

CONSTRUCTING THE SELF IN THE MIDST OF RESPONSIBILITY AND CHALLENGES: NARRATIVES OF FILIPINO GENERATION Z BREADWINNERS

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ABSTRACT

Aim. This study explores the lived narratives of Generation Z Filipinos who serve as primary breadwinners, with a focus on how they construct and negotiate their identity, relationships, and aspirations amid socio-emotional challenges.

Methods. Using a narrative inquiry approach, three participants were purposively selected and interviewed to capture their complex experiences.

Results. Through cross-theme analysis, three central themes emerged: *premature adulthood and unchosen responsibility*, *emotional labour and the invisibility of struggle*, and *hope-driven resilience and moral consciousness*. These themes reflect a reality where participants were thrust into adult roles due to familial crises such as poverty, illness, or abandonment. Despite emotional strain and invisible burdens, they sustained themselves through hope and a strong sense of moral duty.

Conclusions. This study concludes that adversity among Generation Z Filipino breadwinners initiates dynamic processes of reintegration, often leading to the emergence of ethical agency and strengthened identity. The findings highlight the imperative for educational institutions and social systems to acknowledge the diverse and non-linear developmental trajectories of youth who assume adult responsibilities prematurely. Moreover, the study advocates for more inclusive and responsive psychosocial support structures, as well as expanded conceptualisations of youth development that account for the complexities of their lived realities.

Keywords: Generation Z breadwinners, resilience, identity negotiation, socio-emotional challenges, lived narratives

INTRODUCTION

The concept of breadwinner is central to many cultures and is often associated with coming of age, family obligations, and economic responsibility. This role has historically been defined as the primary economic generator within a household (Chesley, 2017), suggesting notions of sacrifice, power, and respect in society (Fatarani, 2024). Breadwinning has also been culturally constructed as a patriarchal institution; it is most frequently associated with adult males and viewed as an indicator of masculine prowess or adulthood, which sociologists refer to as the male breadwinner model (Gonalons-Pons & Gangl, 2021).

However, increasing income inequality, unstable employment opportunities, and evolving family dynamics are challenging traditional norms and assumptions about breadwinning (Schmidt, 2017). As families attempt to reconcile with shifting labour markets coupled with social norms and expectations, new perspectives have emerged providing room for diverse and flexible breadwinning structures.

As traditional roles of breadwinners are being redefined due to socio-economic shifts, there is one group that stands out as increasingly adopting the role of primary financial providers within the household: Generation Z (Gen Z).

Evolving Breadwinning Roles and Gender

The reconfiguration of breadwinning roles in contemporary societies has been critically examined through the lens of Frances Goldscheider et al.'s (2015) "gender revolution," a theoretical framework that captures the dual structural shifts transforming gender relations within both public and private spheres. According to Goldscheider et al. (2015), this revolution comprises two interrelated developments: first, the significant increase in women's engagement in paid labour markets; and second, the incremental rise in men's participation in unpaid domestic responsibilities, including childcare and household management. These interdependent shifts not only disrupt the traditional male breadwinner model but also facilitate a broader redefinition of familial and economic roles.

Emerging from this transformation is the figure of the female breadwinner or women who serve not merely as supplementary earners but as primary or co-equal economic providers within their households (Drago et al., 2005; Kowalewska & Vitali, 2021). Scholars argue that this shift represents not only an economic adaptation to changing labour market conditions but also a symbolic challenge to historically entrenched gender norms (Kowalewska & Vitali, 2021; Miller et al., 2021). The increasing visibility of women in breadwinning roles, therefore, marks a critical juncture in the renegotiation of gendered identities and family dynamics in the 21st century.

Gen Z and Economic Participation

Commonly defined as individuals born between the mid-1990s and early 2010s, Gen Z now represents the youngest cohort in the global labour market (Dolot, 2018; Francis & Hoefel, 2018; Presto et al., 2023). As digital natives shaped by economic uncertainty, technological advancement, and shifting social values, Gen Z workers are entering employment environments characterised by precariousness, gig economies, and evolving organisational cultures (Mărginean, 2021; Schroth, 2019).

Studies shows that Gen Z is characterised as a highly connected and technologically immersed cohort shaped by digital communication and social media (Gaidhani et al., 2019) with a strong inclination towards individuality and self-direction (Nedelko et al., 2022; Presto et al., 2023). They are also described as entrepreneurial, tolerant, and more realistic about work expectations than previous generations with studies showing that members of Gen Z are not only highly adaptable and entrepreneurial but also deeply attuned to financial responsibility at an earlier age than previous generations (Ita, 2025; Schwieger & Ladwig, 2018).

Psychosocial Dimensions of Youth Breadwinning

Hidden behind their growing presence in the workforce, however, is a more profound and often overlooked reality: many Gen Z individuals are now acting as primary or substantial breadwinners within their families. According to Thessa Lonica Villamor Quindoza et al. (2025), individuals, especially young adult children, are increasingly taking on financial responsibilities within their households due to economic need, parental expectations, and cultural values like *utang na loob*. This reflects a shift in traditional family roles, with young people stepping in as key providers. Likewise, this trend is especially pronounced in contexts where parents are unemployed, underemployed, or engaged in overseas work migration, which is common in many developing countries (Iosim et al., 2022; Lu, 2014). The early assumption of breadwinning roles by Gen Z members creates new lived experiences characterised by psychological tension, adaptive coping strategies, and resilience. As evidence, the study by Bren Neale and Anna Tarrant (2024) underscores the significant challenges young breadwinners, particularly young fathers, face as they try to balance earning, learning, and caregiving. Many experience a “triple burden” that demands emotional resilience, long hours, and constant effort. While some navigate upward paths with skill-building and long-term planning, others, especially those with fewer resources, struggle with short-term survival strategies shaped by poverty and social exclusion. These demands often lead to emotional strain, identity shifts, and limited capacity for future planning. In other words, within cultural contexts that validate sacrifice and familial obligation, these youth face a double bind: they are praised for their contributions yet may endure psychosocial costs, including stress, anxiety, and limited personal development.

While existing literature has extensively examined phenomena such as child labour (e.g., Edmonds & Theoharide, 2021; Thévenon & Edmonds, 2019) and youth economic participation (International Labour Organization, 2017), significant gaps remain in understanding the psychosocial narratives and identity negotiations of young individuals prematurely assuming adult economic roles. Research often treats economic or academic aspects of youth labour separately, overlooking the complex emotional and relational dimensions experienced by young breadwinners. As noted by Elise K.

Eifert et al. (2015), the psychological toll and identity reconstruction involved in youth caregiving and breadwinning remain underexplored areas that warrant deeper examination. Building on this concern, Neale and Tarrant (2024) investigate the emotional and identity-related challenges faced by young fathers who simultaneously navigate breadwinning, education, and caregiving responsibilities. As these young men move through diverse educational and employment trajectories, they endure significant emotional strain and are compelled to reconstruct their sense of self in response to these overlapping demands. Neale and Tarrant (2024) thus call for more responsive policy frameworks that acknowledge and address the complex realities and aspirations of young breadwinners.

Youth Breadwinning in the Philippine Context

In the Philippine socio-cultural context, youth breadwinning is deeply influenced by collectivist values such as *utang na loob* (debt of gratitude) and *bayanihan* (communal solidarity), which impose a strong moral obligation on young individuals to support their families financially (Benitez, 2022; Datu & Valdez, 2016). In their study, April D. J. Casipong et al. (2022) find that despite the stress and heavy responsibilities, many young Filipino breadwinners experience high life satisfaction and positive emotions, largely due to strong perceived social support, especially from family. This support helps them stay optimistic and motivated. However, they still face emotional strain, though negative feelings are not significantly linked to the level of support.

The concept of breadwinning in Filipino families is evolving beyond the traditional role of the male financial provider. Recent studies show that young adults, displaced men, and family children reinterpret this role to include emotional, social, and cultural responsibilities shaped by changing circumstances and family dynamics. In a study, Aldrin Tenerife Sacristan (2013) uses a phenomenological approach with focus group discussions to examine young adults' perceptions of breadwinning in Baseco, Tondo Manila. The study finds that young men and women assume breadwinner roles before the legal working age, often earning below minimum wage despite labour laws and international policies mandating equal pay and protection. These youth accept such conditions to support their families amid poverty and limited skills.

In their study, Jennefer Lyn Bagaporo and Pam Papadelos (2025) examine how Filipino men subjected to conflict-induced internal displacement in the Southern Philippines negotiate the breadwinner role, a central component of local hegemonic masculinity. Through life story narratives of 31 displaced men, the study reveals that despite frequent inability to fulfil traditional breadwinning expectations, these men continue to access the privileges tied to the role by reinterpreting its meaning. This redefinition functions as a strategy to preserve masculine authority and social

status within their families and communities, stressing the adaptability of hegemonic masculinities in contexts of socio-economic disruption.

Quindoza et al. (2025) explore the culturally specific role of the “tagapagtayud na anak” (family breadwinner child) in Filipino families, expanding beyond the traditional narrow view of breadwinning as merely financial provision. Through semi-structured interviews with single adult children and their middle-aged parents, the study reveals that these children provide not only financial but also emotional and social support, motivated by parental expectations, personal volition, and deeply ingrained family values such as *utang na loob* (debt of gratitude). Thus, the role is shaped by necessity, cultural norms, gender expectations, and socioeconomic contexts, highlighting complex intergenerational dynamics distinct from previously identified “tagasalo” personalities and responsibilities, which impact the well-being of both the breadwinning children and their families.

Research Gap and Purpose

Building on these complex socio-cultural and economic realities, it becomes imperative to delve deeper into the lived narratives of Filipino Gen Z student-breadwinners. While existing research highlights both the challenges and resilience associated with youth breadwinning, less is known about how these young individuals themselves interpret and make meaning of their dual roles within the intersecting pressures of family obligation, education, and economic precarity.

Given this gap, the present study employs a narrative inquiry approach (Clandinin & Connelly, 2004) to foreground the voices of Filipino Gen Z student-breadwinners and to understand how they navigate their complex roles and develop resilience amid socio-cultural and economic pressures. By exploring their lived narratives, this research aims to contribute to more nuanced, culturally responsive approaches in policy and educational support.

The following overarching research questions guided the conduct of this study:

- What are the lived narratives of Gen Z individuals who serve as primary breadwinners?
- How do Gen Z breadwinners construct and negotiate their identity, relationships, and aspirations within the context of their roles and the socio-emotional challenges they face?

THEORETICAL LENS

This study is guided by *Resilience Theory* as articulated by Glenn E. Richardson (2002), which offers a valuable framework for understanding how individuals respond to adversity, not merely by surviving, but by experiencing growth through the process. The theory describes resilience as a dynamic, cyclical process that begins

with a state of biopsychospiritual homeostasis, followed by a disruption or disorganisation in response to stressors, and eventually reintegration, during which individuals either return to baseline functioning or achieve growth by adapting to the challenge.

Applied to the experiences of Gen Z breadwinners, this framework enables an exploration of both adaptive and maladaptive responses to the complex realities of youth financial responsibility. Some young breadwinners may exhibit positive adaptation through strategies such as budgeting, time management, and emotional regulation. Others, however, may experience psychological strain, including burnout, anxiety, or identity conflict. Resilience Theory thus offers a nuanced lens through which to examine how these young individuals navigate competing demands, reconstruct their identities, and derive meaning from their circumstances.

METHODOLOGY

This study adopted a narrative inquiry design, a qualitative approach that focuses on personal stories as a way to understand how individuals make meaning of their experiences over time and within cultural contexts (Clandinin & Connelly, 2004). Through this design, we explored the individuality and contextual richness of each participant's story, with the purpose not to generalise or reduce experiences into common themes, but rather to honour their uniqueness (Clandinin & Connelly, 2004; Lemana et al., 2024).

Research Participants

This study utilised purposive-convenience sampling to select participants who offered rich, relevant narratives aligned with the research objectives. A total of three (3) Filipino Gen Z student breadwinners, aged 20 to 23, from Davao City were involved in the study. This sampling method was appropriate because it allowed the researchers to deliberately select individuals who met specific inclusion criteria and were readily accessible and willing to share their experiences. The decision to limit the sample to only three participants was grounded in the narrative inquiry design, which values depth over breadth. As D. Jean Clandinin and F. Michael Connelly (2004) emphasised, narrative research benefits from intensive engagement with a small number of participants to allow for detailed exploration of the complexities of personal experience.

To identify participants, the inclusion criteria were: (a) a Gen Z currently enrolled in an educational institution, (b) serving as their family's primary financial provider for at least five years and up to ten years, and (c) open to participating in multiple interviews and engaging in reflective conversations.

Data Sources and Collection

Before any data collection took place, ethical procedures were strictly followed. Participants were provided with an informed consent form that clearly explained the study's purpose, procedures, voluntary nature, and assurances of confidentiality. They were informed of their right to withdraw from the study at any time without penalty. Pseudonyms were assigned to ensure anonymity, and all data was securely stored. Lastly, psychosocial support was made available should participants experience emotional distress, with a standby psychologist in place to offer assistance if needed.

Furthermore, an external senior researcher was invited to validate and scrutinise the research protocols, including the interview guide and participant engagement procedures. Plus, two research professors with expertise in qualitative research reviewed and approved the overall research design and implementation.

The individual face-to-face in-depth semi-structured interviews served as the main method of data collection to elicit personal narratives about the participants' experiences of becoming and being a breadwinner, with attention to turning points, motivations, challenges, and coping strategies. Each interview lasted approximately 60 to 90 minutes. Likewise, participants were invited to submit written personal reflections, allowing them to express their insights, thoughts and emotions more privately and introspectively, which might not have emerged during the interviews.

Data Analysis

The data analysis in this study followed a two-tiered process rooted in qualitative narrative inquiry. This approach values the participants' stories not merely as data, but as meaning-making structures through which they understand and live their experiences (Clandinin & Connelly, 2004).

The first stage of analysis involved working with individual narratives. Each participant's data was treated as a unique case, beginning with the development of a detailed narrative profile. These profiles were constructed through a process of restorying (Golombek & Johnson, 2021), in which raw interview transcripts were reorganised into coherent, chronological life stories to preserve the participant's voice and sequence of events while emphasising key turning points and emotional undercurrents in their journey.

Following the narrative reconstruction, each story was examined for within-case insights to highlight significant experiences, identity shifts, coping strategies, and personal reflections and to foreground the sociocultural and emotional contexts shaping the individual accounts and ensure that the participant's unique trajectory was honoured before moving to comparative analysis.

After all individual narratives were constructed and analysed, a cross-narrative thematic analysis was conducted to identify patterns across cases. This phase em-

ployed Braun and Clarke's (2006) six-step approach to thematic analysis: (a) familiarisation with the full dataset, (b) systematic coding across narratives, (c) generating potential themes, (d) reviewing and refining themes, (e) naming and defining themes, and (f) producing the report.

The analysis was inductive and interpretative, allowing themes to emerge from the participants' lived experiences without being restricted by pre-existing theoretical frameworks. Codes were developed based on significant phrases, repeated meanings, and emotionally charged reflections. These codes were then compared across all participants to identify recurring patterns of experience, which were then clustered into broader, abstracted themes that cut across the narratives.

RESULTS

Participant 1: Ms. A – The Working Student from Samal

Participant Profile

Ms. A is a 22-year-old college student from Samal who commutes daily to Davao for her classes. She juggles a demanding routine by working the graveyard shift from 9 PM to 5 AM and attending classes at 8 AM. As the family's breadwinner, she assumes full responsibility for household expenses, including food, utilities, medication, and education. Her journey into this role was not a matter of personal ambition, but of survival, shaped by circumstances during the COVID-19 pandemic. A's experience illustrates the emotional, physical, and educational toll of assuming adult responsibilities at a young age.

Restored Narrative

Ms. A's journey is one marked by quiet resilience born out of necessity. Coming from a family that could not fully support her tertiary education, she took it upon herself to bridge the financial gap. In senior high school, a friend introduced her to dating apps, initially framed as a way to practice English. Unexpectedly, she formed a connection with a retired foreigner who became a source of financial support during the height of the pandemic. Rather than using the money for trivial purposes, Ms. A made practical decisions: saving diligently and investing in a small parcel of land for her family.

When the financial support from her benefactor ended, A pivoted to online freelance work, sometimes exaggerating her qualifications to secure jobs, not out of deception, but out of a deep sense of urgency. By the time she was 16, she was already handling responsibilities well beyond her years by managing household bills, planning daily meals, and ensuring her family's basic needs were met. She recalled the weight of con-

tinuing her communication with the foreigner despite emotional strain, saying she told herself, “If I stop this, who will provide?”

This experience fundamentally altered her view of herself. She no longer saw herself as a child; she became the family’s primary provider, taking pride in her role, though it came with emotional costs. “I get scared when I open my wallet and don’t see any money... I kind of have a panic attack because of the food, the meals...I really get stressed out.”

Her academic priorities shifted quickly. Where she once felt pressured to excel, she now focused simply on passing. Fatigue, emotional strain, and financial pressure led her to skip classes, and her days collapsed into a cycle of work, school, and sleep, leaving little space for rest. At home, her sense of responsibility deepened. Her mother was supportive but often reminded her of her duties: “Sometimes when I’m about to go out, she says, ‘You have a duty, child...’” Her partner offered emotional presence, but not shared responsibility, and A kept most of her struggles to herself, crying quietly or sleeping to cope.

In this isolating routine, her grandmother and uncle became steady sources of encouragement. Still, A does not want pity; she wants dignity and structural support. She imagines programmes that would help young breadwinners like herself: “Maybe give a breadwinner a small business... or give jobs to family members who are unemployed.”

Despite everything, A refuses to see her situation only as hardship. For her, breadwinnership is also a path towards stability. “Being a breadwinner, I don’t see it as negative. It’s how I’ll reach my goals. I choose to view it positively, even if I feel tired and confused.”

Thematic Highlights

Breadwinnership as an Unchosen Responsibility. Ms. A’s story reveals how breadwinnership emerged not as a planned or desired role but as an unchosen responsibility shaped by poverty, family dependence, and the sudden disruptions of the COVID-19 pandemic. At just 17, she was thrust into adulthood when her father lost his job and the family’s remaining income collapsed. “Everything fell on me,” she recalled. “I didn’t know what to do. I had no choice. I had to work. I couldn’t be just a daughter anymore.” What should have been a season of youth, like making friends, joining school activities, discovering herself, was replaced by the weight of financial obligation. She never had the chance to experience college the way she once imagined; instead, she learned to send money home, prioritise bills over her own needs, and navigate a role she never asked for. She implies that breadwinnership, for many young Filipinos, is less a personal decision than a survival response to structural hardships that fast-track them into adult responsibilities long before they are ready.

The Emotional and Mental Costs of Responsibility. The emotional and mental costs of responsibility weigh heavily on Ms. A, shaping her days in ways few people

ever notice. Being a young breadwinner is not only about earning; it is about carrying a quiet heaviness that seeps into her routines, thoughts, and sense of self. She moves through her responsibilities with a tiredness that lingers beyond sleep, a silent suffering masked by the strength her family expects of her. “Sometimes, I cry alone in the bathroom,” she admits, hiding her tears so she will not burden anyone further. Even small acts of self-care become tangled with guilt; buying food outside feels undeserved when she believes every peso should be reserved for her siblings. “Do I deserve this?” she asks herself, policing her own needs in the name of duty. At night, the pressure intensifies with anxiety about bills, deadlines, and survival pressing down until she forces herself to sleep it off, having “learned not to talk about it.” For her, beyond financial strain lies a deeper emotional labour: the constant negotiation between duty and self-worth, between appearing strong and quietly falling apart, all while no one sees the weight she carries.

Resilience, Hope, and the Dream of Shared Burdens. Despite the weight she carries each day, Ms. A remains quietly hopeful, drawing strength not from idealised notions of resilience but from a clear-eyed understanding of her circumstances and a desire for change. She no longer measures success through grades or accolades, but through her ability to endure, provide, and keep her family afloat. Even so, she dreams of a future where the burden is no longer hers alone, where her father can secure stable work, or her mother can run a small business to ease their financial strain. “I just want a job for my father, or maybe a small business for my mother,” she says. “If they can earn even a little, I won’t have to carry everything.” For now, her goals remain modest yet profound: finishing school, surviving each day, and one day waking up without the constant fear of not having enough. “My dream? It’s simple. I want to wake up one day not worrying about money, even just for one week.” She shared that her life has required strength and perseverance, and that she has learned to carry many responsibilities on her own. At the same time, she expressed that she does not wish to abandon these responsibilities. Instead, she spoke of her hope to share them with others, explaining that she wants the life she is building to be supported collectively rather than resting entirely on her shoulders.

Participant 2: Mr. V – The Student Virtual Assistant from Matina Aplaya

Participant Profile

V is a 23-year-old irregular fourth-year college student residing in Matina Aplaya. Having transferred from University M to R College, V continues his academic pursuits while shouldering the demanding role of being his family’s primary breadwinner. Unlike many of his peers who may prioritise social life or academics, V has been thrust

into adult responsibilities early on due to familial circumstances. His life is marked by the hardships of poverty, caregiving, and the pressures of academic survival, all intertwined with a strong sense of filial obligation. “My mother is bedridden, so when I get home from school, I’m already exhausted, and then I still have to work,” he shared, offering a glimpse into the taxing dual life he leads as both student and provider.

Restoried Narrative

V’s journey as a breadwinner did not begin with a single event but unfolded through a series of difficult life episodes. His mother, once an overseas worker in Qatar, fell into a coma and returned home with permanent health complications. “She later suffered another episode that left her fully paralysed,” V recounted. This tragedy prompted a premature shift in his role from son to caregiver. He was only in fifth grade when he began to recognise the gravity of their family’s situation, and from that point, survival became a daily mission.

Initially contributing through part-time service crew jobs, V eventually transitioned to virtual assistant (VA) work during the pandemic’s “new normal.” Together with his partner, who also works as a VA, they established a rhythm of alternating shifts to ensure that someone could always earn while the other rested. “The money’s just enough to support my schooling and buy medicine and essentials for my mom,” he said. Despite limited means, V remained determined, even recalling days when there was barely anything to eat. “Oh no, there’s nothing left to eat... maybe I’ll just drink water so I can feel full,” he remembered.

V’s identity evolved through these hardships. He learned not just to endure but to give back. He frequently assists street vendors and poor children, offering them food, driven by a deep empathy shaped by his own childhood experiences. “I told myself, ‘I’m really proud of myself because I’ve reached a point where I can finally help others,’” he reflected. This quiet dignity is central to his story, not just surviving poverty but finding purpose in helping others rise above it.

Academically, V’s journey has been anything but smooth. Sleep-deprived and physically worn out, he juggles classes with night shifts. “Time management is key. You just have to endure it,” he said. He even paused his studies to care for his grandmother, returning only after her passing and once his mother’s condition stabilised. Yet his sacrifices often go unseen. “It really hurt that they couldn’t appreciate what I was doing... I cried so much that day,” he recalled after hearing relatives belittle his efforts.

With friendships fading into the background, his romantic relationship became his anchor. Both he and his partner are breadwinners, giving each other emotional and practical support. “We had similar life experiences, and that’s what made our bond stronger,” he said.

When things become too heavy, V retreats into quiet moments. “I just sit in one place and space out and let the tears fall... then I feel lighter.” He hasn’t sought formal mental health support, relying instead on his partner’s presence and small affirmations. “Just hearing someone say, ‘You’ve really worked hard,’ means everything.”

Despite the lack of institutional help, he keeps going. He hopes for scholarships or employment programmes designed for student caregivers. “It’s a different story when you’re constantly working just to survive,” he said. His mother and younger sibling remain his strongest motivation.

Thematic Highlights

Early Assumption of Adult Responsibilities. This theme emerged from Mr. V’s narrative of stepping into adulthood far earlier than he should have, as his mother’s illness compelled him to become both caregiver and breadwinner while still in his teens. His transition into adult responsibility was neither gradual nor voluntary; it was abrupt, urgent, and rooted in survival. “I’m already exhausted, yet I still have to work. I do the house chores, take care of my mother, and still attend my classes. While my classmates worry about exams, I worry about paying for medicine and what we will eat tomorrow,” he shared. His adolescence, normally a time for experimentation and self-discovery, became a life defined by fatigue, duty, and constant worry. “I didn’t get to enjoy being young... I was already thinking like an adult at fifteen, with no time to be carefree.” These early responsibilities shaped not just his daily routines but the very meaning of what it meant for him to survive and to care

Invisible Labour and Misunderstood Sacrifices. This theme captures the invisible labour and misunderstood sacrifices that shape Mr. V’s daily life. Much of what he does (e.g., working late, skipping meals, giving up rest) remains unseen, leaving him feeling isolated and unappreciated. His family sometimes misreads his exhaustion as distance, and his peers mistake his absence for disinterest, deepening his sense of being misunderstood. “It really hurt that they couldn’t appreciate what I was doing,” he recalled. “They just thought I was always away or lazy... my friends said I was making excuses.” For Mr. V, the burden is not only the physical strain of providing but the emotional weight of being unseen, his efforts unnoticed even as they keep his household afloat.

Compassion Rooted in Shared Hardship. Despite the weight of his responsibilities and the emotional strain he carries, Mr. V’s hardships have cultivated in him a profound sense of empathy. Instead of becoming hardened, his experiences have made him more attuned to the suffering of others. He often helps street vendors, poor children, and people in need, not from duty, but from deep identification with their struggles. “When I saw that child selling food alone, I remembered myself,” he shared. “It brought back everything...the loneliness, the fear, the hunger.” These quiet acts of compassion reflect a moral maturity shaped by personal pain, a response to a world he knows intimately, one where dignity is fragile and survival is never guaranteed.

Participant 3: Mr. B – The Senior High School Student

Participant Profile

Mr. B is a 20-year-old senior high school student in Davao City. He works full-time at a vulcanising shop while pursuing his studies. He is the sixth of nine siblings and has served as the primary breadwinner for his family since the age of 15, after his eldest sibling unexpectedly brought him to the city and left him at a workplace. With his father absent and his mother unemployed, B assumed the responsibility of providing for his household, including sending regular remittances to support his younger siblings and mother.

Restoried Narrative

B's life took a drastic turn in 2020 when he was brought to Davao City by his eldest sibling under the impression of a short vacation. However, that vacation turned into permanent labour. By 2021, his brother had left him to fend for himself. At only 15 years old, B had to adapt quickly to an unfamiliar environment, working full-time and sending money home. His job at a vulcanising shop gave him access to food and shelter but demanded long hours.

Despite the weight of adult responsibilities, B pushed through his schooling while earning modest wages, sometimes only ₱150 a day. Nearly everything he earned went to his family, sending up to ₱5,000 a week even at the expense of his own needs. "It feels like I'm the parent... I've become both mother and father in one," he said, capturing how deeply his role reshaped his sense of self.

As he worked to keep his family afloat, relationships at home grew tense. Some siblings criticised him when remittances were delayed, leading him to withdraw emotionally. "It hurts... I don't even reply to them anymore," he admitted. Still, he stayed focused on his goals, turning feelings of envy into motivation to save and move forward.

To cope, B found small pockets of relief by jogging, scrolling through TikTok, or talking to himself when things felt too heavy. The interview marked the first time he had shared his story openly. He expressed how counselling, financial aid, or subsidised loan programmes could help young breadwinners like him. "This isn't easy at all... it would help others too if there were assistance or discounts," he said.

With little institutional support, B relied on inner strength and a clear vision: to break free from poverty and build a stable future. "It's really so we can escape poverty... and if someday I have my own family, I want to be ready." Holding onto faith and self-belief, he added, "I believe all this is just a trial, and I can handle it, with prayer too."

Thematic Highlights

Premature Adulthood and Parentification. This theme highlights Mr. B's abrupt transition into adulthood, driven by family need and economic hardship. At just 15,

he became both breadwinner and caregiver, describing himself as “mother and father in one.” This parentification ended his childhood prematurely and reshaped his identity around survival rather than adolescence. “I was 15 when I started working... I didn’t have time to play or rest like my classmates. Everything became about survival,” he recalled.

Isolation and Strained Family Dynamics. This theme shows how Mr. B often feels distant from his own family, even while working so hard for them. He shared that despite being the one who provides, he rarely feels appreciated or understood. Arguments or misunderstandings usually end with him choosing to stay silent, not because he doesn’t care, but because it’s his way of protecting himself. “Sometimes my siblings get mad at me even though I’m the one providing... so I just ignore them. I keep quiet. What’s the point of arguing if they don’t understand?” he said. He added, “It’s like I’m invisible when it comes to my feelings. As long as I bring home money, that’s enough for them.” His story highlights the emotional labour he carries alongside the financial burden, weight he shoulders quietly, without recognition, because he feels he has no other choice.

Hope-Fuelled Resilience and Future Orientation. Despite the exhaustion and the lack of emotional support at home, Mr. B holds on to a quiet but steady determination. His resilience isn’t about pretending everything is fine; it comes from believing that his sacrifices will eventually lead somewhere better. For him, education is the only path out of the cycle he grew up in, a chance to change not just his own life but his family’s future. “Sometimes I think about giving up,” he admitted, “but then I remember why I’m doing all this. I want to finish school. I want a job that pays well so I can finally stop worrying about what we’ll eat next week. I want to build a house for my mom. That keeps me going.” He often reminds himself, “This is not forever... all the tiredness, the stress...it’s temporary. I’ll graduate. I’ll have a better life. And maybe then they’ll understand everything I had to do.” As shared, Mr. B’s strength is anchored in his goals. His hope isn’t passive; it’s what pushes him to keep moving, to endure, and to believe that the life he imagines is worth the struggle he faces now.

Cross-Case Thematic Patterns Among Gen Z Breadwinners

Based on the cross analysis of the thematic highlights that emerged from the participants’ narratives, findings show that Gen Z breadwinners experience a premature transition into adulthood shaped by necessity rather than choice. Despite their individual backgrounds and specific circumstances, the participants’ stories reveal common patterns of emotional burden, self-sacrifice, and moral development. Three major cross-cutting themes emerged from the analysis.

Premature Adulthood and Unchosen Responsibility. All three participants assumed adult responsibilities at an early age, often as a response to family crises such as financial instability, parental separation, or health-related incapacity. This premature assumption of adult roles, manifested in earning income, caregiving, and decision-making, was not a product of personal ambition, but a necessary adaptation to survival. Their narratives suggest a loss of typical adolescent experiences and a sense of obligation that redefined their identities.

Table 1

Cross-Case Thematic Patterns Among Gen Z Breadwinners (n=3)

| Theme | Commonality | Unique Variation |
|-----------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------|
| <i>Premature Adulthood</i> | All became breadwinners due to crisis | Ms. A due to pandemic; Mr. V due to illness; Mr. B due to long-term poverty |
| <i>Invisible Emotional Labour</i> | All hide pain, feel misunderstood | Mr. V channels isolation into compassion; Mr. B chooses silence as defence |
| <i>Resilience and Hope</i> | All are driven by future goals | Ms. A seeks shared burden; Mr. V seeks to give back; Mr. B seeks liberation through education |

Source. Own research.

Emotional Labour and the Invisibility of Struggle. The emotional toll of being a student breadwinner was profound across cases. Participants expressed feelings of isolation, frustration, and internalised pressure to remain strong for their families. Their emotional labour was often hidden or misunderstood by those around them. Despite showing resilience on the outside, they quietly carried psychological burdens that affected their well-being and social interactions.

Hope-Driven Resilience and Moral Consciousness. A common thread in all narratives was the presence of hope for family upliftment, personal growth, and future stability. This hope was not just an emotional state but a driving force that sustained their resilience. Through hardship, participants developed a heightened sense of moral responsibility and empathy. Their experiences shaped their values and strengthened their commitment to persevere, not only for themselves but also for those they support.

DISCUSSION

The narratives of the Gen Z breadwinners in this study reveal a profound and premature transition into adult roles, an experience shaped not by personal readiness but by external necessity. Participants described being compelled by financial instability, parental illness, or family separation to take on responsibilities such as providing income,

caring for siblings, and making critical household decisions. These unchosen duties significantly compressed their adolescence, shifting their developmental trajectory away from the exploration and self-discovery typically associated with emerging adulthood. This mirrors what Richardson (2002) characterises as the disorganisation phase in Resilience Theory, where a significant disruption disturbs biopsychospiritual equilibrium and necessitates adaptation.

While traditional developmental models such as Jeffrey Arnett's (2023) *emerging adulthood* emphasise exploration, freedom, and delayed responsibility, the participants' accounts deviate sharply from this normative path. Their lived experiences more closely align with the concept of *adultification*, wherein youth are prematurely thrust into adult-like roles and responsibilities (Jean, 2022). For these Gen Z breadwinners, adolescence was not a period of identity play but of survival, a context in which decisions were governed by necessity rather than choice. These findings emphasise the inadequacy of universalised developmental models and highlight the importance of culturally and contextually grounded frameworks in youth studies.

In line with *Resilience Theory*, the participants' responses to these abrupt role shifts illustrate resilience as a dynamic and adaptive process. Reintegration, in this sense, was not about returning to a former state of stability, but about reorganising one's identity and functioning amid enduring hardship (Richardson, 2002). Some participants responded by acquiring concrete skills, such as financial management and prioritisation, while others engaged in deeper forms of identity work, seeking meaning and purpose within their difficult circumstances.

A second major theme that emerged was the hidden emotional labour embedded in youth breadwinning. Participants often maintained strong, composed outward personas while silently enduring anxiety, loneliness, and emotional fatigue. Their narratives echoed Arlie Hochschild's (2022) notion of emotional labour or the effort of managing one's internal emotional states to fulfil external expectations (Knights & Thanem, 2017). In their families, these young individuals were expected to provide not only financially, but also emotionally, i.e., to be the "stable one," the motivator, or the decision-maker. Such burdens were largely invisible to peers, teachers, and even immediate family members, reinforcing how social and cultural expectations can suppress expressions of vulnerability.

This emotional labour, although rarely acknowledged, represented a critical site of psychological resilience and became both a burden and a resource shaping their identities and enabling them to adapt and cope amidst challenging circumstances (Lemana et al., 2024). As Richardson (2002) suggests, internal pressures, just like external challenges, can trigger the resilience cycle. The participants' ability to manage both emotional and economic demands reflects a form of *double resilience*, wherein survival depends as much on internal emotional regulation as it does on external coping strategies. The psychosocial costs, however, were evident: participants spoke of isolation, mental exhaustion, and moments of quiet breakdown, which are costs that may not

immediately manifest in academic failure or dropout, but that accumulate over time in ways that merit further attention from schools and policymakers.

Despite these stressors, all participants demonstrated what Ann S. Masten (2014) terms “ordinary magic” referring to the capacity for resilience grounded not in extraordinary traits, but in everyday acts of persistence, responsibility, and meaning-making. Rather than being crushed by hardship, the participants converted their suffering into purpose. Hope, in their stories, was not passive; it was a deliberate orientation toward the future. They spoke of finishing their education, uplifting their families, and breaking cycles of poverty not simply as dreams, but as actionable goals. This transformation of adversity into ethical conviction and future-oriented drive strongly affirms Richardson’s (2002) notion of *reintegration with growth*, where individuals emerge from hardship with enhanced psychosocial resources.

The participants’ ability to reconstruct meaning also resonates with Michael Ungar’s (2013) culturally and contextually grounded view of resilience as a process shaped not only by individual traits but by the capacity to navigate and negotiate resources in one’s environment. For these Filipino Gen Z breadwinners, such navigation occurred within a cultural context where *utang na loob* (debt of gratitude) and *bayanihan* (communal solidarity) both enabled and constrained their agency (Benitez, 2022; Casiño et al., 2015). These values motivated their sacrifices, but also intensified the moral weight of their responsibilities.

Ultimately, this study underscores that resilience among Filipino Gen Z breadwinners is not a static trait nor a romanticised strength. It is a negotiated and uneven process, which is emerging through hardship, sustained by cultural scripts of familial duty, and constantly shaped by both internal struggle and external demands. Their stories call for a broader understanding of youth development that incorporates cultural context, systemic inequalities, and emotional complexity, moving beyond simplified notions of grit and self-reliance to one that recognises the depth of lived experience.

CONCLUSION, LIMITATION, AND RECOMMENDATION

This study examined the narratives of Gen Z individuals who serve as primary breadwinners and how they construct and negotiate their identities, relationships, and aspirations amid heavy responsibilities and socio-emotional strain. Their stories revealed abrupt transitions into adulthood driven by financial instability, family crises, and caregiving demands. These experiences showed not only hardship but also quiet courage, marked by emotional labour, hidden vulnerability, and perseverance anchored in hope. Breadwinning emerged as a central force that reshaped their youth and altered their developmental paths. The study also found that these young breadwinners actively make sense of who they are through moral responsibility, relational sacrifice, and future-oriented goals. Despite the emotional costs and limited opportuni-

ties for self-discovery, they demonstrate resilience by turning adversity into purpose and responsibility into a form of leadership.

Major implications highlight the need for more inclusive and trauma-informed systems in education, counselling, and youth development. Many young people assume adult responsibilities early, and their resilience requires policies that recognise their struggles, protect their mental health, and support their long-term goals. This study calls for a clearer understanding of youth resilience and economic participation, with programs that promote emotional expression, provide mentoring, and integrate social and emotional learning in schools.

Future research should include larger and more varied samples, use longitudinal designs to track changes over time, and consider mixed methods to connect personal stories with measurable outcomes in academics, mental health, and career development.

AUTHOR CONTRIBUTIONS

Kathlynn Keith J. Abaquita led the study's conceptualisation, data collection, and initial drafting. Henry E. Lemana II contributed to the research design, analysis, and manuscript revisions. Wong Wei Lun provided methodological guidance and manuscript review. Mildred F. Accad assisted with data interpretation and contextual framing. Don T. Cahilog supported field coordination and data management. Roxan T. Sarmiento contributed to literature review and thematic analysis. All authors approved the final manuscript.

STATEMENT ON USE OF AI TOOLS

AI tools, specifically ChatGPT (OpenAI, GPT-5.1), were used only for language refinement, formatting, and improving clarity of writing. All ideas, analyses, and interpretations remain entirely the researchers' own.

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