

# Peso By Peso: Comparing Adaptive Practices of Solo Parents Across Income Levels in Balanga City, Bataan, and Olongapo City, Zambales

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## ABSTRACT

Solo parents are prevalent in the Philippines, they live very differently than most of us and this can be seen in the ways they adapt and change their financial, emotional, and social status. The knowledge of the researchers was limited when it came to how these individuals managed their adaptive practices across different income levels. Thus, this research empirically assessed the adaptive practices of solo parents across income levels in Balanga City, and Olongapo City, Zambales. Anchored under Maslow's Hierarchy of Needs and the Stress and Coping Theory, the study conducted surveys on 363 respondents from two cities. The findings reveal key insights into the socio-economic conditions, life choices and coping mechanisms of the respondents, first that most never opted to get married, usually they are vendors and live on meagerly low-income salaries. In addition, it also showed that most of the Olongapeños are receptive to Government programs unlike those living in Balanga. Furthermore, the findings showed that income level significantly influences the way solo parents managed their daily lives. As they face these challenges they demonstrate adaptive practices by modifying their financial decisions, lifestyles choices, household management to cope with limited resources. Lastly, the results of the assessment became the basis for the policy and program suggested by the research, two programs were proposed for each of the cities, the Balanga Solo Parent Economic Empowerment and Inclusion Program (BSP-EEIP) to address the lack of social awareness of solo parents and the Olongapo City Resilience and Childcare Assistance Program (OC-RCAP) that will strengthen and target childcare support. These proposed programs aimed to enhance the well-being of solo parents. The researchers found significant association between adaptive practices across income levels of solo parents.

**Keywords:** Solo Parent; Adaptive Practices; Income levels; Government Support; Financial Management; Proposed Programs

## INTRODUCTION

Family has been the basic social unit in society and has been most frequently represented as a mother, father, and child or children. In the traditional family, there were clear distinctions between the roles: while a mother took the lead in providing emotional support and care, a father was the one to enforce rules and act as a protector. Nevertheless, the concept of family has come a long way and now encompasses more than just human blood and marital ties. As a matter of fact, the American Psychological Association gives the definition of family as "two or more people related by blood, marriage, or adoption, or anyone who considers themselves family based on emotional connection." Today's definition includes a wider variety of family types, such as blended families, partners who live together, households in which individuals provide guardianship, and, especially now, families with solo parents.

Worldwide, family structures are changing. The rise of solo parenthood can be attributed to changing demographics associated with divorce, separation, widowhood, migration, or making the choice to raise a child

solo. An estimated 14 percent (around 320 million) of the global total of 2.3 billion children are being raised in solo-parent households, the majority of which are solo-mother families (Kareem, O. M., et al., 2023). Solo parents of mothers or fathers are parents raising one or more children aged 0 to 17 years without a spouse or partner. They encounter particular challenges in their journeys. In addition to the caregiving and emotional labor solo parents contend with, they face financial anxiety, added social pressure and stigma. All of this creates an opportunity for thinking about solo parenting not just as a family form but also as a larger social issue worthy of exploring and studying in greater depth.

With the attainment of better education, dual-earning parents, higher income, and gender equality, there has been a shift in the paradigm of the family and the advent of gender-neutral roles in parenting. This, along with industrialization and globalization, has seen a rise in solo-parent families (Chavda & Nisarga, 2021). As with cause and effect, this shift to solo-parent family circumstances leads to challenges and, at times, hardships.

This trend has not spared the Philippines. Pingue (2024) shares that there are 15 million solo parents in the Philippines, with 95 percent being women. The growth of solo parenthood has prompted the government to establish policies and laws to address this new reality for families, including Republic Act No. 8972 (2000) and, as recently as Republic Act No. 11861 (2022).

Studies in the Philippines have also established that there is an increase in the number of solo parents (Faith et al., 2024). Specifically, Umingan, Pangasinan, continues to see an increase in single mothers. For example, in Hagonoy, Bulacan, solo parents are often 38 to 60 years of age, usually employed, and committed to providing for their families (Cruz, 2025). Some solo parents are hopeful for working abroad, some begin working early to support their children, while others have their child with them, and others have custody with visitation on weekends. Republic Act 11861 defines solo parents as exercising sole parental care and support of their child or children.

In recent years, Filipino households have struggled with the fast-rising prices of essential commodities. In January 2023, there was inflation of 8.7%, the highest monthly increase in fourteen years; the spike was attributed to food, fuel, and utilities by the Philippine Statistics Authority. According to the report of the Bangko Sentral ng Pilipinas (2024), inflation eased by a bit in 2024, but basic goods and services like rice, cooking oil, electricity, public transport were still way more expensive than pre-pandemic times. Economic strain affects families in particular through solo parents, whose income can be limited to one revenue stream every pay period. Economic pressure adds to the challenges of budgeting, obtaining basic goods or services, and raising children.

The increasing cost of living continues to exert additional pressure on Filipino households, especially those with the sole-breadwinner or solo-parent family prerogative, where there is only one person responsible for providing for their dependents. Unlike two-income families who can guarantee that there is continued income in their family structure, the solo-parent must divide their limited financial resources across a lens of the fundamental necessities of food, and then expenses around providing an education, healthcare, transportation, rent, and utilities, often leading to little or no more option for a savings account, or bill for an emergency situation.

In Balanga City, Bataan, and Olongapo City, Zambales, solo parents contend with both financial constraints, along with social and emotional pressures such as stigma, tiredness or fatigue, and the fear of becoming poorer or unhoused. They may turn to informal borrowing, side jobs, and remittances, for example, while others will alter how they consume and provide for their children, parenting, or social networks in the community, as their only means of surviving.

As these issues exist, there is still little empirical evidence about how solo parents, and specifically how their level of income also plays a role, navigate and adapt to economic conditions and fiscal living arrangements among parents and families. Consequently, the aim of this research is to furnish evidence of adaptive strategies used by solo parents across income groups in both urban settings. The findings are aimed at informing policymakers, social workers, and community leaders in the design of more effective and targeted programs to support solo-parent families' resilience and well-being against the backdrop of rising economic pressures.

## Statement of the Problem

This study aimed to compare the effect of income levels on the adaptive strategies of solo parents in dealing with the increasing cost of living in Balanga City, Bataan, and Olongapo City, Zambales. It specifically seeks to answer the following research questions:

How may the socio-demographic profile of solo parents be described in terms of:

- 1.1 civil status;
- 1.2 occupation ;
- 1.3 monthly income; and
- 1.4 city?

How may the adaptive practices of solo parents be described in terms of:

- 2.1 government support;
- 2.2 financial management; and
- 2.3 lifestyle modifications?

How do the income levels of solo parents in Balanga City, Bataan, and Olongapo City, Zambales, compare with their adaptive practices in coping with present economic challenges?

Based on the findings, what policy or program recommendations may be proposed to support solo parents in addressing the challenges of the rising cost of living?

## Scope and Delimitations

This comparative study made known the adaptive practices among solo parents residing in Balanga City, Bataan, and Olongapo City, Zambales, across their income levels. The study was limited to solo parents residing within these two cities who had been identified by the local government and were examined to determine how differences in their income level influenced their adaptive practices, specifically government support, financial management, and lifestyle modification. Data collection targeted solo parents listed in official local government unit databases, specifically, information gathered from the CSWD department.

The research employed a quantitative design, and survey questionnaires were utilized through Google from online format or printed copies to solo parents in Balanga City and Olongapo City for the study.

The main instrument is a survey questionnaire, and the data were subjected to statistical treatment using Jamovi Software, with an emphasis on weighted mean and one-way ANOVA as a means of estimating the degree of differences and interpreting results. The findings implied data that suggested policies and programs to support the well-being and adaptive capacities of solo parents in Balanga City and Olongapo City.

## Hypothesis

The lone alternative hypothesis was tested using a 0.05 level of significance:

$H_1$ : The adaptive practices of solo parents in Balanga City, Bataan, and Olongapo City have a significant difference across their income levels in terms of government support, financial management, and lifestyle modification.

## METHODOLOGY

The researchers used the causal comparative method of research to analyze the differences between their adaptive practices to manage increasing living costs in Balanga City, Bataan, and Olongapo City, Zambales. This method highlighted differences between the two cities of respondents and how their economic status affected their adaptive behaviors. As stated by Iranifard and Roudsari (2022) defined comparative research is defined as the comparison of similarities and differences of two or more cases; researchers examined one specific issue across contexts quantitatively or qualitatively.

### Respondents of the Study

The respondents in this research study were solo parents living in Balanga City and Olongapo City who received recognition from their local government unit through the City Social Welfare and Development Office. These individuals were the focus of this research study because they took full responsibility for the needs of their dependents and experienced increases in the cost of living.

### Data Gathering procedure

The researchers utilized an adopted survey questionnaire as the main data collection tool. It was carefully reviewed for accuracy and was anchored in gathered related literature.

The tool was distributed through Google Form or Face-to-Face, depending on the preference of the respondents. The respondents were well-informed about the purpose of this study by including in the tool the informed consent. After the data were gathered, the researchers utilized statistical tools to interpret and scrutinize the responses and treated the data with utmost confidentiality.

### Statistical treatment data

The data that were gathered using the questionnaire were coded, encoded, and statistically analyzed using statistical software called Jamovi.

The data were analyzed using various statistical tools such as the weighted mean and one-way ANOVA.

For descriptive statistics, the weighted mean was utilized to describe the adaptive practices of solo parents across income levels. Furthermore, a one-way ANOVA was implemented in this study to determine if there was a significant difference in the adaptive practices of the two cities across their income levels.

In the process of hypothesis testing, the significance level of 0.05 was adopted as the criterion for making a decision. The p-values computed using Jamovi software were evaluated against this threshold. A p-value that was equal to or lower than 0.05 pointed to a statistically significant difference in the adaptive practices of solo parents across income levels, and hence, the alternative hypothesis was supported. On the contrary, a p-value that was greater than 0.05 implied that there was no significant difference among the groups.

## RESULTS AND DISCUSSION

### Part I. 1. How may the socio-demographic profile of solo parents be described in terms of civil status, occupation, monthly income, and city?

Table 1. Socio-Demographic Profile – Age

Frequencies of Age			
Age	Counts	% of Total	Cumulative %
25-34	215	59.2%	59.2%
45-54	59	16.3%	75.5%
35-44	67	18.5%	93.9%
Below 25	22	6.1%	100.0%

Table results showed that in the age of 25–34, the majority of solo parents live (59.2%), followed by those 35–44 (18.5%) and 45–54 (16.3%) respectively. Only a tiny fraction (6.1%) was under 25 years old. This showed that solo parenthood is mostly among young and early middle-aged adults, a period when financial responsibilities and child rearing were both at their highest. The majority of respondents being 25–34 years old implies that many solo parents were in the economically active phase of their lives and still trying to build their career and family in a stable way.

Table 2. Socio-Demographic Profile – Civil Status

Frequencies of Civil Status			
Civil Status	Counts	% of Total	Cumulative %
<b>Never Married</b>	254	70.0%	70.0%
<b>Separated</b>	60	16.5%	86.5%
<b>Married but separated</b>	4	1.1%	87.6%
<b>Solo Parent</b>	2	0.6%	88.2%
<b>Widowed</b>	35	9.6%	97.8%
<b>Tagpag alaga</b>	4	1.1%	98.9%
<b>Married</b>	3	0.8%	99.7%
<b>Single</b>	1	0.3%	100.0%

Results indicated that the biggest group of solo parents corresponds to the never married status (70.0%), while the minority who were living together but not married, were single (16.5%) and widowers (9.6%). Only a handful of respondents had designated themselves as "married but separated" (1.1%), "married" (0.8%), or "single" (0.3%), others had taken roles as "guardian" or "tagapag-alaga" (1.1%). The prevailing never-married status indicated that a large portion of solo parents took up the responsibility of one parent outside marriage, most likely because of early pregnancy or the lack of a father figure. This trend was also consistent with the reports from the Philippines, where single motherhood and informal family arrangements had been observed as a growing trend.

Table 3. Socio-Demographic Profile – Occupation

Frequencies of Occupation			
Occupation	Counts	% of Total	Cumulative %
<b>None</b>	16	4.4%	4.4%
<b>Admin staff</b>	10	2.8%	7.2%
<b>house keeper</b>	9	2.5%	9.6%
<b>Teacher</b>	16	4.4%	14.0%
<b>House helper</b>	11	3.0%	17.1%
<b>House wife</b>	12	3.3%	20.4%
<b>Real estate</b>	1	0.3%	20.7%
<b>none</b>	4	1.1%	21.8%
<b>Delivery</b>	6	1.7%	23.4%
<b>Sari sari store owner</b>	2	0.6%	24.0%
<b>Vendor</b>	52	14.3%	38.3%
<b>Factory worker</b>	11	3.0%	41.3%
<b>sari-sari store owner</b>	2	0.6%	41.9%
<b>Manager</b>	1	0.3%	42.1%
<b>factory worker</b>	16	4.4%	46.6%
<b>Manicurist</b>	3	0.8%	47.4%
<b>asdas</b>	1	0.3%	47.7%
<b>Customer service representative</b>	3	0.8%	48.5%
<b>teacher</b>	9	2.5%	51.0%

<b>karinderya</b>	1	0.3%	51.2%
<b>Canteen staff</b>	2	0.6%	51.8%
<b>helper</b>	1	0.3%	52.1%
<b>Saleslady</b>	1	0.3%	52.3%
<b>Online business</b>	1	0.3%	52.6%
<b>Vegetables vendor</b>	1	0.3%	52.9%
<b>Reseller</b>	1	0.3%	53.2%
<b>Seller</b>	3	0.8%	54.0%
<b>Factory Worker</b>	4	1.1%	55.1%
<b>Street vendor</b>	1	0.3%	55.4%
<b>Care taker</b>	1	0.3%	55.6%
<b>Private school teacher</b>	1	0.3%	55.9%
<b>Health worker</b>	1	0.3%	56.2%
<b>Barangay health worker</b>	1	0.3%	56.5%
<b>Laundry shop staff</b>	1	0.3%	56.7%
<b>Saleswoman</b>	1	0.3%	57.0%
<b>Tricycle driver</b>	2	0.6%	57.6%
<b>Balot vendor</b>	1	0.3%	57.9%
<b>Nag aayos ng relo</b>	1	0.3%	58.1%
<b>Guard</b>	1	0.3%	58.4%
<b>Security guard</b>	1	0.3%	58.7%
<b>Lady Guard</b>	1	0.3%	59.0%
<b>Barangay Tanod</b>	2	0.6%	59.5%

<b>Construction worker</b>	1	0.3%	59.8%
<b>House Wife</b>	1	0.3%	60.1%
<b>sideline</b>	1	0.3%	60.3%
<b>vendor</b>	16	4.4%	64.7%
<b>Tapa Vendor</b>	9	2.5%	67.2%
<b>Business</b>	8	2.2%	69.4%
<b>fish vendor</b>	12	3.3%	72.7%
<b>Billing assistant</b>	6	1.7%	74.4%
<b>Waitress</b>	14	3.9%	78.2%
<b>Helper kitchen</b>	12	3.3%	81.5%
<b>stay at home</b>	14	3.9%	85.4%
<b>Customer Service</b>	3	0.8%	86.2%
<b>Staff</b>	2	0.6%	86.8%
<b>Students (dependent sa Pamilya ng asawa ko)</b>	4	1.1%	87.9%
<b>Fishball Vendor</b>	2	0.6%	88.4%
<b>Tindahan</b>	2	0.6%	89.0%
<b>Administrative Aide</b>	2	0.6%	89.5%
<b>Barangay Health worker</b>	1	0.3%	89.8%
<b>Cashier</b>	1	0.3%	90.1%
<b>Waitress</b>	10	2.8%	92.8%
<b>Nurse</b>	2	0.6%	93.4%
<b>Katulong</b>	2	0.6%	93.9%

<b>Cashier</b>	2	0.6%	94.5%
<b>Balut vendor</b>	2	0.6%	95.0%
<b>Hotel Operations</b>	7	1.9%	97.0%
<b>Prepare not to say</b>	2	0.6%	97.5%
<b>Tindera</b>	2	0.6%	98.1%
<b>LGU</b>	3	0.8%	98.9%
<b>BPSU Director</b>	1	0.3%	99.2%
<b>Fish Vendor</b>	1	0.3%	99.4%
<b>Fishball vendor</b>	1	0.3%	99.7%
<b>Salon staff</b>	1	0.3%	100.0%

The data showed a huge variety of occupations, the largest share (14.3%) being vendors, including people who sold goods in markets or through small-scale enterprises. The other occupations that were relatively common were factory workers (4.4%), teachers (4.4%), housewives (3.3%), waitresses (3.9%), and house helpers (3.0%). A few reported administrative or professional positions, such as administrative aides, billing assistants, or nurses. These results indicated that a considerable number of solo parents are working in the low- to middle-income, labor-intensive, or informal sectors; thus, they could not access stable and well-paying jobs. The employment conditions were about economic vulnerabilities, which were wider for solo-parent households whose members might have been working in several or flexible occupations just to meet the family needs.

Table 4. Socio-Demographic Profile – Monthly income

Frequencies of Monthly Income			
Monthly Income	Counts	% of Total	Cumulative %
<b>Below 10,000 pesos</b>	151	41.6%	41.9%
<b>20,001 pesos - 30,000 pesos</b>	62	17.1%	59.0%
<b>10,001 pesos - 20,000 pesos</b>	144	39.7%	98.6%
<b>10,001 pesos - 20,000 pesos</b>	1	0.3%	98.9%
<b>Above 30,000</b>	4	1.1%	100.0%

The income distribution among the respondents showed that the majority (41.6%) earned less than ₱10,000, closely followed (39.7%) earning between ₱10,001–₱20,000. The medium group was ₱20,001–₱30,000 (17.1%), while only 1.1% of the respondents reported an income above ₱30,000. Such income distribution reflected that the majority of solo parents in the Philippines were living under the low-income status, which was consistent with the classical socio-economic Micro profile of solo-parent families in the Philippines. The limited monthly income reflected financial constraints more than anything else, and it also emphasized the need for day-to-day budgeting, livelihood diversification, and lifestyle modification as adaptive strategies.

Table 5. Socio-Demographic Profile – Civil

Frequencies of the City			
City	Counts	% of Total	Cumulative %
<b>Olongapo City</b>	253	69.7%	69.7%
<b>Balanga City</b>	110	30.3%	100.0%

The table shows that the city of a total of 363 respondents, 69.7% are from Olongapo City, and 30.3% were from Balanga City. The larger portion coming from Olongapo City pointed out that solo-parenthood might be more of a phenomenon or more often than not officially registered in this region, most probably owing to the high population, migration patterns, or perhaps more social acceptance.

Table 6. Descriptives

Descriptives					
	Age	Civil Status	Occupation	Monthly Income	City
N	363	363	363	363	363
Missing	0	0	0	0	0

In general, the socio-demographic data characterized single parents mainly as women, young adults aged 25-34, never married, and employed in informal or service-oriented jobs with little financial income. Olongapo City had the highest number of these individuals. This representation highlighted the economic and social aspects of single parenthood in urban areas of the Philippines, where such parents had to manage work, childcare, and home duties, usually living on a tight budget. These circumstances provided the backdrop for their coping strategies, mainly concerning money management and lifestyle changes, which were highlighted in the following sections of the research.

## Part II. How may the adaptive practices of solo parents be described in terms of financial management and lifestyle modifications ?

Table 7. One-Way ANOVA (Non-parametric)

Kruskal-Wallis			
	$\chi^2$	df	p
Financial Management and Lifestyle Modifications (Mean)	47.4	5	<.001

To assess the relationship between income and adaptive practices (SOP Question 3), a Kruskal-Wallis H test was conducted. The test compared the "Financial Management and Lifestyle Modifications" scores across the six different income levels of the solo parents.

The analysis revealed a highly statistically significant difference,  $\chi^2(5) = 47.4$ ,  $p < .001$ . This result indicates that the distributions of scores for these adaptive strategies are not the same across all income groups. This strongly suggests that a solo parent's monthly income level was a significant factor in the types of financial management and lifestyle modification strategies they adopted to cope with economic challenges.

Table 8. Olongapo City One-Way ANOVA (Non-parametric)

Kruskal-Wallis			
	$\chi^2$	df	p
Financial Management and Lifestyle Modifications (Mean)	30.3	3	<.001

Table 9. Balanga City One-Way ANOVA (Non-parametric)

Kruskal-Wallis			
	$\chi^2$	df	p
Financial Management and Lifestyle Modifications (Mean)	15.2	4	0.004

To explore whether the relationship between income and adaptive strategies differed by city, separate Kruskal-Wallis H tests were conducted for Olongapo City and Balanga City.

For Olongapo City, the analysis revealed a highly statistically significant difference in "Financial Management and Lifestyle Modifications" scores across the four income groups,  $\chi^2(3) = 30.3$ ,  $p < .001$ .

For Balanga City, a statistically significant difference was also found across the five income groups,  $\chi^2(4) = 15.2$ ,  $p < .004$ .

These findings suggest that a solo parent's monthly income is a significant factor in determining their adaptive strategies in both cities. However, the magnitude of this effect appears to be substantially more pronounced in Olongapo City, as indicated by its much larger  $\chi^2$  statistic and more robust p-value, compared to Balanga City.

Table 10. Correlational Matrix

		Correlation Matrix		
		Financial Management and Lifestyle Modifications (Mean)	Government Support (Mean)	Difficulties in Balancing Work and Child's Education (Mean)
Financial Management and Lifestyle Modifications (Mean)	Spearman's rho	—		
	Df	—		
	p-value	—		
Government Support (Mean)	Spearman's rho	0.191	—	
	Df	361	—	
	p-value	<.001	—	
Difficulties in Balancing Work and Child's Education (Mean)	Spearman's rho	0.515	0.049	—
	df	361	361	—
	p-value	<.001	0.356	—

### Formatting Figures and Tables

A Spearman's rank-order correlation analysis was conducted to assess the interrelationships among the three domains for the 363 solo parent respondents. The analysis revealed a moderate positive and highly significant correlation between "Financial Management and Lifestyle Modifications" and "Difficulties in Balancing Work and Child's Education" ( $p(361) = 0.515$ ,  $p <.001$ ). This indicated that as solo parents experienced greater difficulties, they employ a significantly greater number of adaptive financial and lifestyle strategies. A weak positive and statistically significant relationship was also found between "Financial Management and Lifestyle Modifications" and "Government Support" ( $p(361) = 0.191$ ,  $p <.001$ ). Interestingly, there was no statistically significant

### Part III. How do the income levels of solo parents in Balanga City, Bataan, and Olongapo City, Zambales, compare with their adaptive practices in coping with present economic challenges?

Table 11. Government Support reliability test

Scale Reliability Statistics	
	Cronbach's $\alpha$
Scale	0.862

The data table in government support is reliable as it reflects 0.862 Cronbach's  $\alpha$ . The Analysis of Reliability presented Cronbach's alpha values of 0.862 for Government Support, 0.929 for Difficulties in Balancing Work and Child's Education, and 0.919 for Financial Management and Lifestyle Modifications, respectively.

All the coefficients exceed the 0.70 cut-off point, which was widely accepted as the lowest area for internal consistency and reliability. Therefore, the items in each aspect are very similar, and hence the entire study had a very strong inclination towards being able to conduct further statistical analysis. Thus, the survey tool was very reliable in capturing the perceptions and adaptive behaviors of solo parents in the three domains.

The mean score for Government Support of solo parents in Olongapo City was 2.94, while that of Balanga City was only 2.33. This disparity indicated that the respondents from Olongapo were more willing to agree and believed that the local government's programs and help for solo parents are both present and accessible in their area. On the contrary, the residents of Balanga had quite a low regard for the governmental aid, which might have been seen as a sign of either lack of awareness or dissatisfaction with such services. The lower standard deviation in Olongapo (0.272) indicated more uniform responses, while the larger spread in Balanga (0.824) was representative of different situations among the respondents. Therefore, to summarize, one could claim that

government support was perceived as more anchored and less scattered in Olongapo, which could probably be the result of the local execution of the programs there being livelier.

Table 12. Difficulties in Balancing Work and a Child's Education

Scale Reliability Statistics	
	Cronbach's $\alpha$
Scale	0.929

The data table in difficulties in balancing work and children's education exceeds 0.70, which was equivalent to 0.929. Thus, the data was reliable.

This table shows that the Olongapo City participants reported a mean of 3.50, while the Balanga City participants had a mean of 2.66, which was lower. The medians of both cities (3.71 and 2.79, respectively) confirm this trend. This shows that the solo parents in Olongapo find it harder to balance the two responsibilities than those in Balanga. The urbanized character of Olongapo might be the reason behind the higher mean, as the work schedules there could be very demanding, and at the same time, the childcare facilities are not sufficient. On the other hand, the lower mean in Balanga might imply that at least a few of the problems were less severe, perhaps because of fewer family members, easily adjustable work conditions, or more family support systems in place.

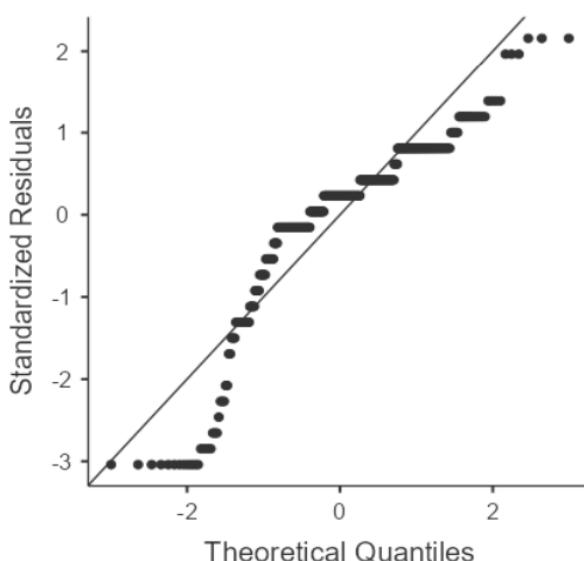
Table 13. Financial Management and lifestyle modification

Scale Reliability Statistics	
	Cronbach's $\alpha$
Scale	0.919

The Cronbach's  $\alpha$  of the financial management and lifestyle modification section is 0.919. Therefore, the data is reliable.

In the field of Financial Management and Lifestyle Modifications, the City of Olongapo once again vaunted a mean of 3.52, which was higher than that of the City of Balanga, which was 2.45. The mean that was higher in Olongapo indicated that the respondents were involved in adaptive financial as well as lifestyle practices at a higher level than the others. Such practices might include budgeting, cut unnecessary expenses, or seeking additional sources of income. On the other hand, respondents from Balanga were showing lower engagement, which might be the case through less frequent or less intensive financial adjustments. Olongapo's smaller standard deviation (0.248) when compared to Balanga's (0.910) was yet another indication that the consumers in Olongapo have very similar adaptive patterns while those in Balanga differ greatly in their financial constraint management styles.

Table 14. Per City



In sum, the results indicated that solo parents in Olongapo City had a higher perception of government support, difficulty in reconciling their job and childcare duties, and presence of adaptive financial and lifestyle behaviors compared to solo parents in Balanga City. The results characterized Olongapo as a community with more accessible government assistance and coping behaviors, but also more work-related challenges. On the other hand, Balanga respondents reported a lower perception of government support and less adaptive engagement in financial matters, which implied a need for specific interventions and awareness programs. The academic community has been noticeably selective in recognizing the defining aspects of urban contexts and local governance as the primary influencers of solo parents' adaptive practices. Consequently, aspects like income and city-level differences were highlighted as major determinants of resilience and coping mechanisms.

Table 15. Three Domains per city

Domain	Olongapo City Mean	Balanga City Mean
Government Support	2.94	2.33
Work-Child Balance	3.50	3.52
Financial & Lifestyle Mods.	3.52	2.45

### Government Support

Solo parents in Olongapo agree more that government support was available and sufficient, compared to Balanga, where agreement is much lower.

### Work-child Balance

Balanga and Olongapo respondents show coping and balance between work and child duties.

### Financial & Lifestyle Modifications

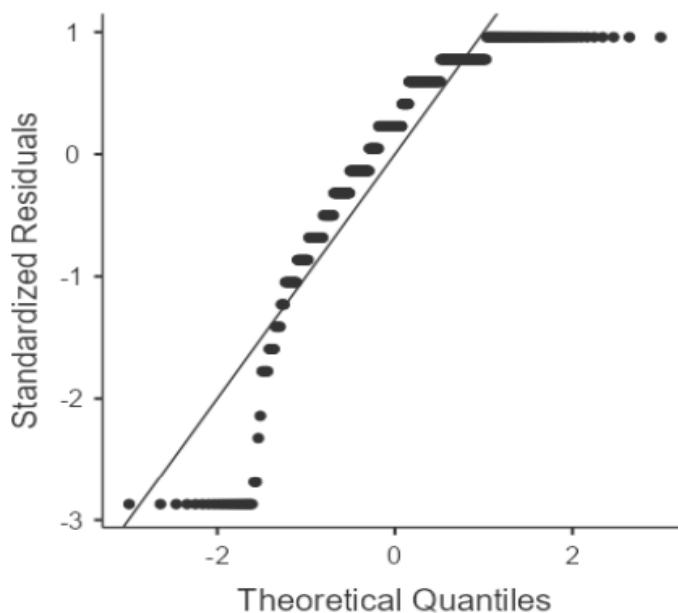
Olongapo solo parents demonstrate stronger financial adaptability and lifestyle adjustments.

Figure 3. Normality-Plots-Government Support (Mean)

Descriptives					
	City	Government Support (Mean)	Difficulties in Balancing Work and Child's Education (Mean)	Financial Management and Lifestyle Modifications (Mean)	
N	Olongapo City	253	253	253	
	Balanga City	110	110	110	
Missing	Olongapo City	0	0	0	
	Balanga City	0	0	0	
Mean	Olongapo City	<b>2.94</b>	<b>3.50</b>	<b>3.52</b>	
	Balanga City	<b>2.33</b>	<b>2.66</b>	<b>2.45</b>	
Median	Olongapo City	2.89	3.71	3.60	
	Balanga City	2.44	2.79	2.70	
Standard deviation	Olongapo City	0.272	0.472	0.248	
	Balanga City	0.824	1.01	0.910	
Minimum	Olongapo City	1.89	1.14	2.50	
	Balanga City	1.00	1.00	1.00	
Maximum	Olongapo City	3.89	4.00	3.90	
	Balanga City	4.00	4.00	4.00	
Shapiro-	Olongapo City	<b>0.929</b>	<b>0.868</b>	<b>0.781</b>	
Wilk p	Balanga City	<b>0.953</b>	<b>0.901</b>	<b>0.915</b>	
Shapiro-	Olongapo City	<.001	<.001	<.001	
Wilk p	Balanga City	<.001	<.001	<.001	

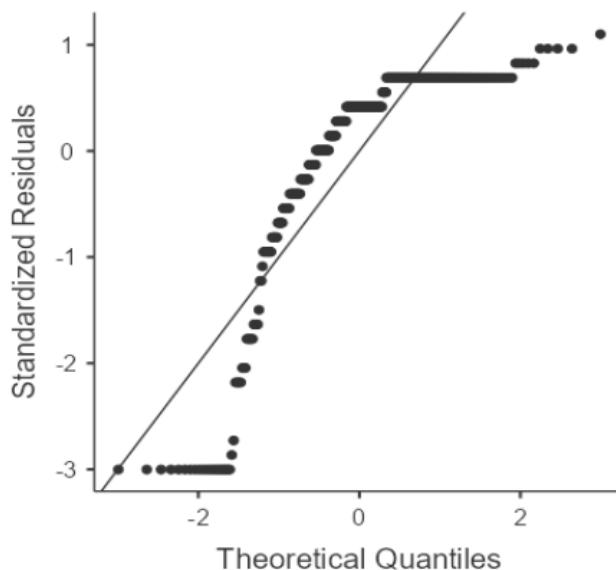
For both cities, the residuals for Government Support are not **normally distributed**. The strong horizontal clustering indicates the underlying data was likely discrete. The step-like pattern was a clear sign of non-normality due to the discrete nature of the data.

Figure 4. Difficulties in Balancing Work and Child 's Education



For both cities, the residuals for Difficulties in Balancing Work and Child's Education were **not normally distributed**. The discrete nature of the data is evident. Olongapo might have more extreme negative residuals compared to Balanga.

Figure 5. Financial Management and lifestyle modification



For both cities, the residuals for Financial Management and Lifestyle Modification **are** not normally distributed. The discrete data structure was the primary reason for the deviation.

#### QQ Plot and Shapiro-Wilk

For all three domains (Government Support, Balancing Work & Child's Education, Financial Management & Lifestyle Modification) in both Olongapo City and Balanga City, the p-values were less than 0.05 (many are  $< .001$ , one is 0.003). Therefore, the data for all groups were non-normally distributed.

Table 12. One-Way ANOVA (Non-parametric)

Kruskal-Wallis			
	$\chi^2$	df	P
Government Support (Mean)	23.6	5	<.001

The analysis revealed a statistically significant difference,  $\chi^2(5) = 23.6$ ,  $p < .001$ . This finding indicates that the distribution of perceived government support is not uniform across all income groups. In other words, a solo parent's monthly income level is significantly associated with their perception of the government support they receive as a coping mechanism.

This directly suggests that income was a key factor in how this specific adaptive strategy was experienced, emphasizing that solo parents in different income brackets do not perceive government support in the same way.

Table 13. One-Way ANOVA (Non-parametric)

Kruskal-Wallis			
	$\chi^2$	df	P
Difficulties in Balancing Work and Child's Education (Mean)	83.8	5	<.001

A Kruskal-Wallis H test was conducted to determine if the "Difficulties in Balancing Work and Child's Education" reported by solo parents differed across their income levels. The analysis yielded a highly statistically significant result,  $\chi^2(5) = 83.8$ ,  $p < .001$ .

This indicates that a solo parent's monthly income is significantly associated with the level of difficulty they experience in this area. The challenges of balancing work and education were not experienced uniformly; they differ significantly depending on the solo parent's income bracket.

#### **Part IV. The proposed policy or program is to support solo parents in addressing the challenges of the rising cost of living.**

Title of Program		Balanga Solo Parent Economic Empowerment and Inclusion Program (BSP-EEIP)						
Description		The program is designed to enhance the financial resilience and economic inclusion of solo parents in Balanga City. It seeks to provide financial literacy, livelihood enhancement, and equitable access to government services regardless of employment status. This initiative addresses the city's low mean scores on government support ( $M = 2.33$ ) and financial management ( $M = 2.45$ ), as shown in the findings.						
Focus Area	Objective	Key Activities	Required Resources (Material/Monetary)	Implementing Agencies/Persons	Timeline	Potential Risks	Mitigation Strategies	Expected Outcomes
Financial Capacity Building	Strengthen the ability of solo parents to manage finances and generate income.	<ul style="list-style-type: none"> <li>Conduct practical financial literacy seminars.</li> <li>Organize livelihood and small business training.</li> <li>Provide mentoring on savings and budgeting.</li> </ul>	<ul style="list-style-type: none"> <li>Learning materials: ₱30,000 (venue, trainer honoraria, logistics)</li> </ul>	CSWDO, DTI, TESDA, LGU-Balanga	Quarterly	Scheduling conflicts due to work obligations	Offer sessions on weekends and provide temporary childcare	Improved budgeting, income generation, and financial stability among solo parents
Access to Government Programs	Increase awareness and	<ul style="list-style-type: none"> <li>Information dissemination</li> </ul>	<ul style="list-style-type: none"> <li>IEC materials: ₱15,000 (printing, logistics)</li> </ul>	DSWD, Barangay Offices, CSWDO	Continuous	Low awareness and	Barangay-level facilitation	Greater program participation

#### **A. Proposed Program for Balanga City, Bataan**

	registration in government assistance programs.	about RA 11861. • Barangay-based registration and Solo Parent ID processing.			incomplete requirements	and assistance with documentation	and service utilization	
Social and Emotional Support	Build a support network for solo parents to share coping experiences.	<ul style="list-style-type: none"> <li>Organize monthly peer support and counseling sessions</li> <li>Conduct community-based family activities.</li> </ul>	<ul style="list-style-type: none"> <li>Venue: ₱20,000 (facilitator fees, supplies)</li> </ul>	CSWDO, NGOs	Monthly	Stigma and privacy concerns	Promote confidentiality and peer leadership	Enhanced emotional well-being and sense of belonging
Policy Advocacy	Mainstream solo parent concerns into city ordinances and planning.	<ul style="list-style-type: none"> <li>Draft local policy proposals.</li> <li>Host annual consultative summits for solo parents.</li> </ul>	₱10,000 (logistics and documentation)	City Council, CSWDO	Annual	Policy delays and bureaucratic hurdles	Conduct multi-sectoral consultation	Adoption of inclusive local policies for solo parents

The actions that were suggested are based on a thorough analysis of the obtained research numbers and local attitudes. In regards to Balanga City, the extremely low average scores for government support ( $M = 2.33$ ) and financial management ( $M = 2.45$ ) are indicating that the programs in the region have a very limited outreach and have not been well understood by the people. Furthermore, it was indicated by residents that mothers working or self-employed do not even get considered for getting any assistance from the municipality as it was assumed that they are economically sound. Thus, the Balanga Solo Parent Economic Empowerment and Inclusion Program (BSP-EEIP) supports all single parents with the provision of trust and financial literacy and campaigns regardless of their income or employment status.

Title of Program		Olongapo City Resilience and Childcare Assistance Program (OC-RCAP)						
Description		This program aims to support Olongapo solo parents in achieving a balance between work, childcare, and emotional well-being. Given the city's higher levels of perceived government support ( $M = 2.94$ ) and adaptive financial management ( $M = 3.52$ ), yet considerable challenges in work-child balance ( $M = 3.50$ ), the initiative focuses on institutionalizing childcare support and psychosocial services.						
Focus Area	Objective	Key Activities	Required Resources (Material/Monetary)	Implementing Agencies/Persons	Timeline	Potential Risks	Mitigation Strategies	Expected Outcomes
Work-Child Balance	Help solo parents manage time between work and family responsibilities	<ul style="list-style-type: none"> <li>Establish weekend childcare centers.</li> <li>Advocate flexible work arrangements.</li> <li>Conduct parenting and time management seminars.</li> </ul>	<ul style="list-style-type: none"> <li>₱50,000 (staff, facilities, utilities)</li> </ul>	LGU Olongapo, DOLE, CSWDO	Year-round	Limited budget and manpower	Collaborate with NGOs and private firms	Reduced stress and improved productivity among working solo parents
Psychosocial Well-being	Promote mental health and emotional stability.	<ul style="list-style-type: none"> <li>Provide free counseling sessions.</li> <li>Form peer mentoring and wellness circles.</li> </ul>	<ul style="list-style-type: none"> <li>₱25,000 (counselors, venue, materials)</li> </ul>	CSWDO, NGO partners	Twice a year	Social stigma against counseling	Normalize counseling through advocacy campaigns	Healthier coping behaviors and improved morale
Economic Continuity	Sustain and expand existing	<ul style="list-style-type: none"> <li>Entrepreneurship</li> </ul>	<ul style="list-style-type: none"> <li>₱40,000 (trainers, logistics)</li> </ul>	TESDA, DTI, LGU	Semi-annual	Dropout from	Provide incentives and	Continued financial self-
	financial adaptability.	<ul style="list-style-type: none"> <li>Incubator for solo parents.</li> <li>Advanced livelihood and digital skills training.</li> </ul>				training sessions	recognition	sufficiency
Education Support	Ensure children's academic progress despite parents' work schedules.	<ul style="list-style-type: none"> <li>After-school tutoring program.</li> <li>Annual school supply drive.</li> <li>Coordinate flexible class arrangements with schools.</li> </ul>	<ul style="list-style-type: none"> <li>₱35,000 (school kits, volunteers)</li> </ul>	DepEd, LGU, NGOs	Every school year	Lack of volunteers	Partner with local universities for student tutors	Improved academic engagement and reduced absenteeism among children

On the other hand, Olongapo City had a lesser problem with financial management ( $M = 3.52$ ) and government support ( $M = 2.94$ ) but still could not cope with the juggling of work and caring for a baby ( $M = 3.50$ ). This gave rise to the Olongapo City Resilience and Childcare Assistance Program (OC-RCAP), which was aimed at providing solo parents with psychological support, daycare facilities, and a lobby for their flexible jobs campaign, so that they could relieve their stress and achieve a better work-life balance.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusion

This research, entitled "Peso by Pesos: Comparing Adaptive Practices of Solo Parents Across Income Levels in Balanga City, Bataan, and Olongapo City, Zambales", sought to determine the ways solo parents in Balanga City, Bataan, and Olongapo City adapted to their respective situations relative to their economic status.

From the results of this research, the researchers were able to obtain the answer to the statement of the problem, by which the researchers concluded the following;

The findings showed that the socio-demographic profile of the respondents was mostly young and middle-aged adults, who were never married, prefer to work as vendors with a low income, and were largely living in Olongapo City, Zambales.

The study indicated that respondents in Olongapo City were more likely to budget and cut their income, which also made the solo parents engage in secondary income wherever and whenever the opportunity presented itself. Moreover, Olongapo City respondents were more open to government support, contrary to Balanga City respondents who felt disparaged about such programs.

The result of the comparison between the adaptive practices and the income level of the respondents showed that a solo parent's income level greatly affected their way of living. Furthermore, it appeared that when faced with challenges, solo parents adopted and modified their financial and lifestyle choices. The result also showed that government programs had an effect on the burden of being a solo parent.

The research revealed that respondents from Balanga City experience difficulties in accessing government programs for support; as a result, the Balanga Solo Parent Economic Empowerment and Inclusion Program (BSP-EEIP) was proposed. On the other hand, Olongapo City has seen better support from the government; however, the solo parents still encountered trials and hardship, and as such, the researchers proposed the Olongapo City Resilience and Childcare Assistance Program (OC-RCAP).

The researchers concluded that the study showed the income levels of solo parents in Balanga City, Bataan, and Olongapo City had a significant difference with their adaptive practices in terms of financial management and lifestyle modification.

## Recommendations

The researchers, as educators in the field of social sciences, purposefully sought through the completion of this research to contribute to the growing body of knowledge regarding adaptive practices of solo parents in relation to their income levels. In this regard, the following recommendations were formulated after the results of this research were found.

The study conducted has data indicating that solo parents in Balanga City, compared to their counterparts in Olongapo City, have a very negative perception of government support. Hence, the researchers suggested that the Balanga local government should provide more information and conduct outreach about existing solo parent programs and services to the community. The local ground-level trainings, proper clearing of the eligibility brackets, and precise communication strategies should be at work, so that not only the working and self-employed solo parents but also all the rest do not get left out, not intentionally, from the support.

The study results indicated that income level was a very significant factor in determining solo parents' financial management skills and lifestyle changes. Therefore, the researchers recommended that local government units conduct programs to teach proper management of resources that will consist of workshops on budgeting, training to start and manage small businesses, and enablement to participate in small income-generating projects. Such actions should be planned with the distribution of income in mind to make sure that the measures are not only reasonable but also in tune with the economic conditions of solo parents.

Major challenges in managing their work and children's education were reported by most solo parents in Olongapo City. In this regard, the researchers suggested that local government units provide enhanced assistance with childcare through subsidized daycare, after-school support, and also cooperating with employers to offer flexible working hours for the parents.

The differences in adaptive coping strategies as well as in the level of support perceived by the two cities suggest that the institutionalization and funding of the proposed programs should be strongly recommended. The Balanga Solo Parent Economic Empowerment and Inclusion Program will have as its primary objective the increasing of not only awareness but also access to assistance and financial capability among its target population. In contrast, the Olongapo City Resilience and Childcare Assistance Program will focus on the most needy area of the city

and provide support in the form of child psychosocial support, childcare services, and work-to-life balance initiatives to help solo parents deal with the difficult situations they are facing.

The study revealed that the different income groups practiced varying degrees of adaptive behaviors. Thus, local government units are advised to treat income classification as the primary element in creating and executing the solo parent programs. As a result, policies and services will be fair, focused, and able to cope with various degrees of economic distress.

In future research probably consider more socio-demographic factors such as household size, dependents, job security, etc., to clarify the differences in adaptive practices among single parents. Moreover, qualitative methods could be employed to gain a better understanding of the subjective experiences, perceptions, and motivations of the respondents that influence their coping strategies through in-depth interviews.

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