Position
 - f. Monthly Income
2. Hindrances among the members of the household in contributing to the monthly expenses for household consumption.
3. Effect of cultural norms on the decision-making process of an extended family in terms of;
 - a. Superstitious Beliefs
 - b. Family Origin Background
 - c. Religious Beliefs/Practices
 - d. Cultural Attitudes towards Saving and Spending
 - e. Influence of Extended Family and Community Members

Significance of the Study

This study aims to assess the effects of household roles in decision making in household consumption in terms of age, educational background and monthly income. Also, the hindrances among the members of the household in contributing to the monthly expenses for household consumption. Lastly, if there are significant effects on the decision making process. Thus, this study will benefit the following:

Local Government Unit. Municipal or barangay-level offices in Calagbangan, Sipocot, Camarines Sur, where the case study is conducted, may use the results to carry out community-based activities that promote equitable decision-making within households and encourage sustainable patterns of consumption.

Academic Institutions. This study will help institutions focusing on sociology, anthropology, family studies, and consumer behavior find this study valuable for furthering understanding in these fields. This work might serve as a resource for instructors and students conducting research and teaching.

Non-Governmental Organizations (NGOs). NGOs that focus on community development, gender equality, or family welfare may utilize the results to tailor their programs and interventions to address particular issues related to the dynamics of household roles and decision-making.

Family Counseling Centers. Organizations providing family counseling and support services should include findings from this study into their counseling sessions. To assist families in handling decision-making processes and addressing possible conflicts originating from household roles.

Community Development Organizations. The study's findings could possibly be utilized by organizations that promote community development and empowerment for developing awareness campaigns, training programs, or seminars that improve cooperation and communication among family members.

Media and Journalism. The study's findings could be used by media outlets and journalists covering consumer trends, family dynamics, and societal issues to create informative content that raises awareness of these subjects.

Literature Review

Foreign Literature

Xu Lin and Yanbin (2023) provides insights into consumption decision-making among rural residents. Even if their study focuses on China, it reveals different factors such as educational level, family income, and sociocultural influences. These factors echoes with the dynamics observed in extended families, where household roles play a crucial role in shaping consumption patterns.

The impact of rural economic transformation (RET) on farmers' income and consumption choices was explored by a study entitled "Rural Economic Transformation and Household Consumption Patterns" by Ruihao

Ma and Shaohua Yin in 2024. This study reveals that as rural areas undergo shifts due to urbanization, household roles within the extended families become crucial. The interplay between income sources, family members' roles and consumption decisions is the area of exploration.

In addition, Chen et al (2020) examines energy preferences in rural households. As rural families make choices about energy sources, they are also brainstorming when it comes to decision making related to food, clothing, and other essentials. It is important to understand how household roles intersect with these choices that can enhance our understanding of consumption in our households. Also, Twamasi et,al (2020) investigated the relationship between credit availability and clean cooking energy consumption. This study focuses on Ghana, the broader theme of decision making within households applies universally. So that, extended families in the world can relate to the extended family in Calagbangan Sipocot, Camarines Sur so that it can have similar challenges related to resource allocation and consumption patterns.

In the context of “The Effects of Household Roles in Decision Making in Household Consumption,” we can draw connections to these studies. Within the extended family in Calagbangan, Sipocot, Camarines Sur, family members likely assume distinct roles— household heads, caregivers, decision-makers. Through these roles it reveals how resources are allocated, what goods are purchased, and how consumption patterns emerge. By examining the connections of household roles, cultural norms, and economic factors, we gain valuable insights into the process of consumption dynamics within extended families.

Local Literature

Household Consumption refers to spending behavior and utilization of goods and resources by families within their homes. It includes everything from daily necessities like food, clothing and energy to other purchases like entertainment, leisure and travels. It is important to understand household consumption because it is crucial for economists and policy makers. Eusebio (2013) states that achieving long-term economic growth is usually the priority of policy makers. Since consumption expenditure is synonymous to total spending, consumption is established to be very influential in evaluating the growth of a country. In this review, it aims to explore various aspects of household consumption in the Philippines.

There are hindrances along the way, especially in the decision making process in household consumption patterns which can be cultural identities, consumption behaviors reflect a complex interplay of tradition, belief systems, familial ties, and community influences. Santisteban and Galay (2023) likely explores the impact of superstitious beliefs on human behavior and decision-making. This study delves into the cultural significance of superstitions, their influence on daily actions, and their practical implications. It understands how superstitious beliefs shape consumption patterns and can provide valuable insights for various fields, including marketing, psychology, and sociology.

In addition to the cultural significance in the household consumption patterns in the Philippines. Ty Matejowsky (2007) examines the impact of modern convenience stores on Philippine life. It contrasts traditional neighborhood retailing represented by sari-sari stores with the globalizing influence of convenience store chains like 7-Eleven. One significant aspect explored is the concept of “tingi,” which refers to small-scale retailing. Sari-

sari stores, which are famous in residential areas, like selling a variety of goods in small quantities, catering to local needs. The contrast of sari-sari stores and convenience stores highlights the complexities of the evolving retail landscape in the Philippines, where global and local forms intersect and influence each other.

Quisumbing (1995) likely investigates how inheritance practices within extended families impact resource allocation and investments in children. The study likely sheds light on the complex dynamics of family relationships, property transfers, and their implications for child well-being. Understanding these patterns is crucial for informed policy decisions and addressing rural poverty. It is indeed more likely that most of the households in rural area are putting an allocation for the future of their children.

The synthesis of both foreign and local literature concerning household consumption patterns reveals a complex interplay of various factors. Xu Lin and Yanbin (2023) underscore the importance of educational level, family income, and sociocultural influences in shaping consumption decisions among rural residents in China. Meanwhile, Ruihao Ma and Shaohua Yin (2024) emphasize the impact of rural economic transformation (RET) and extended family dynamics on consumption choices within the context of urbanization. Chen et al (2020) and Twamasi et al (2020) delve into energy preferences and clean cooking energy consumption, respectively, highlighting the broader theme of decision-making dynamics within households worldwide. Locally, Eusebio (2013) emphasizes the significance of household consumption for economic growth, while Santisteban and Galay (2023) explore how superstitious beliefs influence consumption patterns. Additionally, Ty Matejowsky (2007) contrasts traditional and modern retailing practices in the Philippines. Finally, Quisumbing (1995) examines how inheritance practices within extended families impact resource allocation and investments in children, shedding light on the intricate dynamics of family relationships and their implications for child well-being, particularly in rural areas. Collectively, these studies illuminate the multifaceted nature of household consumption, shaped by cultural, economic, and familial factors.

METHODS

Case Selection

The case of household decision-making in consumption within an extended family in Calagbangan Sipocot Camarines Sur was chosen for its direct alignment with our research objectives, aiming to understand the dynamics of decision-making processes in varied family structures. This case is uniquely positioned to offer insights due to its distinctive cultural and socio-economic characteristics, which differ significantly from nuclear family models typically studied. By focusing on this extended family, the study fills a gap in the literature concerning the influence of multiple generational roles on household consumption. Practically, the findings could inform policy and programs aimed at enhancing family welfare and financial planning in similar communities.

Data Collection

Data for this study were gathered through semi-structured interviews, ensuring a comprehensive understanding of the household roles in decision-making. Participants included all adult members of the

extended family, representing different age groups, educational backgrounds, and income levels. Ethical considerations were paramount; informed consent was obtained from all participants, ensuring confidentiality and the right to withdraw at any time.

Analysis Method

The data was analyzed thoroughly by application of both qualitative and quantitative methodologies. While the qualitative findings supplied in-depth contextual explanations, the quantitative data gave a comprehensive overview of the influence of many factors. The study's ability to measure the quantitative components of decision-making as well as the underlying causes and motives for those decisions was guaranteed by the use of a mixed-methods methodology.

Case Description

The extended family in Calagbangan Sipocot Camarines Sur comprises three generations living under one roof. The family structure includes grandparents, their children, and grandchildren, offering a rich context for analyzing how different roles influence consumption decisions. Chronologically, the study traced decision-making processes from routine grocery shopping to significant purchases like appliances, capturing both the discussions and the final decisions.

RESULTS AND DISCUSSION

1. The Effects of Household Roles in Decision Making in Household Consumption

Presents on table 1.1 was the evaluation of the respondents on the effects of household roles in decision-making in household consumption in terms of age. The top indicators are “Household decision-making is influenced by age” and “Older family members have a significant role in decision-making regarding household consumption” with the weighted mean of 5.0 and an adjectival interpretation of very high influence. The lower indicator is “Younger family members have a significant role in decision-making regarding household consumption” with the weighted mean of 1.25 and adjectival interpretation of no influence. This data had an average weighted mean of 3.75 which was interpreted as high influence.

1.1. The Effects of Household Roles in Decision Making in Household Consumption in terms of Age

Indicators	WM	Rank	Interpretation
1. Household decision making is influenced by age.	5.0	1.5	Very High Influence
2. Younger family members have a significant role in decision making regarding household consumption.	1.25	3	No Influence

3. Older family members have a significant role in decision making regarding household consumption.	5.0	1.5	Very High Influence
Mean	3.75		High Influence

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Influence
1.81-2.60	Minimal Influence
2.61-3.40	Moderate Influence
3.21-4.20	High Influence
4.21-5.00	Very High Influence

From the data gathered it can be inferred that the effect of household roles in decision-making in household consumption in terms of age was high influence. It was supported by the study of Johnson et al. (2019), it examines how age affects household decision-making and reveals that older family members exert a greater influence on decision-making related to household consumption compared to younger ones, offering valuable insights into intergenerational dynamics, and emphasizing the significance of age in understanding consumer behavior. Therefore, age plays a significant role in decision-making processes related to household consumption, although its influence may not be exceptionally high, as the preferences and opinions of family members still play a role in shaping the consumption choices.

1.1. The Effects of Household Roles in Decision Making in Household Consumption in terms of Educational Background

Indicators	WM	Rank	Interpretation
1. Household decision making is influenced by educational background.	3.75	1.5	High Influence
2. Family members with higher education contribute more to decision making regarding household consumption	3.75	1.5	High Influence
Mean	3.75		High Influence

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Influence
1.81-2.60	Minimal Influence
2.61-3.40	Moderate Influence
3.21-4.20	High Influence
4.21-5.00	Very High Influence

Based on Table 1.2, the effects of household roles in decision-making in household consumption in terms of educational background were examined. As gleaned on the table, it was revealed that educational background has a significant influence on household decision-making. Specifically, family members with higher education contribute more to decision-making regarding household consumption. The mean value of 3.75 suggests a high level of influence. It can be inferred from the finding that education plays a vital role in empowering individuals to make informed decisions, particularly in the context of household consumption. It was supported by a study of García-Mainar and Montuenga-Gómez (2015), which emphasized that both husbands and wives' educational attainment positively impacted their ability to make more informed decisions in a variety of contexts, including regular shopping, costly consumer durable purchases, and large child-related expenses. This statement emphasizes that individuals with higher levels of education tend to have a greater influence on decision-making processes within household. Therefore, individuals with higher educational backgrounds tend to have a greater say in decision-making related to household consumption compared to those with lower educational backgrounds.

1.1. The Effects of Household Roles in Decision Making in Household Consumption in terms of Monthly Income

Indicators	WM	Rank	Interpretation
1. Household decision making is influenced by monthly income.	4.5	1.5	Very High Influence
2. Family members with higher monthly income have more influence on decision making regarding household consumption.	4.5	1.5	Very High Influence
Mean	4.5		Very High Influence

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Influence
1.81-2.60	Minimal Influence
2.61-3.40	Moderate Influence
3.21-4.20	High Influence
4.21-5.00	Very High Influence

Presents on table 1.3 is the effects of household roles in decision-making in household consumption in terms of monthly income. Both indicators, “Household decision-making is influenced by monthly income” and “Family members with higher monthly income have more influence on decision-making regarding household consumption” has a weighted mean of 4.5 which means very high influence. Thus, the effects of household roles in decision-making in household consumption in terms of monthly income has a general weighted mean of 4.5 and interpreted as very high influence.

From this result it can be deduced that the monthly income has a very high influence in decision-making in the household consumption. It was supported by the study of Brown and Davis (2020), which highlighted that income changes play a crucial role in shaping spending decisions and consumption habits. Therefore, monthly income level significantly influenced the decision-making processes within households, directly shaping the consumption choices and spending patterns, as they are contingent upon the available financial resources.

1.1. The Effects of Household Roles in Decision Making in Household Consumption in terms of Gender

Indicators	WM	Rank	Interpretation
1. Household decision making is influenced by gender.	3.25	2.5	High Influence
2. Male family members have a more dominant role in decision making regarding household consumption.	3.25	2.5	High Influence
3. Female family members have a more dominant role in decision making regarding household consumption.	4.0	1	High Influence
Mean	3.5		High Influence

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Influence
1.81-2.60	Minimal Influence
2.61-3.40	Moderate Influence
3.21-4.20	High Influence
4.21-5.00	Very High Influence

Table 1.4 presents the effects of household roles in decision making in household consumption in terms of gender. The top indicator “Female family members have a more dominant role in decision making regarding household consumption” has a weighted mean of 4.0 and interpreted as high influence while its lower indicators “Household decision making is influenced by gender” and “Male family members have a more dominant role in decision making regarding household consumption” has a weighted mean 3.25 and also interpreted as high influence. Hence, the effects of household roles in decision making in household consumption in terms of gender has a general weighted mean of 3.5 which is interpreted as high influence.

From this result, it can be deduced that gender highly affects the decision making in household consumption. Females are dominant to male in decision making due to the existing number of female members on the respondent’s family than men. It was supported by the study of Juyal and Singh (2009), they emphasize that female family members have a substantial influence on purchasing decisions, particularly for durables they personally use, while recognizing the inclusion of male members in decision-making processes, indicating a shared responsibility within the household and suggesting that decision-making is a collaborative effort between male and female family members. Therefore,

the female family members has a significant influence in purchasing decisions, particularly for durables they personally use, while acknowledging the collaborative nature of decision-making between male and female family members.

1.1. The Effects of Household Roles in Decision Making in Household Consumption in terms of Occupation/Profession

Indicators	WM	Rank	Interpretation
1. Household decision making is influenced by occupation/profession.	4.0	1.5	High Influence
2. Family members with specific occupations/professions have more influence on decision making regarding household consumption.	4.0	1.5	High Influence
Mean	4.0		High Influence

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Influence
1.81-2.60	Minimal Influence
2.61-3.40	Moderate Influence
3.21-4.20	High Influence
4.21-5.00	Very High Influence

Table 1.5 shows the effects of household roles in decision making in household consumption in terms of occupation/profession. As gleaned on the table, both indicators “Household decision making is influenced by occupation/profession” and “Family members with specific occupations/professions have more influence on decision making regarding household consumption” has a weighted mean of 4.0 and interpreted as high influence. Thus, the effects of household roles in decision making in household consumption in terms of occupation/profession has a general weighted mean of 4.0 and interpreted as high influence.

From this result, it can be inferred that occupation/profession is highly affects the decision making in household consumption.

1.1. The Effects of Household Roles in Decision Making in Household Consumption in terms of Family Position

Indicators	WM	Rank	Interpretation
1. Household decision making is influenced	4.25	3	Very High Influence

by family position.			
2. The head of the household has the final say in decision making regarding household consumption.	4.0	2	High Influence
1. Spouses/partners have equal decision-making power in household consumption.	4.5	1	Very High Influence
Mean	4.25		Very High Influence

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Influence
1.81-2.60	Minimal Influence
2.61-3.40	Moderate Influence
3.21-4.20	High Influence
4.21-5.00	Very High Influence

Table 1.6 shows the effects of household roles in decision making in household consumption in terms of family position. The top ranked among indicators is “Spouses/partners have equal decision-making power in household consumption” with the weighted mean of 4.5 and interpreted as very high influence. Next to it was “The head of the household has the final say in decision making regarding household consumption” with the weighted mean of 4.25 and also interpreted as very high influence. Lastly, “The head of the household has the final say in decision making regarding household consumption” has a weighted mean of 4.0 and interpreted as high influence. Thus, the effects of household roles in decision making in household consumption in terms of family position has a general weighted mean of 4.25 and interpreted as very high influence.

Finding revealed that the family position affects the decision making in household consumption

1.1. Summary of the Effects of Household Roles in Decision Making in Household Consumption

	WM	Rank	Interpretation
a. Age	3.75	4.5	High Influence
b. Educational Background	3.75	4.5	High Influence
c. Monthly Income	4.5	1	Very High Influence
d. Gender	3.5	6	High Influence

e.	Occupation/Profession	4.0	3	High Influence
f.	Family Position	4.25	2	Very High Influence
Grand Mean		3.96		High Influence

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Influence
1.81-2.60	Minimal Influence
2.61-3.40	Moderate Influence
3.21-4.20	High Influence
4.21-5.00	Very High Influence

Table 1.7 presents the summary of the effects of household roles in decision making in household consumption. As gleaned on the table, monthly income has a weighted mean of 4.5 and family position has a weighted mean of 4.25 which are interpreted as very high influence, while occupation/profession with a weighted mean of 4.0, age and educational background has a weighted mean of 3.75, and gender with weighted mean of 3.5 are interpreted as high influence. Thus, the effects of household roles in decision making in household consumption has a grand mean of 3.96 and interpreted as high influence.

Data revealed that among all the aspects monthly income and family position has the very high influence on the household roles in decision making in household consumptions. It can be inferred that monthly income and family position has a big role upon the decision on household consumption and the other aspects such as occupation/profession, age, educational background and gender still be considered in making decision.

1. The Hindrances among the Members of the Household in Contributing to the Monthly Expenses for Household Consumption

Indicators	WM	Rank	Interpretation
1. Lack of Sufficient Income	5.0	2	Very High Hindrance
2. Financial Obligations (e.g., loans, debts, bills)	5.0	2	Very High Hindrance
3. Unemployment or Underemployment	4.25	5	Very High Hindrance
4. Health-related Expenses	5.0	2	Very High Hindrance
5. Family Responsibilities (e.g., taking care of children, elderly family members)	4.5	4	Very High Hindrance
Grand Mean	4.75		Very High Hindrance

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Hindrance
1.81-2.60	Minimal Hindrance
2.61-3.40	Moderate Hindrance
3.21-4.20	High Hindrance
4.21-5.00	Very High Hindrance

Presents on table 2 were the hindrances among the members of the household in contributing to the monthly expenses for household consumption. The top indicators are “Lack of Sufficient Income”, “Financial Obligations (e.g., loans, debts, bills)”, and “Health-related Expenses” with the weighted mean of 5.0 and interpreted as very high hindrances. Moreover, the indicator “Family Responsibilities (e.g., taking care of children, elderly family members)” has a weighted mean of 4.5 and interpreted also as very high hindrance. Lastly, the indicator “Unemployment or Underemployment” has a weighted mean of 4.25 which is also a very high hindrance. Thus, the hindrances among the members of the household in contributing to the monthly expenses for household consumption has grand mean of 4.75 which is interpreted as very high hindrances.

From the data gathered it can be inferred that the hindrances among the members has a very high contribution to the household in contributing to the monthly expenses for household consumption.

1. The Effect of Cultural Norms in Decision Making Process of an Extended Family

Indicators	WM	Rank	Interpretation
1. Superstitious Beliefs influence decision making in the extended family regarding household consumption.	5.0	1	Very High Effect
2. Family Origin Background plays a role in decision making in the extended family regarding household consumption.	4.0	3.5	High Effect
3. Religious Beliefs or Practices influence decision making in the extended family regarding household consumption.	4.5	2	Very High Effect
4. Cultural Attitudes towards Saving and Spending influence decision making in the extended family regarding household consumption.	4.0	3.5	High Effect

5. Extended Family and Community Members have an impact on decision making in the extended family regarding household consumption.	3.75	5	High Effect
Mean	4.25		Very High Effect

Legend:

Rating Scale	Descriptive Rating
1.00-1.80	No Effect
1.81-2.60	Minimal Effect
2.61-3.40	Moderate Effect
3.21-4.20	High Effect
4.21-5.00	Very High Effect

Table 3 presents the effect of cultural norms in decision making process of an extended family. As gleaned on the table, the top indicators that were interpreted as very high effect was “Superstitious Beliefs influence decision making in the extended family regarding household consumption” with the weighted mean of 5.0 and “Religious Beliefs or Practices influence decision making in the extended family regarding household consumption” with the weighted mean of 4.5. The three indicators was interpreted as high effect are “Family Origin Background plays a role in decision making in the extended family regarding household consumption” with the weighted mean of 4.0, “Cultural Attitudes towards Saving and Spending influence decision making in the extended family regarding household consumption” with the weighted mean of 4.0 and “Extended Family and Community Members have an impact on decision making in the extended family regarding household consumption” with the weighted mean of 3.75. Thus, the cultural norms in decision making process of an extended family has a weighted mean of 2.25 and interpreted as very high effect.

From the data gathered it can be inferred that there is a very high effect of cultural norms in decision making process of an extended family.

CONCLUSION

The study on the effects of household roles in decision-making within an extended family in Calagbangan Sipocot Camarines Sur revealed that monthly income and family position have the most substantial influence. Older family members typically exert greater influence, consistent with findings by Johnson et al. (2019). Educational background also plays a critical role, aligning with García-Mainar and Montuenga-Gómez's (2015) research on the impact of education on decision-making. Gender dynamics, particularly the significant influence of female family members, were supported by Juyal and Singh (2009). Lastly, the study underscores the practical importance of understanding these dynamics for developing targeted interventions to support effective household management and financial planning.

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