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ABSTRACT

This descriptive research study aimed to determine the spending and saving habits of 250 randomly selected households in Estancia. The data were gathered through a researchers'-modified questionnaire and were analysed using frequency and percentage, mean, standard deviation, t-test and One-way ANOVA. Findings of this study revealed that the spending habits of households when taken as an entire group, classified as to number of family members with income of below P10,000.00, P10,000.00–P20,000.00, school age children and middle aged was sometimes while always for newly married, child bearing and empty nest and with income above P20,000.00. The saving habits of households when taken as an entire group and when classified as to number of family members, monthly income of below P10,000.00 and P10,000.00 – P20,000.00 with school age children, middle aged and empty nest was sometimes while always with income above P20,000.00, newly married and child bearing family life stage. There was a significant difference on spending and saving habits of households when classified as to family life stage, monthly income but there was no significant difference when classified as to number of family members. There was a significant relationship between spending and saving habits of households.

Keywords: *Saving habits, Spending habits, Household*