

# International Journal of **Public Policy and Administration**

(IJPPA) **The Factors Affecting the Economic Empowerment of Solo  
Parents in Quezon City**



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## The Factors Affecting the Economic Empowerment of Solo Parents in Quezon City

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### Abstract

**Purpose:** This study examines the factors influencing the economic empowerment of solo parents in Quezon City, focusing on financial resources, demographics, and childcare arrangements.

**Methodology:** This study gathered data through an online survey. This format allowed for wider reach and easier access for potential participants within Quezon City. A primary data analysis technique for this study was linear regression modeling. This statistical method has been used to examine the relationships between the variables.

**Findings:** Employment status emerged as a significant predictor of economic empowerment, with being employed positively associated with higher levels of empowerment. Chi-square tests revealed significant associations between economic empowerment and gender and employment status. However, the model's low R-squared (3.69%) suggests that other factors influence economic empowerment. While significant, the model highlights the complex nature of economic empowerment for solo parents.

**Unique Contribution to Theory, Policy, and Practice:** This study extends Human Capital Theory by demonstrating the complex interplay of factors, beyond education, in shaping the economic empowerment of solo parents in Quezon City. Findings highlight the critical role of employment, while also acknowledging the influence of factors such as childcare and access to resources. This research provides valuable insights for developing targeted interventions that support solo parents and enhance their economic well-being.

**Keywords:** *Child Care Arrangement, Economic Empowerment, Financial Resources, Employment Status, Educational Attainment*



## **1. Introduction**

### **1.1 Background of the Study**

In the dynamic urban landscape of Quezon City, solo parent households are becoming increasingly prevalent (Canlas et al., 2018). This trend can be attributed to factors such as rising rates of separation and annulment, as well as an increase in out-of-wedlock births. While solo parents demonstrate immense resilience in raising their families, they often face significant economic challenges (Gonzales, 2019). As reported by Asian Development Bank (ADB), limited income-earning opportunities due to childcare responsibilities and difficulty accumulating savings due to financial constraints create a cycle of vulnerability that can lead to poverty. Economic empowerment, the ability to control and benefit from economic resources, is crucial for solo parents to break free from this cycle and improve their overall well-being (Molyneux et al., 2015).

Data from the Quezon City Social Services Development Department (SSDD) reveals a steady rise in registered solo parents, with over 11,000 individuals documented in 2021. This trend aligns with data from Philippine Statistics Authority (PSA), where solo parent households constitute a significant portion of Filipino families. The economic burden of solo parenthood in the Philippines is substantial. Due to childcare responsibilities, solo parents, who comprise the vast majority of single parent households in the country (Canlas et al., 2018), often struggle to find full-time employment, further exacerbating their financial hardship. This limits their income-earning potential and makes accumulating savings for emergencies or future investments difficult. Consequently, an ADB study (2018) found that solo parent households are more susceptible to falling below the poverty line.

Limited access to financial resources presents a significant barrier to economic empowerment for solo parents in Quezon City. Traditional bank loans often require collateral or a strong credit history, which many solo parents lack. While readily available, informal lenders usually charge exorbitant interest rates, trapping borrowers in a cycle of debt (Rutherford, 2014). Furthermore, a study by Sarmiento, (2019) mentioned a lack of awareness regarding government programs or microfinance options further restricts access to financial resources.

The inability to access financial resources hinders solo parents' ability to pursue various avenues for economic advancement. Without access to loans, they may struggle to start or expand a business, a potentially lucrative path for many solo parents (ILO, 2019). As stated by World Bank (2020), limited financial resources also restrict their ability to invest in education or skills training, which could enhance their employability or entrepreneurial skills. Ultimately, the lack of access to financial resources perpetuates the cycle of economic vulnerability for solo parents in Quezon City.

This research, firstly, aimed to determine if additional financial resources have a significant impact on economic empowerment of solo parents. Next, the researchers determined if demographic characteristics (gender, educational attainment, and employment status) affects economic

empowerment of solo parents. Lastly, this paper determined if childcare significantly impacts economic empowerment of solo parents.

## 2. Literature

This study delves into three key factors that potentially influence the economic empowerment of solo parents in Quezon City. The first is access to financial resources, encompassing loans, grants, and savings programs. Studies consistently highlight the positive impact of such resources. For instance, Ullah (2017) found that microfinance programs can increase household income and reduce poverty rates among vulnerable populations. Access to financial resources acts as a springboard for solo parents. Loans can be used to invest in income generating ventures, like small businesses, allowing them to build a more sustainable financial future (Stack, 2018). Grants can provide crucial support to cover unexpected expenses or educational costs for their children, alleviating financial pressure. Savings programs foster a sense of security and enable solo parents to manage unforeseen circumstances without falling into debt. Ultimately, access to these resources empowers them to improve their economic empowerment in the long run.

Secondly, demographic characteristics like age, educational level, and employment status play a significant role. Studies suggest that younger solo parents, often possessing greater energy and flexibility, might be better equipped to handle demanding jobs and pursue additional income opportunities (Agustin, 2017). Agustin (2017) also mentioned that higher educational attainment can lead to better paying jobs and a stronger foundation for financial management. Conversely, solo parents with limited education or facing unemployment may find themselves in a more precarious financial situation (Mendoza, 2020). The lack of readily available skills or limited job opportunities can restrict their earning potential and hinder their ability to meet their financial obligations.

Finally, the unique family structure of solo parent households itself can significantly impact economic empowerment. Unlike some dual-parent families where income can be pooled, solo parents shoulder the financial burden alone (David, 2015). This single income structure inherently limits their economic capabilities compared to families with two breadwinners. Additionally, solo parents often face significant challenges in securing affordable and accessible childcare. Many solo parents assume the primary caregiving role, which can limit their ability to work full-time or pursue higher-paying jobs (Mendoza, 2020). The interplay of these factors contributes to the distinct economic realities faced by solo parents in Quezon City.

Under the Solo Parents' Act of 2000, also known as R.A.8972, any individual who falls under the following categories were considered to be a solo parent, individuals left with the responsibility of parenthood due to circumstances like the death of a spouse, physically or mentally incapacitated spouse, spouse is detained or is serving sentence for a criminal conviction, de facto separation, nullified marriage, abandonment of spouse, unmarried fathers or mothers, Any other person who solely provides care as a result of the death, abandonment, disappearance or prolonged absence of the parents.

The Expanded Solo Parent Welfare Act or R.A.11861 has made revisions on R.A 8972 extending the scope and expanding the benefits accessible to solo parents and their families. The revisions include: a) A parent who provides sole support and parental care for the child or children; (b) A spouse, or guardian of the child or children of an Overseas Filipino Worker; c) An unmarried parent who has custody of the child or children; (d) A legal guardian, adoptive, or foster parent who provides parental care and support; (e) Any relative within the fourth (4th) civil degree of consanguinity or affinity of the parent or legal guardian who assumes support for the child or children as a result of death, abandonment, disappearance, or absence of the parents for at least six (6) months.

Economic empowerment is measured by an individual's access to financial resources, assets, savings, decision making power, financial literacy, inclusion, financial independence, education, employment and opportunities including social programs which would enable one to contribute, participate, and benefit from economic activities ( Fox, n.d.; Martinez-Restepo et al., 2017; Reed et al., 2021).

### **2.1 Access to Financial Resources to Economic Empowerment of Solo Parents**

Many solo parent families face significant financial hardship. Studies consistently report that a significant portion struggle to save, invest, or even meet basic needs (Harkness, 2022; Öztürk & Boylu, 2015; Stack & Meredith, 2018). As a result, many rely on debt, which can further exacerbate their financial difficulties (Nieuwenhuis, 2022). The emotional toll of financial stress on solo parents is significant. The constant worry about providing for their children can lead to increased stress and anxiety, which may negatively impact their mental health (Stack & Meredith, 2018). Additionally, financial hardship can strain relationships with family and friends and may contribute to feelings of isolation and hopelessness (Stack & Meredith, 2018; Siemieńska & Matysiak, 2014). Research suggests that these challenges can also impact the well-being of children raised by solo parents, leading to increased risk of depression and behavioral problems (Rees et al., 2023).

The economic vulnerability of solo parent families is influenced by various factors, such as limited income, and employment instability, creating barriers to financial security. One significant challenge faced by solo mothers is the lack of adequate child support from former partners, which can significantly impact their financial stability (Nieuwenhuis, 2022). Legal barriers or a lack of awareness regarding their rights to child support further exacerbate this issue, leaving solo mothers at a disadvantage (Öztürk & Boylu, 2015). Moreover, the responsibilities of caregiving pose a substantial challenge for solo parents, particularly in balancing work and childcare duties (Jacobs & Daniels, 2020). Limited access to affordable childcare exacerbates this struggle, constraining employment options and hindering earning potential (Stack & Meredith, 2018). Furthermore, single mothers often encounter the gender pay gap, wherein they earn less than single fathers or dual-earner couples (Kramer et al., 2016). This disparity can be attributed to various factors, including lower wages for part-time work, which is common among single mothers, as well as

employer bias against women (Kramer et al., 2016). Hence, the economic vulnerability of solo parent families, particularly those headed by solo mothers, is compounded by the lack of child support, caregiving responsibilities, limited access to affordable childcare, and the gender pay gap. These barriers collectively contribute to the challenges faced by single-parent households in achieving financial security.

Financial resources act as a transformative force for solo parents, significantly improving their economic well-being and empowering them to navigate the challenges of raising a family independently (Provencher & Carlton, 2018). Access to these resources unlocks a pathway to economic security through several key avenues. Firstly, financial resources can fuel income-generating activities. Gornick et al, (2022) mentioned that loans can provide the capital needed to launch small businesses or pursue skill development programs, ultimately leading to a higher earning potential for solo parents. This newfound financial independence translates into greater control over their circumstances and a brighter economic future for their families. Secondly, financial resources offer a crucial safety net in the face of unexpected expenses. Grants can be a lifesaver during emergencies, providing immediate assistance for unforeseen medical bills or car repairs. Additionally, these grants can act as a bridge for educational costs, ensuring their children have access to quality education without placing an undue financial burden on the solo parent (Barardehi, 2018). By mitigating the stress of unexpected costs, financial resources allow solo parents to focus on their children's well-being and long-term goals. Finally, financial resources empower solo parents to plan for a secure future through savings programs (Choi & Pyun, 2014). Building a financial cushion allows them to weather unforeseen circumstances, such as job loss or illness, without resorting to high-interest debt. Moreover, these savings can be used for future goals like a child's college education or a down payment on a home, promoting long-term stability and generational wealth creation. Access to financial resources is far more than just money for solo parents. It's a powerful tool that unlocks economic opportunities, provides a safety net during challenging times, and empowers them to plan for a secure future for themselves and their families.

Government policies and support programs hold immense potential to alleviate economic challenges faced by solo parent families, particularly those headed by solo mothers. In the Philippines, the Expanded Solo Parents Welfare Act of 2022 (Republic Act No. 11861) provides a range of benefits and privileges to eligible solo parents. However, challenges in awareness, accessibility, and the adequacy of support persist (DSWD, 2022; Cruz & Mendoza, 2021). One crucial intervention is the reinforcement of child support enforcement mechanisms, ensuring that non-custodial parents fulfill their financial obligations consistently (Mani et al., 2019). By facilitating regular financial contributions, this measure directly addresses the financial strain experienced by solo parent households. Expanding access to affordable childcare is another vital policy initiative that can significantly benefit solo parents (Regan et al., 2018; Provencher & Carlton, 2018). By relieving parents of childcare burdens, such programs enable them to participate more fully in the workforce, thereby enhancing their earning potential and economic stability. Moreover, increased investment in affordable housing is essential for reducing housing

costs, which represent a significant expense for solo parent families (Haque et al., 2019; Susanti & Hayat, 2022). Affordable housing initiatives can help alleviate financial strain, providing solo parents with a more secure and stable living environment. Enhanced tax credits tailored to solo parents can also provide crucial financial relief, helping to alleviate the economic burden faced by solo mothers (Maldonado & Nieuwenhuis, 2015). By offering targeted tax benefits, governments can provide additional support to single-parent households, thereby enhancing their financial resilience. Furthermore, investing in education and job training programs is vital for equipping solo parents with the skills and qualifications necessary to secure better paying jobs (Kulik, 2020). By facilitating access to education and training opportunities, governments can empower solo parents to enhance their earning potential and achieve greater economic independence. Microfinance programs also hold promise in promoting self-employment and economic empowerment among women, including single mothers (Mundo et al., 2019). By providing access to small loans and financial services, microfinance initiatives can enable solo parents to start or expand their businesses, thereby diversifying their sources of income and improving their financial security. Government policies and support programs play a crucial role in addressing the economic challenges faced by solo parent families, particularly solo mothers. By implementing interventions such as stronger child support enforcement, expanded access to affordable childcare, increased investment in housing, enhanced tax credits, education and job training programs, and microfinance initiatives, policymakers can contribute to improving the economic well-being and financial security of solo parent households.

Access to financial resources is a critical factor for solo parents, impacting their economic empowerment far beyond just meeting basic needs. When faced with financial strain, solo parents often experience increased stress and anxiety, which can negatively affect their physical and mental health. This stress can also impact their parenting abilities, potentially leading to behavioral problems in their children. Furthermore, limited financial resources can restrict a child's access to essential opportunities like quality education, extracurricular activities, and healthcare. Therefore, social policies that address these challenges are essential. Programs like affordable childcare, subsidized housing, and tax breaks for solo parents can provide much needed financial support. Additionally, initiatives that promote financial literacy and job training can empower solo parents to achieve greater financial security for themselves and their families. By implementing these policies and programs, we can work towards creating a more equitable society where all families, including solo parent households, have the opportunity to thrive.

## **2.2 Demographics (Educational Level, Employment, Sex) to Economic Empowerment of Solo Parents**

Solo parents face a complex interplay of demographic factors that influence their economic empowerment. Sex, employment opportunities, and educational attainment all play a significant role. Furthermore, social policies, childcare options, and employer support systems significantly



impact solo parents' ability to balance work and family life, ultimately affecting their economic well-being.

Although the government has made efforts to intervene and support solo parents, public policies might not adequately support solo parents in their goals to overcome financial constraints (Antonelli & De Bonis, 2021). Solo parent families face multifaceted challenges due to inadequate resources, lack of employment opportunities, and government policies. They often experience socioeconomic disadvantages and struggle in the labor market. Gender roles may influence their employment choices, with women feeling pressure to work. Solo parents often rely on multiple income sources, including primary employment, part-time work, freelancing, small-scale businesses, and remittances from absent partners (National Economic and Development Authority, 2021; Bangko Sentral ng Pilipinas, 2023). Government programs like the Pantawid Pamilyang Pilipino Program (4Ps) and the Solo Parents Welfare Act also provide financial assistance and social services (Department of Social Welfare and Development, 2023).. They need government support, including financial assistance and employment protections, to balance work and caregiving effectively (Farnacio & Reyes 2021)

### **2.2.1 Gender and Economic Empowerment of Solo Parents**

The research paints a concerning picture, particularly for solo mothers. During economic downturns, low-income solo mothers face a disproportionate burden of childcare responsibilities compared to solo fathers, as evidenced by Kongar & Price (2017). This burden not only falls on their shoulders but also exacerbates existing income disparities. Studies by Harkness (2017) highlight how single mothers often experience significant declines in income post-childbirth, leaving them more vulnerable to financial strain and mental health challenges (Kühn et al., 2022).

Solo mothers face additional challenges in the labor market that further disadvantage them economically. Women, in general, face more obstacles than men, often encountering lower wages and limited career advancement opportunities (Albelda & Carr, 2014). Solo mothers, especially those with lower educational attainment, are even more likely to be trapped in low-quality jobs, often in the service sector (Nieuwenhuis, 2020). These jobs frequently offer limited pay, few benefits, and inflexible hours, making it difficult to manage childcare responsibilities and secure financial stability. Furthermore, solo mothers are more likely to be employed in part-time positions, often involuntarily, due to a lack of affordable childcare options and work schedules that don't accommodate their needs (Borowczyk-Martins & Lalé, 2016). Research shows that involuntary part-time work is particularly detrimental to living standards, creating a cycle of financial insecurity (Horeman et al., 2016). This vulnerable situation can leave many solo mothers struggling to make ends meet, even when they are employed.

Despite changing demographics, solo mothers continue to grapple with significant socio-economic disadvantages compared to partnered parents (Berrington, 2014). Financial strain remains a persistent theme, limiting their ability to engage in leisure activities and often leading to debt



(Öztürk & Boylu, 2014). The lack of robust institutional support further exacerbates these challenges.

However, a glimmer of hope emerges from countries with strong family benefits and childcare provisions. Pollmann-Schult's (2017) research demonstrates that these nations exhibit narrower life satisfaction gaps between single mothers and their partnered counterparts. This finding underscores the crucial role of well-developed support systems in mitigating the challenges of solo parenthood.

The path forward requires a multi-pronged approach that tackles the gender disparities embedded within solo parenthood. Effective policy solutions should encompass targeted financial assistance for solo mothers, robust and affordable childcare options that address the specific needs of solo parents, and accessible mental health support systems. Furthermore, promoting gender equality within families and broader society can contribute to a more equitable distribution of childcare responsibilities, alleviating the burden disproportionately placed on solo mothers.

### **2.2.2 Employment and Economic Empowerment of Solo Parents**

Studies by Struffolino et al. (2020) and Tuazon et al. (2022) reveal diverse employment patterns among solo parents. Some solo mothers, especially those with more or older children, significantly increase their labor supply. Conversely, younger mothers or those with limited support networks may be more likely to be inactive or transition to involuntary part-time work, often due to childcare constraints (Struffolino et al., 2020). Struffolino et al. (2020) mentioned several factors influence employment decisions. Educational attainment plays a significant role, with highly educated mothers exhibiting greater stability in full-time employment. The number of children can also be a deciding factor; solo parents with more children may need to increase income or limit work hours to manage childcare responsibilities.

Balancing work and childcare remains a persistent struggle for solo parents (Tuazon et al., 2022; Agustin, 2020). Studies suggest that a lack of flexible work arrangements significantly hinders solo parents' ability to secure or maintain full-time employment. Oлару & Bolger (2022) emphasize the potential of part-time work, compressed hours, or remote work options to improve work-life balance and potentially enhance productivity. However, involuntary part-time work, often prevalent among solo parents, is associated with lower wages, limited benefits, and increased risk of in-work poverty (Horemans et al., 2016; Nieuwenhuis, 2020).

Solo mothers, in particular, face additional challenges in the workplace. Albelda & Carr (2014) highlight gender-based discrimination and limited career advancement opportunities that can hinder their economic mobility. Finn & Murphy (2022) further explore the concept of stigma, suggesting that solo parents, especially those accessing social services, may face societal and institutional biases that perpetuate a cycle of disadvantage.

Policymakers have a role to play in creating a more supportive environment for solo parents in the workforce. Oлару & Bolger (2022) advocate for re-evaluating childcare support levels and

exploring informal childcare subsidies. Additionally, considering flexible work arrangements as the norm could create a more inclusive labor market for solo parents (Olaru & Bolger, 2022). Tuazon et al. (2022) emphasize the potential benefits of legislation like the Solo Parents' Welfare Act (RA 8972) in the Philippines, which mandates flexible work schedules and parental leave. However, the study highlights the need for better dissemination of these rights and increased employer awareness.

Employment status is a critical factor in the economic empowerment of solo parents. However, navigating the labor market presents unique challenges. Solo parents often face a complex interplay of factors, including childcare responsibilities, educational attainment, gender-based barriers, and lack of support networks. Further research that delves deeper into the experiences of solo parents from diverse backgrounds, including fathers, is necessary. Effective policy solutions should prioritize flexible work arrangements, robust, affordable childcare options, and social safety nets tailored to the needs of solo parents. By addressing these considerations, policymakers and support networks can empower solo parents to find and maintain stable employment, ultimately fostering greater economic security and well-being for themselves and their families.

### **2.2.3 Educational Attainment and Economic Empowerment of Solo Parents**

Zabala's (2016) qualitative study in the Philippines highlights the challenges faced by dependents of solo parents. While the research doesn't provide specific data on prevalence, it reveals that these dependents often come from diverse backgrounds and experience a range of difficulties, including: personal problems, behavioral issues, social and emotional difficulties, lack of financial support, and limited parental support. These challenges can significantly impact their well-being and educational attainment. The study also identifies coping mechanisms, such as religion, social support, and educational perseverance that can help dependents navigate these difficulties (Zabala, 2016).

In contrast to the challenges faced by dependents of solo parents, Garriga et al. (2015) offer a perspective from Southern Europe. Their research suggests a potential shift where mothers with higher education are less likely to become solo parents, particularly young, urban, and never-married mothers in Spain. While this trend is not yet statistically significant in Italy, it might be developing especially among younger, less-educated mothers in Northwest Italy. This potential link between educational attainment and a lower risk of solo parenthood is important to consider alongside the economic challenges faced by dependents of solo parents.

The trend highlighted by Garriga et al. (2015) has potential downsides. With a higher concentration of single motherhood among less-educated mothers in Spain and Italy, there's a risk of increased inequality for children in these families. These children may have limited resources due to lower household income and reduced opportunities as their solo parents, with potentially lower educational attainment themselves, may be more limited in their ability to support their children's educational and career aspirations.

The reviewed studies highlight the interconnection between educational attainment and the economic empowerment of solo parents. While Zabala's (2016) research focuses on the challenges faced by dependents of solo parents, it suggests the potential impact of limited resources on well-being and educational attainment. Garriga et al. (2015) offer a contrasting perspective, suggesting a potential shift in Southern Europe where higher education may be associated with a lower risk of solo parenthood. However, this trend could exacerbate economic inequality for children from less-educated solo parent families. Further research exploring the link between educational attainment, solo parenthood, and economic well-being across diverse contexts is necessary. Additionally, policies and support networks that address the unique challenges faced by solo parents, particularly those with lower educational attainment, can be crucial in fostering economic security and promoting positive outcomes for their children.

### **2.3 Childcare to Economic Empowerment of Solo Parents**

Parenthood is a demanding role, and for solo parents, it's a journey filled with unique challenges. Single parents carry a heavy burden when juggling childcare, work, finances, and household chores. Unlike two-parent households, they may encounter additional challenges and responsibilities. (Baluyot et al. 2023). Due to the financial constraints brought about by solo parenthood, they struggle to provide quality education, safe and permanent housing, healthcare, and adequate food and nutrition for their children's overall well-being (Makoni, 2017) The need to fulfill childcare responsibilities and financial obligations as a parent is a significant struggle for solo parents. (Aloro et al., 2024). Solo parents face challenges affecting their parenting abilities primarily due to income poverty (La Placa & Corlyon, 2015; Makoni, 2017). Given that solo parent bear a bigger financial burden as compared to two-parent or married households as supported by Abing (2018), solo parents are more likely to experience income poverty (Gornick et al., 2022). The lack of a partner to share the duties with can lead to overwhelming situations, where the child may experience instrumental and emotional parentification, taking on more adult-like roles, which may include caring for siblings, handling household chores, and providing emotional support to their distressed parents.(Chavda & Nisarga, 2023).

Despite the availability of formal childcare arrangements, each may pose significant costs (Rüh et al., 2016). In the context of solo parents in the Philippines, formal childcare options such as daycares are available but not accessible for everyone, especially those struggling with finances. Work-life balance and parenting responsibilities are the primary challenges that solo mothers face (Agustin, 2020; Encila & Madrigal, 2021). Filipino solo parents who are fortunate enough to have jobs would have to practice proper time and resource management to be able to fulfill their duties and responsibilities as a solo parent (Dagmang & Casama, 2018; Agustin, 2020; Encila & Madrigal, 2021). According to Abing, (2018) handling parental duties as a solo parent restricts employment opportunities or work hours, limiting economic potential of solo parents. Solo parents or cohabiting couples have less access to financial resources and are more likely to experience economic instability than families with married couples (Ribar, 2015). Solo parents are more likely

to be more at risk of poverty and have lower work intensity (Nieuwenhuis,2020) In contrary, Brady et al (2017) argues that single motherhood is not directly associated with poverty.

Parents rely more on non-parental child care to help them manage their parental duties, responsibilities, and work demands.(Pilarz & Hill, 2017). Informal childcare, often provided by grandparents and occasionally by relatives, friends, or neighbors, is typically free and offers greater flexibility. Having a trusted individual, especially grandparents, care for the children can provide a sense of reassurance for parents. (Breitkreuz & Colen, 2018; Craig & Churchill, 2018) This informal care is a crucial support system for solo parents, offering a more affordable and flexible alternative to formal childcare. (Craig & Churchill, 2018). Informal childcare, typically through friends, neighbors, relatives, or grandparents, is preferred by parents since it gives the children the opportunity to be cared for at home or in a home-like setting, which is more affordable and convenient.(Breitkreuz & Colen, 2018). According to studies, grandparental care is related to less stress from parents since they are more confident that their children are with people they know and are related to (Craig & Churchill, 2018). Grandparents serve as a significant source of assistance for their children and grandchildren. As a result, grandparent-provided childcare can be considered a distinct form of intergenerational support.(Bordone et al., 2017; Yoo & Russell, 2020). Informal care provided by grandparents, friends, relatives, or neighbors is also incredibly beneficial for solo parents since the childcare option does not have standard working hours and may help in emergencies.(Bordone et al., 2017; Breitkreuz & Colen, 2018)

### **3. Method**

#### **3.1 Research Design and Subjects**

A mixed methods research design, employing both a quantitative survey and qualitative interviews to gain a comprehensive understanding of economic empowerment in solo parents residing in Quezon City has been done. The quantitative survey have gathered standardized data for statistical analysis, while in depth interviews provided richer context and deeper insights into participants' lived experiences. By integrating findings from both approaches, the study aims to offer a more holistic picture of how solo parents navigate economic empowerment.

This study targeted registered solo parents in Quezon City, covering all six districts. To achieve a representative sample out of the 11,069 registered number of solo parents in 2021, the researchers employed cluster sampling technique. Coordination with SSDD ensured an accurate sampling frame. RAOSoft Online Sample Size Calculator was used to determine the appropriate sample size for the district. A 5 percent margin of error, a 50 percent answer distribution, and a confidence level of 95 equated to a total of 372 sample size (n). This clustered sampling approach across all six districts reduced selection bias and ensured a more precise representation of the solo parent population in this specific area compared to a simple random sample across all districts of Quezon City.

#### **3.2 Area of Study**



This research investigated the economic empowerment of solo parents, with Quezon City, Philippines serving as the target population. Quezon City is a strategic choice for several reasons. First, Quezon City boasts a significant population of registered solo parents, providing a robust sample size for in-depth analysis (PSA). This allowed for a nuanced understanding of the economic realities solo parents face, including their struggles and successes. Secondly, Quezon City's vibrant economic landscape provided a valuable context. As a major economic hub within the National Capital Region, the city offers a mix of employment opportunities, social services, and financial resources. By examining how solo parents navigate this dynamic environment, the research explored how access to resources and economic activity shaped their path towards economic empowerment.

### **3.3 Data Instrument**

The researchers gathered primary data through an online survey. This allowed wider reach and faster dissemination of the survey questionnaire in coordination with Quezon City SSDD and the Federation of Solo Parents president in all six districts. A questionnaire combining quantitative Likert-scale questions on economic empowerment with open-ended prompts to capture lived experiences has been administered at random to the 372 registered solo parents in all six districts. A clustered sampling approach was employed to ensure a representative sample across Quezon City. The six districts will serve as the clusters. From the six districts, a random sample of solo parents within each district was asked to answer the survey.

### **3.4 Data Collection and Procedure**

This study gathered data through an online survey. This format allowed for wider reach and easier access for potential participants within Quezon City. Researchers in coordination with all the presidents of Solo Parent Federation across all six districts in Quezon City helped in disseminating the survey link.

Before participating, respondents encountered a brief explanation of the study's background, objectives, and ethical considerations. This information was presented within the survey itself. The online survey was designed to be completed within 15 minutes and utilized a questionnaire combining quantitative Likert-scale questions on economic empowerment with open-ended prompts to capture lived experiences. These included demographic information, economic empowerment (dependent variable), and factors influencing this (financial resources, gender, educational attainment, employment status, and child care).

### **3.5 Ethical Consideration**

This study prioritizes the privacy and anonymity of participants. All data collected will be treated confidentially and securely in accordance with Republic Act 10173, the Data Privacy Act of 2012. Information will be stored securely using passwords and only used for the purposes of this research. Participation in the study is entirely voluntary. Informed consent will be obtained before data collection begins, and participants have the right to withdraw at any point. To ensure ethical

conduct, the data collection instruments underwent an ethics review process by the Don Mariano Memorial State University Research Ethics Committee.

### 3.5 Data Analysis

The data collected through the questionnaires will be analyzed using a combination of descriptive statistics and inferential statistics. Prior to analysis, the collected data will undergo a thorough cleaning process. This will involve checking for missing values, inconsistencies, and errors in data entry. Any discrepancies will be addressed by referring back to the original questionnaires or contacting participants for clarification, if necessary. Quantitative data from the Likert-scale questions has been coded into numerical values for statistical analysis. Open-ended responses were analyzed thematically, identifying recurring patterns and concepts in participants' narratives. These qualitative data will contribute to a rich, descriptive analysis of the experiences and perspectives of solo parents.

#### 3.5.1 Econometric Model

The primary data analysis technique for this study was linear regression modeling. This statistical method has been used to examine the relationships between the independent variables (AFR - access to financial resources, D - demographics, CC - child care) and the dependent variable (EE - economic empowerment).

The following regression model has been employed:

$$EE = \beta_0 + \beta_1 AFR + \beta_2 D + \beta_3 CC + \varepsilon$$

To ensure the validity of the regression model, tests were conducted to assess two key assumptions, normality of residuals and homoscedasticity of variance. The Ordinary Least Squares (OLS) Regression test evaluated the effect of independent variables with respect to the dependent variable, with a p-value less than 0.05 indicating regression model is significant. Additionally, the Breusch-Pagan test assessed homoscedasticity. A p-value below the significance level suggests unequal variance across the independent variables.

Data analysis has been conducted using statistical software, Gretl.

### 3.6 Diagnostic Test

#### 3.6.1 Chi-Square Test

$$\chi^2 = \sum (O_i - E_i)^2 / E_i$$

A chi-square test is a statistical method used to determine whether there is a significant association between two categorical variables. By analyzing cross-tabulations or contingency tables, this test helped identify potential relationships between factors such as access to financial resources, demographics, and child care access to financial resources. By understanding these associations, researchers gained valuable insights into the factors that contribute to economic empowerment.

#### 4. Results and Discussion

**Table 1. Chi Square: Additional Financial Resources and Economic Empowerment**

<i>ECONOMIC EMPOWERMENT</i>	<i>Additional Financial Resources</i>		Grand Total	
	NO	YES		
2	2	7	10	17
3	3	83	112	195
4	4	49	84	133
5	5	10	17	27
<b>Grand Total</b>		<b>149</b>	<b>223</b>	<b>372</b>

<i>ECONOMIC EMPOWERMENT</i>	<i>Additional Financial Resources</i>		Grand Total	
	NO	YES		
2	6.809139785	10.19086022		17
3	78.10483871	116.8951613		195
4	53.27150538	79.72849462		133
5	10.81451613	16.18548387		27
<b>Grand Total</b>		<b>149</b>	<b>223</b>	<b>372</b>

<b>Overall Chi Square Statistic</b>	<b>P-value</b>
1.194407248	0.7543459949

P-value of 0.7543459949 is much greater than the common significance level of 0.05. This means that the test does not have enough evidence to reject the null hypothesis meaning there is no statistically significant association between the two variables.

**Table 2. Chi Square: Gender and Economic Empowerment**

<i>COUNT of Ref 1.</i>	<i>Gender</i>			
<i>ECONOMIC EMPOWERMENT</i>	<b>Overall Chi Square Statistic</b>		<b>P-value</b>	
17.18082142	2	13	0.0006487286685	17
	3	183	12	195
	4	124	9	133
	5	20	7	27
<b>Grand Total</b>		<b>340</b>	<b>32</b>	<b>372</b>

<i>COUNT of Ref 1.</i>	<i>Gender</i>			
<i>ECONOMIC EMPOWERMENT</i>				
	2	15.53763441	1.462365591	17
	3	178.2258065	16.77419355	195
	4	121.5591398	11.44086022	133
	5	24.67741935	2.322580645	27
<b>Grand Total</b>		<b>340</b>	<b>32</b>	<b>372</b>

There is a statistically significant association between the two categorical variables being analyzed, with the p-value is 0.0006487286685, we have strong evidence to reject the null hypothesis.

**Table 3. Chi Square: Employment Status and Economic Empowerment**



<i>ECONOMIC EMPOWERMENT</i>	<i>Employment Status</i>					Unemployed	Grand Total
	Not currently looking for work	Employed full time	Employed part time	Self-employed/sm all business			
2	1	10	5	1		17	
3	13	44	32	68	38	195	
4	13	41	21	34	24	133	
5	2	19	2	4		27	
<b>Grand Total</b>	<b>29</b>	<b>114</b>	<b>60</b>	<b>107</b>	<b>62</b>	<b>372</b>	

<i>ECONOMIC EMPOWERMENT</i>	<i>Employment Status</i>					Unemployed	Grand Total
	Not currently looking for work	Employed full time	Employed part time	Self-employed/sm all business			
2	1.325268817	5.20967741	2.74193548	4.88978494	2.83333333	17	
3	15.2016129	59.7580645	31.4516129	56.0887096	32.5	195	
4	10.36827957	40.7580645	21.4516129	38.2553763	22.1666666	133	
5	2.10483871	8.27419354	4.35483871	7.76612903	4.5	27	
<b>Grand Total</b>	<b>29</b>	<b>114</b>	<b>60</b>	<b>107</b>	<b>62</b>	<b>372</b>	

The test rejects the null hypothesis. This means that there is very strong evidence to suggest that

Overall Chi Square Statistic	P-value
43.02853769	0.00002232993926

there is a statistically significant association between the two categorical variables that were tested.

**Table 4. Chi Square: Educational Attainment and Economic Empowerment**

<i>Educational Attainment</i>
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<i>ECONOMIC EMPOWERMENT</i>	<i>Educational Attainment</i>						Grand Total
	Bachelor's Degree or Higher	College undergraduate	Elementary	High school	Senior High School	Vocational education	
2	6	1	2	5	2	1	17
3	37	41	13	71	9	24	195
4	22	26	6	61	2	16	133
5	16	6				5	27
<b>Grand Total</b>	<b>81</b>	<b>74</b>	<b>21</b>	<b>137</b>	<b>13</b>	<b>46</b>	<b>372</b>

<i>ECONOMIC EMPOWERMENT</i>	<i>Educational Attainment</i>						Grand Total
	Bachelor's Degree or Higher	College undergraduate	Elementary	High school	Senior High School	Vocational education	
2	3.701612903	3.381720	0.959677	6.260752	0.594086	2.102150	17
3	42.45967742	38.79032	11.00806	71.81451	6.814516	24.11290	195
4	28.95967742	26.45698	7.508064	48.98118	4.647849	16.44623	133
5	5.879032258	5.370967	1.524193	9.943548	0.943548	3.338709	27
<b>Grand Total</b>	<b>81</b>	<b>74</b>	<b>21</b>	<b>137</b>	<b>13</b>	<b>46</b>	<b>372</b>

<b>Overall Chi Square Statistic</b>	<b>P-value</b>
47.47843733	0.00003085464195

The p-value is less than or equal to the significance level ( $p \leq \alpha$ ), we reject the null hypothesis. There is strong evidence to suggest a statistically significant association between the categorical variables. The extremely small p-value indicates that it is very unlikely to have observed the data if there were no actual association between the variables.

**Table 5. Chi Square: Child Care and Economic Empowerment**

<i>Child Care</i>
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<i>ECONOMIC EMPOWERMENT</i>	<i>Child Care</i>			Grand Total
	I am not the primary caregiver	I am the primary caregiver (stay-at-home parent)		
2	2	7	10	17
3	3	45	150	195
4	4	44	89	133
5	5	12	15	27
<b>Grand Total</b>		<b>108</b>	<b>264</b>	<b>372</b>

<i>ECONOMIC EMPOWERMENT</i>	<i>Child Care</i>			Grand Total
	I am not the primary caregiver	I am the primary caregiver (stay-at-home parent)		
2	2	4.935483871	12.06451613	17
3	3	56.61290323	138.3870968	195
4	4	38.61290323	94.38709677	133
5	5	7.838709677	19.16129032	27
<b>Grand Total</b>		<b>108</b>	<b>264</b>	<b>372</b>

Overall Chi Square Statistic	P-value
8.745361736	0.03287520382

Since the p-value (0.03287520382) is less than the significance level (0.05), we reject the null hypothesis. There is sufficient evidence to suggest a statistically significant association between the two categorical variables.

**Model 1. Ordinal Least Squares**  
**Dependent variable: Economic Empowerment**

	<i>Coefficient</i>	<i>Std. Error</i>	<i>t-ratio</i>	<i>p-value</i>
<b>const</b>	3.51107	0.256304	13.70	<0.0001 ***
<b>Gender</b>	0.122172	0.128616	0.9499	0.3428
<b>EducationalAttainment</b>	-0.0372560	0.0245294	-1.519	0.1297
<b>EmploymentStatus</b>	0.0744280	0.0291397	2.554	0.0110 **
<b>ChildCare</b>	-0.129764	0.0795783	-1.631	0.1038
<b>AdditionalFinancial Resources</b>	-0.0610110	0.0733809	-0.8314	0.4063
<b>Mean dependent var</b>	3.456989	<b>S.D. dependent var</b>	0.697148	
<b>Sum squared resid</b>	173.6558	<b>S.E. of regression</b>	0.688817	
<b>R-squared</b>	0.036914	<b>Adjusted R-squared</b>	0.023757	
<b>F(5, 366)</b>	2.805666	<b>P-value(F)</b>	0.016778	
<b>Log-likelihood</b>	-386.1469	<b>Akaike criterion</b>	784.2938	
<b>Schwarz criterion</b>	807.8071	<b>Hannan-Quinn</b>	793.6315	

Based on the model, the p-value of the gender means that there is not enough evidence to conclude that gender has a statistically significant impact on economic empowerment at the 5% significance level. In other words, being male or female does not significantly affect economic empowerment, holding other factors constant. Similarly, the p-value for educational attainment is greater than 0.05, indicating that there is no significant evidence to suggest that higher levels of education lead to higher economic empowerment. The p-value of employment status is less than 0.05, suggesting that employment status is a statistically significant predictor of economic empowerment. This implies that individuals who are employed tend to have higher levels of economic empowerment, compared to those who are unemployed or underemployed. On the other hand, child care p-value is greater than 0.05, indicating that there is no significant evidence to suggest that childcare arrangements have a significant impact on economic empowerment. Lastly, the p-value of additional financial resources is greater than 0.05, suggesting that access to additional financial resources does not have a significant impact on economic empowerment. Overall, the model suggests that employment status is the only significant predictor of economic empowerment among the variables considered in this analysis. While other factors like gender, education,



childcare, and additional financial resources may play a role, they do not appear to have a statistically significant impact on economic empowerment in this particular model.

The R-squared value of 0.036914 indicates that approximately 3.69% of the variation in economic empowerment can be explained by the independent variables included in the model. This suggests that the model has a relatively weak fit, as a significant portion of the variation in economic empowerment remains unexplained. The adjusted R-squared value of 0.023757 further emphasizes the limited explanatory power of the model. This value takes into account the number of independent variables in the model and penalizes for overfitting. A lower adjusted R-squared suggests that the model may not be generalizable to new data. The F-statistic and its associated p-value (0.016778) test the overall significance of the regression model. In this case, the p-value is less than 0.05, indicating that the model as a whole is statistically significant. However, this does not necessarily mean that all individual independent variables are significant predictors of economic empowerment. In conclusion, while the overall model is statistically significant, its explanatory power is limited, as indicated by the low R-squared and adjusted R-squared values.

### **Gender and Economic Empowerment**

Through gender equity initiatives, fairness between men and women is achieved through the implementation of measures to address biases and allow both genders to compete on an equal footing (UN population Fund, n.d). Gender is understood to be socially constructed, meaning its characteristics are formed by social norms and expectations implying that gender roles and behaviors are learned through socialization rather than being innate. Therefore, these socially constructed ideas about gender can be changed, opening opportunities to build fairer and more equal societies. (Wilson, 2019) Women continue to challenge gender norms increasing their participation in the labor market which allows them to earn income and enhance their economic empowerment (Peters et al., 2019). According to the International Monetary Fund, achieving greater gender equality enhances economic growth and results in improved development outcomes. It helps reduce income disparity, fosters economic diversification, and strengthens economic resilience. Higher gender equality translates to a more diversified labor force promoting economic growth for all (Cuberes and Teignier 2014 ; Kochhar et al., 2017; Islam & Amin 2016)

### **Educational Attainment and Economic Empowerment**

Education is frequently recognized as a critical factor in achieving economic success (Mutisya et al., 2021); however, it is not the sole determinant. Numerous studies indicate that other elements, such as social networks, access to capital, and systemic discrimination, also significantly influence economic outcomes. Longitudinal data analysis from the National Child Development study demonstrates that educational attainment and academic achievements may be irrelevant when factors such as workplace dynamics and socio-emotional skills, which are often overlooked, are considered (Watts, 2020) The common belief is that higher education levels lead to greater financial satisfaction, as a college degree equips graduates with skills and knowledge that society values are valued by society. (Menard, 2014). Having a degree does not guarantee a job, According

to Bowers (2022), employers state that despite having knowledge needed, graduates often lack the right skill sets and experience needed for the job.

The labor force survey conducted by the Philippine Statistics Authority revealed that the unemployment rate increased to 4.7% in July 2024, up from 3.1% in June 2024. This rise is attributed to many graduates entering the labor market without securing jobs, which further supports the notion that educational attainment does not necessarily correlate with economic success and empowerment (Watts, 2020).

### **Access to Financial Resources and Economic Empowerment**

While Access to financial resources is a significant aspect of economic empowerment, It must be complemented by comprehensive programs. These programs should address social barriers, provide training, and foster supportive environments that promote autonomy and equality (Abdul Latif Jameel Poverty Action Lab, 2020; Lusardi & Mitchell, 2015). Economic empowerment is a crucial process that enables people to generate income, become a part of the labor market, and make financial choices (Laszlo et al., 2020). By leveraging the power of financial inclusion, individuals and communities can achieve economic empowerment, contributing to a more inclusive global economy (Atta, 2023). Access to financial resources not only facilitates long-term financial planning for families but also prepares them for unexpected circumstances (Atta, 2023; Abdul Latif Jameel Poverty Action Lab, 2020; Honawad & Gangshetty).

People with Access to essential financial services and resources are empowered to manage their money and take advantage of economic opportunities that can transform their lives. (Atta, 2023). On the contrary, more than women in low- and middle-income countries with financial resources and services will be required to empower them economically (Abdul Latif Jameel Poverty Action Lab, 2020). Providing people with financial resources without adequate education and support will not result in significant economic empowerment (Lusardi & Mitchell, 2015). Access to financial resources and financial literacy explain slight variance in terms of financial behavior, especially for low-income earners (Fernandes et al., 2014; Hastings et al., 2014). Lusardi et al. (2017) argue that Access to financial resources is not inherently ineffective but may fail to change financial behavior since acquiring financial knowledge is costly and offers varying benefits; some individuals may choose not to invest in it or let it decline. It is not because financial knowledge and Access to financial resources do not work, but due to the different situations people may have (Lusardi et al., 2017). Adera & Abdisa (2023) states that the relationship between financial inclusion and women's economic empowerment in Ethiopia suggests that more than access to financial services is essential to empower women economically, additional support mechanisms may help to ensure financial inclusion, resulting in economic empowerment.

### **Child care and Economic Empowerment**

Single parents face socio economic challenges that may affect their family's well-being. Rees et al. (2023) emphasize the importance of support systems and resilience in navigating parental

duties, suggesting that empowerment strategies should focus on enhancing access to resources and support networks. Self-employment provides solo parents with significant economic empowerment while effectively accommodating their parental responsibilities. This path enables a superior work-life balance, allowing them to thrive both personally and professionally (Boeri et al., 2020). According to Kim (2020) workplace and childcare demands may pose challenges to working parents, flexible work schedules can alleviate this stress by allowing parents to better coordinate their work and family commitments. Furthermore, work arrangements such as remote work, flexible work, can alleviate the need for childcare arrangements for solo parents (Kim, 2020; Augustine et al. 2023). Policy interventions aimed at assisting solo parents, such as livelihood programs and financial literacy programs, have shown positive results for parents who are primary caregivers. Policies can assist and help solo parents achieve economic empowerment. (Tutlam et al, 2023)

**Table 6. Breusch Pagan - Heteroskedasticity**

P-value	F-value	F(P-value)
1.0166196375997076e-07	9.024237313758162	4.2075694744102537e-08

The p-value of 1.0166e-07 from the Breusch-Pagan test indicates strong evidence of heteroscedasticity in the model. This means that the variance of the error terms is not constant across different values of the independent variables. In simpler terms, the model's assumptions are violated, potentially affecting the reliability of the regression results

## 5. Conclusion

This study aimed to investigate the factors influencing the economic empowerment of solo parents in Quezon City. Through a quantitative research design, the study examined the relationships between economic empowerment, financial resources, demographic factors, and childcare arrangements. The findings revealed that employment status emerged as a significant predictor of economic empowerment, suggesting that securing stable employment is crucial for improving the financial well-being of solo parents. However, the models relatively low R-squared and adjusted R-squared values indicate that the identified factors only partially explain the variation in economic empowerment. While additional financial resources, education, and childcare arrangements were not found to be statistically significant in this particular model, these factors may still play a significant role in influencing economic empowerment, albeit indirectly or in conjunction with other variables. Future research could explore these factors in greater depth, considering potential interactions and contextual nuances.

## 6. Recommendations

To enhance the economic empowerment of solo parents, policymakers and social service providers should prioritize strategies that address the multifaceted challenges faced by this population. These strategies may include expanding access to affordable childcare, providing targeted job training and skills development programs, and implementing supportive social welfare policies. By addressing these factors, it is possible to create a more equitable and supportive environment for solo parents, enabling them to achieve financial security and improve their overall well-being. Further research is needed to explore the long-term impacts of various interventions and to identify additional factors that may influence the economic empowerment of solo parents. By building upon the findings of this study, it is hoped that future research can contribute to the development of evidence-based policies and programs to support solo parents and their families.

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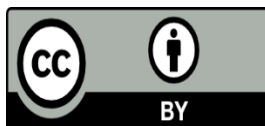


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