

# *Utang na loob* and psychological well-being of students living with host families

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## Abstract

This study, conducted from October 2024 to January 2025, examined the relationship between the five dimensions of *utang na loob* (gratitude), respect, satisfaction, reciprocity, obligation, and closeness, and the psychological well-being of *estudyanteng nakikitira* (students living with host families). Specifically, it sought to determine the levels of *utang na loob* across these dimensions, assess respondents' psychological well-being, and examine the relationships between each dimension and psychological well-being. Using a correlational research design and purposive snowball sampling, data were collected from 85 participants through the Utang na Loob Scale and the Psychological Well-Being Scale. Results showed that higher scores in *utang na loob* were associated with moderate psychological well-being. Significant relationships were found for respect, satisfaction, reciprocity, and closeness. Students with high *utang na loob* scores were more motivated to reciprocate and express appreciation, fostering positive relationships and personal growth. Limitations suggested the need to refine the *utang na loob* instrument and explore its role in other contexts; examining its relationship with psychological well-being or other Western psychological constructs.

**Keywords:** *gratitude, positive relationship, estudyanteng nakikitira, Filipino culture*

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## 1. Introduction

Filipino behaviors were long interpreted through Western ideologies until the foundation of *Sikolohiyang Pilipino* (Filipino Psychology), which provided a native lens for understanding values such as *utang na loob* (Pe-Pua & Protacio-Marcelino, 2000). Defined as “gratitude/solidarity” (Enriquez, 1992), *utang na loob* recognizes, respects, safeguards dignity and fosters reciprocity in the style of Filipino interpersonal relationships (Gavino et al., 2023). While often positive, it carries stronger emotional weight than general gratitude and can also have negative implications (Gavino et al., 2023; Agaton, 2017; Gundran et al., 2021). When practiced with a healthy mindset, it reflects generosity and appreciation; when practiced inappropriately, it may lead to coercion, emotional burden, or severed ties, as in cases of being labeled “*walang utang na loob;*” which can greatly undermine an individual’s sense of personal honor and dignity, and can lead to severed ties between the giver and receiver (Gavino et al., 2023; Agaton, 2017; Dizon et al., 2025).

Psychological well-being is likewise a multifaceted concept. It is defined by Ryff and Keyes (1995) as more than happiness and satisfaction with life. Being psychologically well means you have self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life, and personal growth (Ryff, 1989). Among Filipino college students, psychological well-being protects against stress, pessimism, and emotional abuse, while enhancing resilience, spirituality, and academic performance (Basileyo, 2019; Homoroc et al., 2022; Mergal et al., 2019; Sambrana, 2023; Tus et al., 2021). Given the challenges of college life, maintaining well-being is essential.

College students living away from their families are particularly vulnerable to psychological distress (Cabrera et al., 2020). Empirical studies on students living with host families revealed behavioral and cultural discrepancies that may affect their adaptation to the household environment and their interactions with host family members (Urbano-Canuto et al., 2020). In this context, *utang na loob* may play a significant role, as its manifestations may extend beyond the family (Gavino et al., 2023) to situations where students rely on others for shelter and support. As corroborated by Dizon et al. (2025), living conditions should be considered in studying *utang na loob* and the mental health status of college students. For those *estudyanteng nakikitira* (students living with host families), psychological distress may arise from the obligation to acknowledge and reciprocate the support they receive in the form of housing.

Despite *utang na loob*'s central role in Filipino cultural values, most existing studies remain qualitative, leaving a gap in quantitative research on its influence on psychological well-being. This gap is particularly relevant for individuals directly engaged in *utang na loob* dynamics, given its well-recognized positive and negative facets. This study therefore explores the five dimensions of *utang na loob*: respect, satisfaction, reciprocity, obligation, and closeness among *estudyanteng nakikitira* and their relationship with psychological well-being. Specifically, it aims to determine: (1) *utang na loob* scores across the five dimensions, (2) the level of psychological well-being, and (3) the significant relationships between each dimension and psychological well-being.

## 2. Literature Review

### 2.1. Theoretical Framework

***Kapwa Model (Enriquez, 1992) for Utang na Loob.*** According to *Kapwa* model (Enriquez, 1992), Filipino interpersonal behavior and complexities are anchored in the concept of *Kapwa*, which is defined as recognizing a shared inner self among individuals. This core value forms the foundation of Filipino human values and shapes one's personality and *pagkatao*. Without understanding *Kapwa*, one cannot fully grasp the deeper meaning of surface values like the accommodative value of *utang na loob*. As Enriquez (1992) explains, *utang na loob* (gratitude/solidarity) goes beyond reciprocal favors; it represents human solidarity and a shared sense of humanity. It is a value that recognizes, respects, and safeguards each person's inherent dignity. Disregarding this dignity may lead to being labeled *walang utang na loob* by someone who offered a favor, often triggering *tampo*, an emotional response to perceived failure in reciprocation. To avoid *tampo* or conflict, Filipinos prioritize smooth interpersonal relationships and collective harmony over individual needs (Enriquez, 1992; Gundran et al., 2021; Oropilla & Guadana, 2021). Oropilla and Guadana (2021) further suggest that this reflects how family welfare is valued above individual interests, with the family's well-being contributing to the individual's happiness.

***Multidimensional Model of Well-Being (Ryff, 1989).*** According to Ryff (1989), being well transcends the feeling of happiness and satisfaction with life (Ryff & Keyes, 1995). For that reason, to address issues with the absence of a theory that captures the multidimensionality of well-being, Ryff (1989) proposed a multidimensional model based on her reviews of

existing theories about well-being at that time to fully support the items of her psychological well-being scale development. It resulted in six (6) core dimensions that define psychological well-being. These are (1) self-acceptance, (2) positive relations with others, (3) autonomy, (4) environmental mastery, (5) purpose in life, and (6) personal growth. This captures well-being through a holistic lens.

## **2.2. *Utang na Loob***

*Utang na loob* has no direct English translation (Tuazon, 2022). Enriquez (1992) defined it as “gratitude/solidarity” within Filipino culture. It is not merely a debt but a value that recognizes, respects, and safeguards each individual’s inherent dignity (Enriquez, 1992; Gavino et al., 2023). Moreover, compared to gratitude, *utang na loob* carries stronger emotional intensity and is contextually Filipino, while gratitude is seen as a universal moral trait (Gavino et al., 2023). In foreign contexts, gratitude is defined as appreciation for received help, recognition of life’s goodness, and thankfulness toward God, self, and others (Hemarajarajeswari & Gupta, 2021; Kardas et al., 2019; Moltafet & Sharifi, 2021; Ping Bilong et al., 2021). *Utang na loob*’s dual nature makes it complex: positively, it fosters mutual support and well-being; negatively, it can be manipulated, leading to coercion or emotional burden (Agaton, 2017; Gundran et al., 2021). Therefore, when practiced with a healthy mindset, it becomes an act of generosity and gratitude; otherwise, it may result in negative outcomes (Dizon et al., 2025).

Furthermore, in collectivist Filipino society, *utang na loob* often appears in familial contexts. Gundran et al. (2021) identified five dimensions: respect, satisfaction, reciprocity, obligation, and closeness. For example, an individual could be practicing *utang na loob* as a respect and so on. Failure to reciprocate may lead to being labeled *walang utang na loob*, damaging relationships, personal honor, and dignity (Gavino et al., 2023). Accordingly, Dizon et al. (2025) found that *utang na loob* is weakly but positively correlated with parental academic pressure and anxiety among university students. Students feel compelled to give back to their parents, sometimes at the cost of their mental health. While parental pressure was minimal and anxiety levels average, the emotional weight of *utang na loob* remains significant. Therefore, they recommended exploring *utang na loob* across varied demographics such as socioeconomic status, living condition, and birth order for greater generalizability (Dizon et al., 2025).

### ***2.3. Psychological Well-Being***

College students face increasing mental health challenges due to academic, emotional, and social pressures. Basileyo (2019) found that spirituality among Filipino adolescents positively influences psychological well-being, while pessimism negatively affects it; spirituality also serves as a positive predictor, and pessimism as a negative predictor of well-being, with pessimism partially mediating their relationship. On the other hand, Mergal et al. (2019) highlighted that, working students experience greater adversity, and although they report low social support, their high spirituality helps maintain moderately high psychological well-being. Support from dormitory deans and peers significantly predicts various dimensions of well-being, and spirituality remains a strong overall predictor.

According to Tus et al. (2021), psychological well-being is strongly correlated with academic performance. Meanwhile, Homoroc et al. (2022) explored emotional abuse, finding moderate levels of both abuse and psychological well-being among students, with emotional abuse variables showing positive but low correlations, indicating that acceptance of negative experiences may improve mental health. On the other hand, Sambrana (2023) examined self-compassion during the COVID-19 pandemic and revealed that students with higher self-compassion had better psychological well-being and were more resilient to academic stress.

### ***2.4. Relationship Between Utang na Loob and Psychological Well-Being***

Kardas et al. (2019) found gratitude to be the strongest predictor of psychological well-being among Turkish students. Gratitude was measured through positive social comparisons, appreciation of simple things, focusing on the positive aspects of life, expressing gratitude, and recognition of family and community contributions. Hemarajarajeswari and Gupta (2021) confirmed similar findings among Indian students, showing gratitude's moderate positive correlation with all six dimensions of well-being and its link to happiness. Ping Bilong et al. (2021) emphasized that frequent gratitude practice among Malaysian students enhances both well-being and happiness. They captured the cultural differences in determining the relationship between gratitude, psychological well-being, and happiness. Moltafet and Sharifi (2021) explored Iranian students and found that psychological well-being was moderately correlated with gratitude and self-esteem, and weakly with social support. Gratitude was a significant predictor of well-being.

Despite similarities, *utang na loob* differs from general gratitude due to cultural context. The present study agreed with Ping Bilong et al.'s (2021) view that cultural differences matter. Exploring Filipino gratitude in the concept of *utang na loob* may provide valuable insights into what gratitude or *utang na loob* is for Filipinos, given that Enriquez (1992) posits that it is part of the core value *kapwa*, and Gundran et al. (2021) proposed that it is multidimensional, consisting of respect, satisfaction, reciprocity, obligation, and closeness.

### 3. Methodology

This study employed a quantitative methodology with a correlational design. It was the most suitable approach as the variables studied are in no way manipulated and could only be explored. The study's participants were the *estudyanteng nakikitira* or those students with current living conditions of *nakikitira* who were enrolled in a college program in Cavite, Philippines. As someone who is *nakikitira*, they could be currently living or staying with a first-degree relative (e.g., sibling), extended family (e.g., grandparents, aunt, uncle, cousin, etc.), or others.

This study employed a non-probability purposive sampling method, specifically the snowball technique, to identify students with a *nakikitira* living condition. As explained by Nikolopoulou (2023), this method involves initial participants referring others who meet the study criteria, allowing the sample to expand through social connections. This approach was appropriate since *estudyanteng nakikitira* represent a relatively small and atypical group (Atkinson & Flint, 2001). It also facilitated trust, as referrals encouraged participation (Noy, 2008). Although commonly used in qualitative research, snowball sampling is also applicable in quantitative studies (Parker et al., 2019) and provides valuable insight into hidden social contexts (Atkinson & Flint, 2001). Therefore, this method aligned well with the study's objectives and target population.

In addition, survey questionnaires were utilized as the primary instrument for data collection. The study employed the *Utang na Loob Scale* ( $\alpha = 0.829$ ) developed by Gundran et al. (2021) to measure the five dimensions of *utang na loob*, and the Psychological Well-Being Scale (PWBS;  $\alpha = 0.62-0.85$ ) by Ryff (1989), validated by Villarosa and Ganotice (2018) among Filipino respondents, to assess psychological well-being. For *utang na loob*, scores were computed using measures of central tendency (mean, median, mode) and analyzed through frequency distributions, where higher scores indicated stronger endorsement of each

dimension (A. M. P. Gundran, personal communication, October 8, 2024). For psychological well-being, scores were obtained by summing items across subscales to yield both dimension-specific and composite scores (C. Ryff, personal communication, October 9, 2024). To interpret levels of well-being, the verbal score ranges adapted from Cabrera et al. (2020) were applied: 29.00–42.00 (high), 15.00–28.99 (moderate), and 1.00–14.99 (low).

The data gathered were analyzed through Microsoft Excel and SPSS. The respondents' *utang na loob*'s five dimensions scores were analyzed using mean, median, mode, standard deviation, and frequency distribution tables; while, for the level of psychological well-being, mean and standard deviation were utilized. When analyzing the relationship between the five dimensions of *utang na loob* and the psychological well-being of the respondents, the Pearson Correlation Coefficient was utilized.

To ensure the protection of participants' rights, the researchers strictly followed ethical standards in academic research. Informed consent was provided and thoroughly explained to all participants, confirming their voluntary involvement and their right to withdraw at any point if they felt uneasy during data collection. All gathered data were used solely for academic purposes and handled with strict confidentiality. To avoid bias, the respondents' identities remained anonymous to the researchers.

#### 4. Findings and Discussion

To describe the extent to which *estudyanteng nakikitira* practice *utang na loob*, the study computed descriptive statistics for its five dimensions: respect, satisfaction, reciprocity, obligation, and closeness. Table 1 presents the mean, median, mode, and standard deviation for each dimension, providing an overview of how respondents expressed *utang na loob* in their current living condition.

**Table 1**

*Descriptive statistics of utang na loob's dimensions of those estudyanteng nakikitira*

Variable	Mean	Median	Mode	Standard Deviation
Respect	18.20	19	20	1.96
Satisfaction	17.76	18	18	1.84
Reciprocity	13.91	14	16	1.75
Obligation	16.32	17	17	2.10
Closeness	16.49	17	17	1.87

**Note.** N = 85. Higher scores indicate stronger endorsement of each *utang na loob* dimension.

The results showed that respect obtained the highest mean score ( $M = 18.20$ ,  $SD = 1.96$ ), followed by satisfaction ( $M = 17.76$ ,  $SD = 1.84$ ), closeness ( $M = 16.49$ ,  $SD = 1.87$ ), obligation ( $M = 16.32$ ,  $SD = 2.10$ ), and reciprocity ( $M = 13.91$ ,  $SD = 1.75$ ). These findings indicated that the respondents mostly expressed *utang na loob* through respect and satisfaction, suggesting that gratitude and admiration toward those who provide support are central to their lived experiences as *estudyanteng nakikitira*.

To further illustrate the data on *utang na loob*'s dimensions, Table 2 presents the frequency distribution for *utang na loob* as respect. The results simply showed that, higher scores correspond to stronger expressions of respect among *estudyanteng nakikitira*, with a mean of 18.20, a median of 19, a mode of 20, and a standard deviation of 1.96.

**Table 2**

*Frequency distribution of utang na loob as respect*

Statement Number	Frequency	Percent
10	1	1.2%
13	1	1.2%
14	3	3.5%
15	3	3.5%
16	7	8.2%
17	10	11.8%
18	10	11.8%
19	25	29.4%
20	25	29.4%
<b>Total</b>	<b>85</b>	<b>100.0%</b>

The results showed that *estudyanteng nakikitira* strongly agreed with the statement, “*I express my thankfulness by giving back respect to others.*” Receiving support through their living conditions fostered a deep sense of respect toward those providing that support. Respondents with higher scores in *utang na loob* as respect felt compelled to reciprocate through actions that demonstrated gratitude and admiration. As Gundran et al. (2021) noted, expressing *utang na loob* as respect reflects humility and equality; individuals treat others with admiration rather than superiority. This mindset encourages them to value others' needs alongside their own, viewing relationships through mutual regard. Consequently, when they

receive help, they feel a moral and emotional responsibility to give back as an expression of respect (Dizon et al., 2025).

Table 3 presents the frequency distribution for *utang na loob* as satisfaction. The results simply showed that higher scores correspond to stronger expressions of satisfaction among *estudyanteng nakikitira*, with a mean of 17.76, a median of 18, a mode of 18, and a standard deviation of 1.84.

**Table 3**

*Frequency distribution of utang na loob as satisfaction*

Statement Number	Frequency	Percent
10	1	1.2%
13	1	1.2%
14	1	1.2%
15	4	4.7%
16	13	15.3%
17	13	15.3%
18	21	24.7%
19	14	16.5%
20	17	20.0%
<b>Total</b>	<b>85</b>	<b>100.0%</b>

The results indicated that *estudyanteng nakikitira* strongly agreed with the statement, “I am thankful to those who help me.” Receiving support through their living condition fostered a sense of satisfaction. Respondents with higher scores in *utang na loob* as satisfaction sought to reciprocate by ensuring that benefactors experienced similar satisfaction in return. This suggests that satisfaction reinforces positive interpersonal relationships within the *utang na loob* dynamic. As Gundran et al. (2021) explained, gratitude and appreciation often lead to satisfaction, which motivates individuals to give back in kind. Likewise, Gavino et al. (2023) noted that satisfaction derived from valued relationships strengthens one’s desire to reciprocate.

Table 4 presents the frequency distribution for *utang na loob* as reciprocity. The results simply showed that higher scores correspond to stronger expressions of reciprocity among

*estudyanteng nakikitira*, with a mean of 13.91, a median of 14, a mode of 16, and a standard deviation of 1.75.

**Table 4**

*Frequency distribution of utang na loob as reciprocity*

Statement Number	Frequency	Percent
7	1	1.2%
10	1	1.2%
11	3	3.5%
12	15	17.6%
13	12	14.1%
14	19	22.4%
15	14	16.5%
16	20	23.5%
<b>Total</b>	<b>85</b>	<b>100.0%</b>

The result showed that *estudyanteng nakikitira* strongly agreed with the statements, “*I make sure to exert the same effort as others have given or shown to me*” and “*I give back the same treatment I have received from others who have done good to me.*” Respondents with higher scores in *utang na loob* as reciprocity tended to return favors proportionally, fostering relationships grounded in mutual respect and support. This suggests that reciprocity reinforces friendship and solidarity within the *utang na loob* dynamic. As Gundran et al. (2021) explained, gratitude often compels individuals to reciprocate in ways that mirror the help received, while Gavino et al. (2023) emphasized that reciprocity embodies “*pagtatanaw ng utang na loob from kapwa’s kagandahang loob.*” Therefore, the individuals involved develop stronger interpersonal and social connections with one another (Gavino et al., 2023; Gundran et al., 2021).

Table 5 presents the frequency distribution for *utang na loob* as obligation. The results simply showed that higher scores correspond to stronger expressions of obligation among *estudyanteng nakikitira*, with a mean of 16.32, a median of 17, a mode of 17, and a standard deviation of 2.10.

**Table 5***Frequency distribution of utang na loob as obligation*

Statement Number	Frequency	Percent
7	1	1.2%
11	1	1.2%
12	2	2.4%
13	1	1.2%
14	6	7.1%
15	16	18.8%
16	15	17.6%
17	21	24.7%
18	11	12.9%
19	7	8.2%
20	4	4.7%
<b>Total</b>	<b>85</b>	<b>100.0%</b>

The results indicated that *estudyanteng nakikitira* strongly agreed with the statement, “I feel that I also need to give something back to those who raised me.” In the collectivist Filipino context, *utang na loob* often emerges as a perceived duty toward family or benefactors, and many Filipinos expressed concern about being regarded as “*walang utang na loob*,” a label that could damage relationships with those providing support. High scores in this dimension suggest that obligation motivates respondents to reciprocate, either as a felt necessity or as a self-imposed responsibility rooted in appreciation. Gundran et al. (2021) emphasized that *utang na loob* is not merely repayment but an embedded value tied to responsibility, while Gavino et al. (2023) described it as the mindset of “I do not want to, but I have to.” This sense of obligation, though potentially burdensome, may also strengthen interpersonal ties by affirming gratitude and respect.

Finally, Table 6 presents the frequency distribution for *utang na loob* as closeness. The results simply showed that higher scores correspond to stronger expressions of closeness among *estudyanteng nakikitira*, with a mean of 16.49, a median of 17, a mode of 17, and a standard deviation of 1.87.

The results showed that *estudyanteng nakikitira* strongly agreed with statements such as, “I feel more connected to people whenever I do something for them” and “The actions I make are determined by the level of closeness I share with another individual.” For these

students, being provided with a place to stay fostered meaningful relationships with their benefactors. High scores in this dimension suggest that reciprocity was guided by the closeness of the relationship, making *utang na loob* more than transactional; it became a symbol of solidarity. Gundran et al. (2021) noted that *utang na loob* as closeness sustains ties through mutual support, while Gavino et al. (2023) highlighted its prominence in parent-child relationships, where gratitude motivates children to give back. This suggests that *utang na loob* as closeness may strengthen interpersonal bonds.

**Table 6**

*Frequency distribution of utang na loob as closeness*

Statement Number	Frequency	Percent
9	1	1.2%
12	1	1.2%
13	2	2.4%
14	6	7.1%
15	14	16.5%
16	13	15.3%
17	25	29.4%
18	12	14.1%
19	8	9.4%
20	3	3.5%
<b>Total</b>	<b>85</b>	<b>100.0%</b>

To determine the level of overall psychological well-being of those *estudyanteng nakikitira*, Table 7 presents the mean, standard deviation, and verbal interpretation of the scores, showing that respondents exhibited a moderate level of psychological well-being.

The results revealed a moderate level of psychological well-being among *estudyanteng nakikitira* ( $M = 27.68$ ,  $SD = 3.64$ ). Respondents slightly disagreed with the statement, “*I feel like many of the people I know have gotten more out of life than I have,*” and slightly agreed with, “*My decisions are not usually influenced by what everyone else is doing,*” and “*I have a sense that I have developed a lot as a person over time.*” These patterns suggest

that students maintain balanced self-acceptance, autonomy, and personal growth despite potential stressors related to their living conditions.

**Table 7**

*Level of overall psychological well-being*

Variable	Mean	Standard Deviation	Interpretation
Overall Psychological Well-Being	27.68	3.64	Moderate

**Legend:** 29.00-42.00 High; 15.00-28.99 Moderate; 1.00-14.99 Low

This finding aligns with Cabrera et al. (2020), who reported moderate psychological well-being among Filipino college students at a state university. Included in the demographics are those living away from their families or boarding students. Also, Homoroc et al. (2022), who found similar results across all dimensions of psychological well-being among the same population as well. The moderate level observed here implies that while *estudyanteng nakikitira* may face challenges, they remain resilient and capable of sustaining positive relationships and self-development. However, interpretations should remain cautious, as moderate scores indicate neither high flourishing nor severe distress.

The findings also examined the relationship between the five dimensions of *utang na loob* and the psychological well-being of *estudyanteng nakikitira*. Table 8 presents *utang na loob* as respect and its weak positive correlation with psychological well-being ( $r = 0.234$ ;  $p = 0.031$ ). As the p-value was less than 0.05, the null hypothesis was therefore rejected.

**Table 8**

*Relationship of utang na loob as respect and psychological well-being*

Variables	r-value	p-value	Interpretation	Decision
Utang na Loob as Respect and Psychological Well-Being	0.234	0.031	Significant Weak Positive Correlation	Rejected Ho

**Note:** Fail to reject Ho if p-value is  $> 0.05$ ; Reject Ho if p-value is  $\leq 0.05$

The relationship between *utang na loob* as respect and psychological well-being was statistically significant but weak. This suggests that while *utang na loob* as respect may contribute to positive outcomes, its influence is limited. Respondents strongly agreed with the statement, “I express my thankfulness by giving back respect to others,” indicating that

gratitude expressed through respect may encourage cooperation and supportive relationships. Prior studies similarly report that gratitude is associated with psychological well-being (Hemarajajeswari & Gupta, 2021; Kardas et al., 2019; Moltafet & Sharifi, 2021; Ping Bilong et al., 2021). Admiration for benefactors may help sustain psychological well-being, however, the weak correlation underscores the need for cautious interpretation and avoidance of overstating practical implications especially due to the present study's limitations.

Table 9 presents *utang na loob* as satisfaction and its weak positive correlation with psychological well-being ( $r = 0.257$ ;  $p = 0.017$ ). As the p-value was less than 0.05, the null hypothesis was therefore rejected.

**Table 9**

*Relationship of utang na loob as satisfaction and psychological well-being*

Variables	r-value	p-value	Interpretation	Decision
<i>Utang na Loob</i> as Satisfaction and Psychological Well-Being	0.257	0.017	Significant Weak Positive Correlation	Rejected Ho

*Note:* Fail to reject Ho if p-value is  $> 0.05$ ; Reject Ho if p-value is  $\leq 0.05$

Likewise, *utang na loob* as respect, the correlation between *utang na loob* as satisfaction and psychological well-being was also statistically significant but weak. This indicates that while satisfaction may contribute to well-being, its influence is limited. Respondents strongly agreed with the statement, “*I am thankful to those who help me,*” suggesting that *utang na loob* as satisfaction motivated them to reciprocate and honor the support they received. Gundran et al. (2021) noted that gratitude often leads to satisfaction, which in turn encourages individuals to give back in kind. Supporting studies also show that higher gratitude is linked to greater life satisfaction and healthier psychological well-being (Hemarajajeswari & Gupta, 2021; Kardas et al., 2019; Moltafet & Sharifi, 2021; Ping Bilong et al., 2021). Satisfaction appears to foster reciprocity and strengthen relationships, but, then again, weak correlation highlights the need for cautious interpretation and avoidance of overstating its practical impact considering the present study's limitations.

Table 10 presents *utang na loob* as reciprocity and its moderate positive correlation with psychological well-being ( $r = 0.315$ ;  $p = 0.003$ ). As the p-value was less than 0.01, the null hypothesis was therefore rejected.

**Table 10***Relationship of utang na loob as reciprocity and psychological well-being*

Variables	r-value	p-value	Interpretation	Decision
<i>Utang na Loob</i> as Reciprocity and Psychological Well-Being	0.315	0.003	Significant Moderate Positive Correlation	Rejected Ho

**Note:** Fail to reject Ho if p-value is > 0.01; Reject Ho if p-value is ≤ 0.01

On the other hand, the correlation between *utang na loob* as reciprocity and psychological well-being was statistically significant but moderate in strength. Respondents strongly agreed with statements such as, “*I make sure to exert the same effort as others have given or shown to me*” and “*I give back the same treatment I have received from others who have done good to me.*” The agreement to these responses suggests that reciprocity fosters stronger interpersonal and social connections (Gavino et al., 2023; Gundran et al., 2021). Prior studies also indicate that gratitude and reciprocal exchanges are associated with healthier psychological well-being (Hemarajarajeswari & Gupta, 2021; Kardas et al., 2019; Moltafet & Sharifi, 2021; Ping Bilong et al., 2021). Reciprocity appears to strengthen relationships and contribute to psychological well-being, though the moderate correlation suggests its influence should be interpreted cautiously rather than overstated as per the present study’s limitations.

Table 11 presents *utang na loob* as obligation revealed to have no significant correlation with psychological well-being ( $r = 0.132$ ;  $p = 0.229$ ). As the p-value was greater than 0.05, the null hypothesis was therefore failed to be rejected.

**Table 11***Relationship of utang na loob as obligation and psychological well-being*

Variables	r-value	p-value	Interpretation	Decision
<i>Utang na Loob</i> as Obligation and Psychological Well-Being	0.132	0.229	Not Statistically Significant	Fail to reject Ho

**Note:** Fail to reject Ho if p-value is > 0.05; Reject Ho if p-value is ≤ 0.05

The results indicated that *utang na loob* as obligation had no significant relationship with psychological well-being. While respondents strongly agreed with the statement, “*I feel that I also need to give something back to those who raised me,*” their responses also reflected autonomy, as shown by slight agreement with, “*My decisions are not usually influenced by what everyone else is doing.*” This suggests that obligation was not uniformly imposed but

rather depended on whether individuals chose to internalize it. Gundran et al. (2021) emphasized that obligation is not necessarily burdensome, but often a self-imposed responsibility that values and enhances relationships. For *estudyanteng nakikitira*, this dimension may reflect both a sense of duty and personal choice. However, the absence of a significant correlation underscores exploring other contexts, such as individuals who are already working and capable of giving back, which may highlight the relationship of *utang na loob* as obligation with psychological well-being clearly. Therefore, the results of the present study should be interpreted cautiously while considering the present study's limitations.

Table 12 presents *utang na loob* as closeness and its moderate positive correlation with psychological well-being ( $r = 0.406$ ;  $p = 0.001$ ). As the p-value was less than 0.01, the null hypothesis was therefore rejected.

**Table 12**

*Relationship of utang na loob as closeness and psychological well-being*

Variables	r-value	p-value	Interpretation	Decision
<i>Utang na Loob</i> as Closeness and Psychological Well-Being	0.406	0.001	Significant Moderate Positive Correlation	Rejected Ho

**Note:** Fail to reject Ho if p-value is  $> 0.01$ ; Reject Ho if p-value is  $\leq 0.01$

Consistent with *utang na loob* as reciprocity, the correlation between *utang na loob* as closeness and psychological well-being was also statistically significant but moderate in strength. Respondents strongly agreed with statements such as, “*I feel more connected to people whenever I do something for them*” and “*The actions I make are determined by the level of closeness I share with another individual.*” These responses suggest that *utang na loob* within close relationships fosters solidarity and strengthens interpersonal ties. Gundran et al. (2021) emphasized that *utang na loob* as closeness sustains relationships through mutual support, while Gavino et al. (2023) highlighted its prominence in parent-child dynamics, where gratitude motivates children to give back. Closeness appears to enhance psychological well-being by reinforcing valued relationships, making *utang na loob* more than transactional. However, the moderate strength of correlation indicates that while closeness may contribute meaningfully, its influence should be interpreted with caution and not overstated, taking into account the present study's limitations.

## 5. Conclusion

The study explored the relationship between *utang na loob*'s five dimensions and the psychological well-being of *estudyanteng nakikitira* enrolled in a college program. It also determined the scores of the five dimensions of *utang na loob*; specifically, respect, satisfaction, reciprocity, obligation, and closeness; and the level of the psychological well-being of those *estudyanteng nakikitira*. Results showed that *estudyanteng nakikitira* experienced *utang na loob* in all of its dimensions. The higher their overall scores, the higher their scores were in each dimension. Those who scored high in *utang na loob* as respect felt the need to give something back as a way of showing honor. Those who scored high in satisfaction made sure the other person felt equally satisfied in return. Those who scored high in reciprocity gave back in proportion to what they received. Those who scored high in obligation gave back either because they felt they had to, even if they did not want to, or because they valued the effort made for them. Lastly, those who scored high in closeness gave back depending on how close they were or the nature of their relationship with the other person.

*Estudyanteng nakikitira* with high scores in *utang na loob*, whether motivated by respect, satisfaction, reciprocity, obligation, or closeness, felt compelled to express it through these dimensions, ensuring that the other person felt their *utang na loob* was being practiced, and in doing so, strengthened and maintained meaningful interpersonal relationships. Furthermore, the results indicated that those *estudyanteng nakikitira* had a moderate level of overall psychological well-being. This indicates that they exhibited moderate levels of self-acceptance, positive relationships, independence, life competence, purpose, and personal growth. Being an *estudyanteng nakikitira* may help foster positive connections, independence, and development, suggesting that these students were generally in control of their lives.

In addition, the results showed a significant relationship between *utang na loob* and the psychological well-being of *estudyanteng nakikitira*, specifically in the dimensions of respect, satisfaction, reciprocity, and closeness. There were weak but significant positive relationships between *utang na loob* as respect and satisfaction, and psychological well-being; while reciprocity and closeness showed moderate, significant positive relationships. However, *utang na loob* as an obligation had no significant relationship with psychological well-being.

Based on the findings, the study recommends encouraging *estudyanteng nakikitira* to adopt a healthy and balanced understanding of *utang na loob* by recognizing both its positive and negative dimensions and learning when it is appropriate to reciprocate support without

compromising their psychological well-being. Guidance counselors are likewise encouraged to provide targeted counseling and support services that address the unique challenges faced by these students to help them navigate their living arrangements and develop adaptive ways of practicing *utang na loob*. The study also recommends that universities enhance their student profiling systems by including information about students' current living arrangements. Given the significant relationship found between living conditions and psychological well-being, such information may help institutions identify students who may require additional support and may also facilitate future research on this population.

At the societal level, the study highlights the importance of critically examining traditional understandings of *utang na loob*. While it remains a valued aspect of Filipino culture, greater awareness is needed regarding how certain expectations associated with *utang na loob* may affect individual well-being. Promoting a more balanced interpretation of the concept may help preserve its positive aspects while minimizing potential psychological burdens.

Future studies are encouraged to examine *utang na loob* among other populations, particularly working adults and individuals who have obtained employment through personal connections or recommendations. Such investigations may provide further insight into the relationship between *utang na loob*, psychological well-being, and other psychological constructs. The finding that the obligation dimension was not significantly related to psychological well-being likewise warrants further exploration.

Several limitations should also be considered when interpreting the findings. The study did not account for other factors that may influence both *utang na loob* and psychological well-being. In addition, the use of non-probability purposive sampling, while appropriate for the atypical population of *estudyanteng nakikitira*, limits the generalizability of the results. Finally, the existing *utang na loob* scale was unable to differentiate varying levels and interpretations of the construct, restricting deeper analysis and potentially affecting the study's conclusions.

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### Institutional Review Board Statement

This study followed university research ethical guidelines of Cavite State University – Silang Campus.

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