Thailand: Case Studies of Filial Piety, Family Dynamics, and Family Finances - Unexpected Findings of a Country-Wide Research of The Evaluation of Project Performance Supported by Older Persons Fund

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Abstract: Asian values, the aging population, and financial assistance programs for the elderly form the backdrop for this manuscript. The rationale of this manuscript is to analyze the unexpected findings from the research project “The Evaluation of Project Performance Supported by Older Persons Fund,” which indicated a connection between filial piety, family dynamics, and how family finances were spent and managed. The objective is to study this phenomenon in more detail to elucidate changes in family structures that are traditionally held as the lynchpin of Asian society. The manuscript applied two separate methodologies: Part A is a mixed methods methodology that is required for the objectives of “The Evaluation of Project Performance Supported by Older Persons Fund.” Part B employed the qualitative approach of case studies analysis and coding by Glaser and Strauss (2017). A total of 22 case studies were analyzed using this method for connections between filial piety, family dynamics, and family finances. The outcome of the coding analysis of the case studies was then subjected to further analysis using the concepts of phenomenology (internalization, externalization, intersubjectivity) as per the works of Berger and Luckmann (1991). The results suggest changing patterns of filial piety, namely, new dimensions of filial piety, lateral and diagonal family dynamics, and negative filial piety. From the standpoint of phenomenology, new identity formations, as well as the transition from one identity to another, are experienced by the elderly; internalization of changes that surround them financially leads to externalization of identities that are still capable and economically viable; flexibility of roles played within the family are subject to negotiations and intersubjectivity. Demographic changes bring added challenges to the management of the elderly, their finances, and their roles within the traditional family structure of filial piety.

Keywords: elderly, filial piety, family dynamics, Asian values, Thailand
Leaders of Asian nations have often touted “Asian values” as a defining feature of Asian nations, and the member countries of ASEAN are no exception to this rule (Kraft, 2001; Milner, 2002; Thompson, 2001). These Asian values includes the virtue of filial piety that structures society and governs the life choices of Asian family members (Chow, 2009). Additionally, Asian values connote the ideal of the humble, submissive, sacrificing child who is the other side of the coin of the parent who is industrious, dominant, and in-control (Chow, 2006). This ideal is facing challenges as the nations within ASEAN become aging populations (Prachabmoh, 2015; Prasartkul, 2013), and new barriers rise for families. In this manuscript, the focus of these challenges is situated within the context of finances and how filial piety and family dynamics influence financial responsibilities.

It has to be noted from the beginning of this manuscript that the financial context within this manuscript refers specifically to the use of the microloans offered nationwide in the Kingdom of Thailand to the elderly members of the Thai nation known as “Older Persons Fund.” This loan, administered by the Department of Older Persons, Ministry of Social Development and Human Security, Thailand and its efficacy was studied in a project entitled “The Evaluation of Project Performance Supported by Older Persons Fund.” Initially, the findings regarding filial piety and its connection to how the microloans were spent seemed random. However, upon closer inspection, the unexpected findings merited further study, specifically in terms of the phenomena that surrounded the connection between filial piety, family dynamics, and financial management. This manuscript is the result of that further study.

Review of Literature

As the world faces an aging population, it is significant to note the various challenges to providing social security to the elderly. Nations such as Singapore, Sweden, France, Germany, and the Netherlands have, to an arguably significant extent, made social security provision for the elderly (Bengtsson & Scott, 2010; Doty, Nadash, & Racco, 2015; Edebalk, 2010; Frricks & Maier, 2012; Graham & Bilger, 2012; Hansson, 2010; Kruse, 2010; Reisman, 2009). Asian countries, aside from Singapore, are in the process of setting up such systems or are considering such systems where their economies allow (National Institute of Statistics, Directorate General of Health, & ICF Macro, 2011; Philippines Statistics Authority & ICF International, 2014).

Thailand is no exception to the phenomena of the aging population and is projected to become an aging population by the year 2021, according to Prasartkul et al. (2015). In a research by Hsu, Huang, and Yupho (2015), it is estimated that Thailand will exceed France and the U.S.A. in terms of the number of the elderly at a ratio of 53:1. Although Thailand has several healthcare schemes in place, the security of the elderly is not guaranteed because, culturally, the financial dependence of the elderly falls upon the children of the elderly (Hsu, Huang & Yupho, 2015). It is within this cultural milieu that the Older Persons Fund comes into play, by affording the elderly the opportunity for an interest-free loan as seed money to begin a small business that they can parlay into an avenue for their financial independence and possibly be less financially dependent on their children. This, however, is only part of the picture for this manuscript. The focus is not on the success or failure of the interest-free loan. Rather, it is on describing and analyzing the phenomena of how the money from the interest-free loan is spent by the elderly within the framework of filial piety and family dynamics as an unexpected finding from the research project, “The Evaluation of Project Performance Supported by Older Persons Fund.” To that end, the manuscript will now turn to the literature on aging, filial piety, family dynamics, and family finances.

The Phenomena of Aging in Brief

The phenomenon of an aging or elderly population has definitive impacts on the societies of Southeast Asia (Goh, 2005). These impacts include aging/elderly populations that require community support, healthcare that is extensive as longevity is extended by medical advancements, and fewer offspring to provide care for the elderly as they age (Sasat & Bowers, 2013). Aside from these issues, the issue of national economies being affected by a shrinking population of economically viable citizens who can contribute to the economy has also been highlighted (Mason & Lee, 2011). From this vantage point, Thailand is no exception where the economically viable population is shrinking, and elderly parents depend on their children for financial support in their old age despite government-placed policies (Chansarn, 2012; Knodel & Chayovan, 2005).
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2008; Suwanrada, 2008). National statistics have shown that Thailand will become a full-fledge aging population by the year 2021 (Prasartkul et al., 2015). This trend in the demographics of the nation, just a short time away, highlights the potential changes in the way that culture may be practiced and how family dynamics may be affected in terms of how filial piety is practiced, especially when family finances are taken into consideration.

Filial piety, by definition, is the practice of (1) deferring to one’s parents on large decisions such as educational choices, career choices, and choice of marriage partner; (2) unquestioningly offering to defer to the choice of parents when offered one; (3) being ready to provide physical, financial, and emotional care to parents as they age; and (4) to carry out all family obligations pertaining to care of the parents when they have aged and to do so unquestioningly (Ikels, 2004; Mehta & Ko, 2004; Wang, Laidlaw, Power, & Shen, 2009; Yeh, 2003). Family dynamics have centered around the disciplines of communications studies and psychology for the most part, and what may be gleaned from the literature surrounding family dynamics is that there is a constant exchange of communication and action that orbits around the concepts of power and roles played within the family (Juang, Qin, & Park, 2013; Lee & Mock, 2005; Tsai-Chae & Nagata, 2008). Family finances surround ideas such as cash flow, ability to meet costs of a family’s basic necessities, decisional power on how money is spent for family needs, and on whom the responsibility for the provision of finances falls in the family (Lathapipat, 2013; Wongmonta & Glewwe, 2017).

The following sections will present and discuss in greater detail the concepts of filial piety, family dynamics, and family finances.

Filial Piety

Caring for elders (whether in terms of physical, emotional, or financial care) is within the prescribed role of adult children of the elderly; and the structure of the family places financial dependence of the elderly on their children, especially if the elderly do not have good financial savings or pensions (Zhan & Montgomery, 2003). Although the elderly may have a modified view of traditional filial piety (does not require complete subservience), it still denotes that the younger family members have the obligation of providing financial care for the elderly once they are no longer able to care and provide for themselves (Mao & Chi, 2011; Wang et al., 2009; Zhang, Gu, & Luo, 2014). This obligation is extended in the face of modernization and rapid development in Asian cities, including Southeast Asia, but with decreasing amounts of financial aid for the elderly from their younger family members when modernization demands more financially from the younger family members (Cheung & Kwan, 2009). The inability to support an elderly parent financially, or in some extreme cases, the rejection of these family duties and obligations, are stigmatized by Asian societies at large (Zhan, Feng, Chen, & Feng, 2011).

In gist, being able to provide financially for the elders in one’s family, particularly one’s parents, is seen as a hallmark for a virtuous child (Lai, 2010). This includes living arrangements, such as co-residence where the elderly live with adult children, or adult children live with their elderly parents. Such living arrangements are often motivated by financial considerations, but this is mitigated by grandchild care provided for by the elderly (Zhang et al., 2014). These living arrangements may extend to other areas of providing financially for the elderly as it is not an issue of merely day-to-day expenses. Finances extend to paying for medical equipment and other assorted medical bills for the elderly (Lee & Hong-Kin, 2005) as well as the expected emotional support (Leung, Wong, Wong, & McBride-Chang, 2010).

For Thailand, filial piety takes on many of the traits mentioned in preceding paragraphs, but financial support/assistance as a demonstration of filial piety takes into consideration the proximity that parents live with their children, the level of dependency of the parent, and the financial/life circumstances of the adult child (Zimmer, Korinek, Knodel, & Chayovan, 2008). Should the elderly be in dire financial straits, there is more stress on them as well as their offspring to provide the necessary financial assistance, but this stress is ameliorated by continued social support (Thanakwang, 2013). The choice of which child to live with (assuming the elderly have more than one child) depends on which of the children is the favored child is another facet of the expectations of filial piety in Thailand (Teerawichitchainan, Pothsiri, & Long, 2015). A study by Narknisorn and Kusakabe (2013) added that the female child is often the choice for the elderly to live with, but this may not be generalizable to the entire population.
Family Dynamics

The literature points out that family dynamics go beyond a simple hierarchical structure. Rather, family dynamics deals directly with changing family composition, upon whom the financial responsibility falls, and the changing role of women in the family as the main breadwinner or additional breadwinner for the family (Yeoh, Gragam, & Boyle, 2002). This suggests a move away from patriarchal structures and power dissemination within Asian families. However, family dynamics in Asia still focus on the provision of care, family living arrangements, and the rejection of institutionalized/formal caregiving for immediate or extended family members (Phillips & Cheng, 2012). This then suggests that trends may change in Asia, but the family remains the locus of an individual’s concern and that family obligation is paramount in terms of actions and decisions. Although there is the assertion that growing intergenerational gaps in Asia may erode filial piety in terms of family dynamics (Thang, 2010), other scholars assert that due to the growing aging population, families still retain solidarity (Juhua & Lulu, 2009).

In gist, the literature points out that family dynamics, although based on communication and power, has changed in the exchange of power and the locus of power. However, the focus of family dynamics remains the well-being of the family members and the ideal of holding the family together.

Family Finances

The literature points out that expenses within a family are different in Asia when compared to western nations. This is due to cultural expectations, the valuing of relationships over rules, and status is accorded based on “being” instead of “doing” (Schütte & Ciarlante, 2016). As cultural expectations, relationships, and status are prized in Asian cultures, it is plausible that family finances would be earned and distributed based on cultural expectations, relationships, and status. Spending then may be focused on the healthcare of the elderly family member (Kaufman, 2009), that the transfer of funds would be from the younger family members to the elderly family members (Lee & Mason, 2012; Narongchai, Ayuwat, & Chinnasri, 2016; Theerawanviwat, 2014; Witvorapong, 2015), and that the happiness of the elderly are of importance to younger family members (Sumngern, Azeredo, Subgranon, Sungvorawongphana, & Matos, 2010).

These findings from the literature suggest that in terms of family finances, the indication is that the children would transfer funds to the elderly, the funds would be given based on the seniority of the elderly and be couched in respect for the elderly, and focused on the well-being of the elderly.

The preceding three sections of this paper indicate that there is a symbiotic relationship between filial piety, family dynamics, and family finances. However, with the population moving towards that of being an aging population and the changes in society are taken into consideration, change is bound to take place in terms of how filial piety, family dynamics, and family finances are practiced. The following section of the paper puts forward a conceptual framework and theoretical framework to study this possible change utilizing the unexpected findings of “The Evaluation of Project Performance Supported by Older Persons Fund” as data.

Conceptual Framework and Theoretical Framework

The relationship between the concepts of filial piety, family dynamics, and family finances are not alien to the culture of Southeast Asia as all are somehow intertwined. However, for this manuscript, we would like to put forward the academic argument that when elements of filial piety, family dynamics, and family finances meet, a specific image comes to mind of parents being able to depend on their children for financial support while deferring to them for decision making; however, when an aging population comes into play, the elders may have to continue providing financially for adult children (a new dimension of filial piety), and that decision making often comes in a shared discussion and is not a one-way communication route (Yeh, Yi, Tsao, & Wan, 2013).

Additionally, from a theoretical basis of sociology, specifically phenomenology, the social reality of any community or group is based on the everyday practices of what is internalized, externalized, and comes from an intersubjectivity that is discussed among all main players in a specific interaction (Berger & Luckman, 1991). This suggests that although the traditions of filial piety, family dynamics, and family finances may be passed down from one generation to the next, they are subject to change based on continuous changes in the environment in which a group of people lives (Luo...
& Zhan, 2012; Ng, Phillips & Lee, 2002). Additionally, when these changes occur, members within that group of society would intersubjectively internalize these changes and then act according to these changes (externalization). Therefore, we would like to put forward a working conceptual framework that will be used to provisionally explain the unexpected findings found in “The Evaluation of Project Performance Supported by Older Persons Fund” research project. Figure 1 encapsulates our argument.

Methods
The research design for this manuscript fell into two parts. The first part of the research design (Part A) was based on qualitative and quantitative research that followed a flexible data collection format that allowed us to adapt the wording and flow of the research tool to the needs of the respondents when data was collected in the field. The second part of the research design (Part B) was purely qualitative in nature, where the initial analysis of the collected data was coded to form case studies that were used as the basis for this manuscript.

For Part A of the research, the research tool employed for the study was a semi-structured interview guideline that allowed the research team to explore, probe, and clarify information that was shared by the respondents. This flexibility allowed the research team to delve deeper into interesting points of data shared by the respondents and to adjust the flow of the data collection based on the needs of the respondents (e.g., for more time, slow speech). The main areas covered by the research tool were: (1) demographic information of the respondents that covered age, marital status, number of children, and number of grandchildren, (2) employment (past or present), (3) who the elderly respondents lived with, (4) health issues of the respondents, (5) level of repayment of the Older Persons Fund loan, (6) issues connected to loan repayment, and (7) any other pertinent information the respondent wished to share.

In order to determine the correct respondents from whom data was collected, a formalized inclusion and exclusion criteria were adhered to. As the data needed for “The Evaluation of Project Performance Supported by Older Persons Fund” was specific, purposive sampling was applied. Additionally, as “The Evaluation of Project Performance Supported by Older Persons Fund” was managed kingdom-wide, the purposive sampling was conducted across the kingdom with specific representative numbers of respondents targeted from each research site that was chosen to represent specific provinces. These sites were selected from a

![Figure 1. Conceptual and theoretical framework for unexpected findings analysis.](image-url)
total of 76 provinces in the Kingdom of Thailand to represent the northern, northeastern, central, eastern, and southern provinces of the Kingdom of Thailand. The included research sites are shown in Table 1.

The inclusion and exclusion criteria of the respondents was also based on age. In keeping with the focus of the research, respondents had to be aged 60 and above, had been approved for and given a loan for a maximum of THB30,000 (approximately USD$985; although there were reported that some applicants from the fund applied for a smaller amount) from the Older Persons Fund, had been recorded as either completed repayment, were still in the process of repayment or had been unable to repay the loan, and had agreed to be respondents for the research. These respondents also had to be within the inclusion and exclusion criteria of being registered with the office of the Department of Older Persons, Ministry of Social Development and Human Security and are easily reachable by the research team.

The respondents were identified through the help of government agencies who were affiliates of or were directly responsible for the disbursement of the loans and the collection of loan repayment. These included Provincial Officers that work under the Ministry of Social Development and Human Security. The representatives of these agencies led the research team to research sites in the selected provinces and paved the way for the interviews via introductions and rapport building. Time spent for data collection for each respondent varied from 30 minutes to 35 minutes, and the time was dependent on the amount of time needed to build rapport, elicit the data, and to close the interview based on culturally appropriate norms. All interviews were transcribed and translated from the Thai language to the English language by an academic who is bilingual in both languages.

Each day of data collection ended with discussion and reports by members of the research team where data collected during Part A of the research project were then analyzed via the emerging categorization for payment completed, repayment in process, and non-repayment of the loan applied for and received from the Older Persons Fund, based on the ability to repay the loans. Data were categorized into the three aforementioned categories and then re-classified under suggestions for policy implementation to create policy recommendations. However, it was in this process of categorization that the research team found the unexpected findings of loan use and loan repayment as being connected to filial piety. This spurred a re-analysis of pertinent data utilizing the process of coding by Glaser and Strauss (2017), with the utilization of phenomenology by Berger and Luckman (1972) as a theoretical lens to underpin the data analysis. This coding process and re-analysis of the data forms Part B of the research design.

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Part B of the research design followed the following sequence. First, to process the codes, the data provided by the respondents were formed into case studies (one respondent equaled one case study). Each of these cases studies was assigned a name based on the name of the province from which the data for the case study came from (i.e., Suphanburi) and a numerical order to delineate the difference between one and another case study if they had come from the same province (i.e., 1). A combination of the name of the province and the numeral became the name of the case study, for example, Suphanburi 1. These case studies were then scrutinized for instances of filial piety and family dynamics that were tied to the financial responsibilities connected to the reason for applying and securing the loan and for repayment of the loan from the Department of Older Persons, Ministry of Social Development and Human Security.

The most interesting case studies of filial piety and family dynamics from each of the five regions of Thailand were chosen based on a process of elimination and representation of the five geographic regions where the research was conducted. In total, 22 case studies were identified. These case studies were then put through a coding process. This allowed the phenomena to be analyzed in greater detail. The coding process allowed the research team to categorize the data into open codes. This was followed by the process of gathering the open codes into specific and larger codes, which were then put through the process of axial coding. It was from the gathering of these axial codes that core categories of the data provided by the respondents were formed. These core categories were then formulated into themes, and these themes reflected the phenomena of filial piety and family dynamics and the connection with loan taking and loan repayment from the Department of Older Persons, Ministry of Social Development and Human Security. The process of the data analysis for Part B of the research design may be seen in Figure 2.

Results

The data analysis produced three main themes: (1) new dimensions of filial piety, (2) lateral and diagonal family dynamics when financial responsibility becomes an issue, and (3) negative filial piety. Each of these themes will be discussed in more detail in the

![Diagram](image-url)
following subsections. However, before this is done, we would like to first present the demographic findings of age, marital status, number of children, who the elderly live with, the health status of the elderly, and employment.

**Demographics**

The data indicates that the respondents in the case studies are mainly within the age range of 63 to 77. The majority of the respondents are aged 69 at the time of data collection. The largest group, based on the data, did not specify their age at the time of data collection. However, it is safe to note that those respondents in this group meet the inclusion criteria delineated in the methodology section. The data suggest that most, if not all, of the respondents have passed the age of employment in the formal employment sector of the country. The data also indicates that they qualify for the loans provided for the Department of Older Persons, Ministry of Social Development and Human Security and have need for that financial consideration.

In terms of their marital/relationship status, four respondents are widows. The majority of the respondents (17) are married, and, in some cases, they have more than one spouse as they are Muslim men. Islam allows for more than one but not more than four wives. One of the respondents is separated from the spouse. The data indicates that all of the respondents, whether in the past or the present, are within the parameters of marriage. This data suggests that they have family ties of some sort and, in some cases, may have extended families (in-laws) of more than one spouse.

In terms of offspring, the data indicates that four respondents have one child, six respondents have two children each, and four respondents have two children. Two respondents have six and seven children, respectively. Seven respondents have indicated that they have children, but the actual number of children is not specified in the interview. Only one respondent makes no mention at all of having any offspring. Therefore, it is safe to infer that for the vast majority of the respondents, based on the data, they are involved in parent-child relationships that indicate the mutual exchanges involved in filial piety. The data also suggests that, for some respondents, these mutual exchanges involved in filial piety involve many children or at least with one child. Although one respondent reports no mention of any children, other data associated with the respondent indicates that the respondent depends upon a niece for financial assistance, indicating that there is a form of filial piety that is exchanged between the two people.

The data indicate that the elderly in the study live near their family members. Two respondents live with a child or with their children, six respondents live with their spouse or spouses, seven respondents live with their spouse or children, and two respondents live with their spouse, children, and grandchildren. In an interesting break from the nuclear and extended family structure, a respondent lives with the spouse and grandchildren but not with the children, and one other respondent lives with the grandchildren but not the children. Two respondents live alone, and one respondent did not specify with whom they live. The data, therefore, suggest that the large majority of the respondents value close family ties and maintain the value of living with family even of up to three generations under one roof. The data also suggests that the normative nuclear family pattern could be changing where the children of the elderly are not present in the living arrangements, but the grandchildren are.

In terms of the health conditions or the health issues that the respondents face, the data indicates that non-communicable diseases (NCDs) such as diabetes, high cholesterol, cardiovascular health issues, and hypertension are present in the elderly respondents. Although not common, facial paralysis is also found among the respondents, as are asthma and herpes. One of the respondents claimed to have a disability and another a physical injury from a fall that has rendered the respondent unable to perform physical labor. The majority of the respondents did not report any health issues. Overall, the data suggest that the health issues of the respondents are the health issues found in most elderly members of the population, and more importantly, 11 (or 50%) of the respondents did not report any health issues. Although the latter could be due to being self-effacing and not wanting to draw attention to themselves as is the Asian tradition, it could be that they are well taken care of and have no need to highlight any health issues to the research team members. However, for the respondents who do report health issues, it has affected their livelihood, expenses for medical treatment, and overall quality of life. This
suggests that there is an added dependence on their children/grandchildren/extended family for assistance for day-to-day tasks, as well as being a reason for applying for the loan from the Department of Older Persons, Ministry of Social Development and Human Security so that they may be better able to manage their health issues/conditions.

Although past the age of being able to be part of the formal employment sector in the kingdom, the respondents showed self-reliance and the need for independence by being involved in their own financial care, as well as to be able to fend off dire financial circumstances by being involved in the informal/self-reliant employment sector. Eleven of the 22 respondents are food vendors, three work in agriculture and animal husbandry, one respondent works in animal husbandry, and one works as an agriculture contractor. One respondent each works as an entertainer, laundry contractor, flower farmer, rubber tapper, and small business owner. Two respondents, however, are unable to work due to illness/disability, and three respondents are either unemployed or retired. From this, it may be inferred that the respondents need the loans offered by the Department of Older Persons, Ministry of Social Development and Human Security in order to supplement/upgrade/begin/continue their informal/self-reliant employment. It may also be inferred from the data that they may continue their involvement in income-generating activities for various family-related reasons. The data also suggests that the respondents in the case studies are involved in informal/self-reliant employment that requires little to no education, that has been passed down from their elders, and generally does not generate a significant profit margin.

The demographic data may be summarized as follows: the respondents need to have some form of continued income while managing family needs/wants and at the same time deal with being aged and having some health issues; they are also close to their family members in terms of proximity and these factors are intertwined to provide suggestions and inferences into the issue of filial piety and family dynamics. The next parts of the findings will present these suggestions and inferences.

**New Dimensions of Filial Piety**

In contrast with literature where in old age the children provide financial support for the elderly, in the analysis of the unexpected findings of “The Evaluation of Project Performance Supported by Older Persons Fund,” it was the elderlies who were taking out the loans from the Older Persons Fund to not only provide for themselves but to also provide their children with entrepreneurial opportunities. In essence, the parents were still providing financially for the monetary needs of their children. These entrepreneurial opportunities included opening a coffee shop and expanding/opening a food outlet. Additionally, the parents took out the loans to pay off their children’s debt or to give them more cash flow.

Unlike what was found in the literature (Mao & Chi, 2011; Wang et al., 2009; Zhang et al., 2014), filial piety is not strictly a bottom-to-top flow, especially within the context of the findings. The flow may be top-to-bottom, where parents are the ones meeting the financial needs (and possibly expectations) of their children. The implication then is that there is no definitive demarcation of the age of the children or of their parents where financial assistance/responsibility goes into reverse order. There is also the implication that even though the parents are within or past the age of retirement, they still provide financially for their children, meaning that they do so even though there is difficulty on their part. Also, the children may neither see receiving this financial aid from their parents as carrying any stigma nor a lack of virtue on their part. There is no indication from the elderly whether the child they live with is the favored child. However, there is no mention of the parents being responsible for their own medical expenses, suggesting that the children assist with this financial need when it arises.

**Lateral and Diagonal Family Dynamics**

Within the data we found, what is possibly a little heard of, the answer to how a family manages financial difficulties. Where the stereotype is to have the man be responsible for paying off a debt or meeting financial obligations or the expectation of having children be responsible for clearing off debt, it would seem that the elderlies are turning to other extended family members for financial assistance, specifically, to pay off the installments of the loan from Older Persons Fund. In terms of lateral family dynamics, a respondent has turned to a sibling (a sister) for financial assistance. This lateral move is counter to the literature that indicates that families stay nuclear. However, we may argue that to the respondents who have appealed to siblings for assistance, the sibling is still part of the
original nuclear family of the respondent. Additionally, a respondent had indicated that they had turned to a niece who is assisting with the repayment of the loan to the Older Persons Fund when the respondent's own children were unable to. This suggests that either family dynamics are more complicated than suggested in the literature in terms of solidarity extending to more than immediate family members and that family—albeit extended—are still family.

The data suggest therefore that, in terms of family dynamics, the women in the family seem to be taking the lead in creating and providing entrepreneurial activities as well as assisting when debt occurs, a break from what is often perceived as the stereotype in Asian societies where patriarchy is seen as normative. This is in agreement with the assertions of Yeoh et al. (2002). Although there is no clear indication of the change in the family composition, the data indicates that change is happening within family dynamics. However, family dynamics still center upon the needs and care for the family, and there is little (if any) indication of the erosion of solidarity in the family. Again, the data confirms the assertions of Juhua and Lulu (2009).

**Negative Filial Piety**

Although filial piety is the expectation in Asian societies, and Thailand is no exception, the data indicates that there are instances where instead of assisting their parents financially, adult children ask their parents for financial assistance despite being adults in their own right. The financial assistance came in the form of the parents being eligible to apply for the loan given by the Department of Older Persons, Ministry of Social Development and Human Security. When the loan was approved, the adult children used the money to assist their cash flow, pay off debts, and to purchase material goods. This caused hardship for the parents as they did not know if they would be able to repay the loan.

This phenomenon has been tentatively named by the authors “negative filial piety.” The reasons for this are: (1) unlike the new dimensions of filial piety described in the preceding pages where the parents continue to provide financial assistance willingly, there are the elements of ignorance and demand involved in the phenomenon, and (2) the parents are saddled with a financial burden in their old age instead of being able to be with fewer financial worries. This may be likened to not taking care of, or practicing filial piety by the children of the elderly; however, it is unknown if the children face any stigma from their community for this (Zhan et al., 2011). We are aware, however, of the prematurity of naming this phenomenon, and the labeling is “tentative,” as further research in the future may add more dimensions to this phenomenon that will more accurately label it.

**Discussion**

From the analysis of the data and the findings it has produced, it can be suggested that, within the context of the research, parental responsibility does not end whatever the age of the parent. They still feel a sense of duty, and perhaps fulfillment, when they can provide financially for their offspring. The data also suggests that it is possible that they sense some achievement if they may set up their children with entrepreneurial opportunities, with the hope that their children may be better off in terms of financial stability. Although the literature suggests that filial piety is an upward flow from child to parent, the data seems to suggest that it may possibly be a two-way flow where parents feel the continued need to show their continued sacrifice for their offspring by taking on the responsibility of a loan in their old age. This two-way flow of filial piety may be argued to be parental affection, but the level of financial responsibility incurred by the loan suggests that there is more than affection at play—it is a question of obligation and responsibility.

The data suggest that children assist their parents with the repayment of the loan when they can and may sometimes shoulder the responsibility of repayment on their own. However, this responsibility is not a given, as the children may face financial challenges and financial hardships of their own. This indicates that the relationships within the family dynamics may be strained, but they are not allowed to usurp the status quo of the family dynamics where parents are given precedence over the personal opinions of the children. Additionally, extended family members may become the source of financial support (i.e., sibling of the elderly or a niece), indicating that within the Thai family structure, the extended family is implicated within the nexus of filial piety through a sense of obligation and responsibility.

The respondents showed that continued financial independence is a necessity for them; thus, the use of loans from the Department of Older Persons, Ministry
of Social Development and Human Security for entrepreneurial enterprises. These successes and attempts at the entrepreneurial enterprise are a testament to their industry and resourcefulness. However, does it indicate that within the context of family dynamics the elderly do not wish to become a financial burden to or dependent on their children? This could indicate that in the practice of filial piety, the expected “return on investment” in children from birth is no longer there or is lessened by a considerable degree. Overall, the data indicate that filial piety has taken on new incarnations and dimensions, and the stereotype of family dynamics is in a state of change.

In terms of theoretical implications, it is plausible to state that where phenomenology is concerned, the social construction of reality of the elderly is undergoing a state of flux. Whereas traditionally, it was expected that the elderly would be taken care of by children, the data seems to point out that often the elderly has to keep working within the informal employment sector to maintain financial stability. It would also seem that the identity/social reality of the elderly has changed to be one where they have to continue to be independent and also be able to depend on other external means, such as financial aid from governmental organizations, to be who they are. Therefore, the “internalization” for the elderly is that they, perhaps due to socioeconomic factors, have to be flexible with whom they deem they ought to be as they age. This also indicates from a theoretical point of view, for the elderly respondents, who they present to the world (“externalization”) may not necessarily be the social stereotype expected. Rather, they have to externalize a persona that is still productive, willing to be part of the financial conversation, and who are willing to adapt to changes brought on by family dynamics and financial opportunities offered by society.

Where intersubjectivity is concerned, it would seem as well that the elderly have to straddle two identities—first is the retention of their identity as providers, and second is to develop identities as dependents. The intersubjectivity occurs as both the elderly and their children negotiate who they are in the family, the role(s) they play, and the expected outcomes of these roles. With this, it is plausible to assert that in terms of family structure, there will be a continuous change in expectations for these families as their negotiation continues. As the population of Thailand continues to edge towards becoming an elderly population, these negotiations and expectations would possibly become more commonplace and possibly pushing for a re-engagement of families in negotiating the meanings of filial piety and family dynamics.

Based on the findings and the discussion in the preceding pages, we wish to put forward the following suggestions and ideas for future research. First, that a research be undertaken to identify, describe, and analyze the components of Thai cultural practices of filial piety and the impact of globalization/modernization on it, and if there are additions or subtractions from the traditional practice of Thai filial piety in terms of financial responsibility and obligation to and from the family. Second, we suggest that research be undertaken to analyze and compare changes in the interpretation/definition of filial piety in other ASEAN nations that are also facing aging populations in the age of globalization. This research would be able to highlight and indicate expected changes in terms of family expectations of financial responsibility for family members of the elderly. Finally, we suggest that comparative research be done, possibly and most beneficially on national and regional scales, between practices of filial piety and family dynamics within the context of financial obligations in urban and rural areas that are based on globalization, financial stability, and the health status of the elderly. This research would aid in policy recommendations and implications for assisting the elderly, as well as their families, cope with and manage financial changes brought on by rapid modernization.

Conclusion

Aging populations in the region would create more societal flux and change. It is imperative that the very structures that Asian values stand on be strengthened to withstand the changes brought on by societal flux and change. It is no longer enough to claim that Asians subscribe to Asian values and value the family, especially the elderly. It would be a time to act and ensure that as demographics change, populations are capable of managing these changes and of providing for their elders financially, physically, medically, and
emotionally. Although governmental organizations remain responsible for providing for the elderly in the four areas mentioned in the previous sentence, it is up to individual members of the elderly population and their families to ensure that filial piety does not become only an obligation, but a continued practice of the Asian way of life.

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Declaration of ownership

This report is our original work.

Conflict of interest

None.

Ethical clearance

The study was approved by the institution.

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