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Single Parenthood and Financial Challenges: An Exploratory Factor Analysis

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Abstract **Original Research Article**

Single parenthood is an increasing demographic group that often experiences financial difficulties, emotional stress, and struggles in balancing work and childcare responsibilities, which affects the ability of single parents to meet basic household needs, and along with that, single parents are struggling to provide stable financial support for their child/children. This study aimed to identify the underlying factors associated with the financial challenges experienced specifically by single parents residing in Digos City, Davao del Sur. Data were collected from 320 single-parent respondents using a validated survey questionnaire, with preliminary qualitative inputs and pilot testing. The data were analyzed using Exploratory Factor Analysis (EFA) to determine the underlying dimensions of financial challenges faced by single parents. The results show three key factors influencing financial challenges: Child-Rearing Financial Strain, Emotional and Psychological Stress, and Household Budget Constraints. These findings indicate that the financial challenges of single parents are not limited to income concerns alone but are also influenced by child-related responsibilities and emotional pressures for single parents. The results of this study may serve as a basis for developing programs and interventions to reduce financial strain and support the financial well-being of single-parent households.
Keywords: Single parenthood and financial challenges, household budget constraints, child-rearing financial strain, emotional and psychological stress.
SDG Thrusts: # 1 No Poverty, # 2 Zero Hunger, # 8 Decent work and Economic growth.

INTRODUCTION

There are four main tracks to becoming a single parent (separated, widowed, unmarried, and divorced). Among the obstacles they experience, the primary issue for solo parents is financial instability, which affects their personal well-being and that of their children (Burciu & Parolin, 2024, p. 23780231241299013). To sum up, they have to balance the duties of supporting and caring for their children. It demands significant time, resources, and commitment to maintain a comfortable home, and it can be challenging for a solo parent to manage it alone (Aloro *et al.,* 2024, pp. 1-16). Several elements contribute to the outcomes of a complex relationship with financial challenges: scarcity of government assistance, unstable income, child expenses, and parents prone to emotional distress related to financial instability (Sartor *et al.,* 2023, pp. 88-94).

Single parents have become recognized in many parts of the world, showing how it changes the migration, social norms, and family structure, and is widely discussed not just about their demographic data, but also in the interest of the regulations, child care, and community studies (Kareem *et al.,* 2024, p. e2235). Globally, the United States (23%) and the United Kingdom (21%) have the highest percentages of children living in single-parent households; approximately 6.8% of children worldwide live in single-parent households (Chavda & Nisarga, 2023, pp. 14-20). Moreover, financial hardship, other obligations, and the single parent's main problem intensify their limited capacity to support their family (Wu *et al.,* 2025, pp. 598-612).

In the Philippines, particularly in Hagonoy, Bulacan, the main issues that solo parents may face include financial hardships and decision-making that affect their financial behavior (Cruz *et al.,* 2024, pp. 3466-3476). In the government sector, like the Expanded

Solo Parents Welfare Act, RA 11861, they lend a helping hand to assist single parents. Although specific areas emphasize enhancing the Act's potential outcomes and have underscored the need for improvements in government services, a deeper understanding of its implementation is needed to overcome certain challenges faced by single parents (Legarde, 2023, pp. 1-19). In the Science City of Muñoz, Nueva Ecija, it was revealed that solo parents lacked understanding and awareness of RA 11861. Despite their limited experience with the support system, their perception and attitude towards it were average (Paraguison *et al.,* 2025, pp. 000006-000006).

Single parents in Digos City, Davao del Sur, often face economic hardship in raising their children due to insufficient income. Some single parent force themselves to seek a second job or part-time work to provide the everyday needs of their children, which leaves them exhausted and vulnerable to stress and declining health. Insufficient government child support in Digos City, Davao del Sur, results in child poverty, where children live their lives in a poor situation, at which point scarcity of food and financial instability are the two main problems for a child raised by a single parent. Given these challenges, throughout their experience, their strength and diligence in managing their finances must be recognized, not only their struggles but also their determination as a parent to provide for their children while caring for them.

This study is anchored in theoretical foundations that explain the financial challenges of single parents. Family Stress Theory (Hill, 1949) emphasizes that families function as interrelated systems, and when financial and social resources are scarce, coping mechanisms weaken, resulting in heightened stress and instability (Chen *et al.,* 2024, pp. 174-183). This stress is closely 3 linked to Role Strain Theory (Goode, 1960), which explains how single parents often face conflict and overload when carrying the dual responsibilities of both provider and caregiver while having insufficient resources (Creary & Gordon, 2016, pp. 1-6). The interaction of these theories shows that financial insufficiency not only limits parents' ability to sustain their households but also amplifies the psychological and emotional burdens of managing multiple roles. Together, they provide a clear framework for understanding how financial insufficiency contributes to every single-parent household.

This study is significant because it addresses single parents in Digos City who are struggling with their finances and helps fill the research gap regarding how financial hardships affect single parents. The findings contributed to the educational insights of other future researchers. They can inform strategies to strengthen financial engagement and bridge the gap between current support resources and their actual needs.

Research Objectives

1. To determine the demographic profile of the respondents in terms of:

1.1 sex;
1.2 age;
1.3 marital status;
1.4 number of supported children;
1.5 current employment status; and
1.6 highest level of education

2. To create a questionnaire based on the financial challenges experienced by single parents.
3. To determine the factor structure of financial challenges experienced by single parents.

METHOD

Respondents

The respondents for this study were single parents residing in Digos City who are facing financial difficulties, aged 18 years and above, have 1 to 5 or more children to support, and are currently employed. Interviewed participants are single parents, both female and male, who have been supporting their families for at least 2 years. Parents who are not single parents, are unemployed, or are younger than 18 are excluded from the study.

The respondents were randomly selected from a barangay within Digos City. In the qualitative phase, ten (10) respondents were purposively selected for an in-depth interview (IDI) to gather more information about their financial challenges. Qualitative research often works with a smaller purposive sample, usually between 6 to 12 participants, for in-depth interviews; this smaller sample size is actually enough to reach a point called data saturation, which is essential for ensuring that the findings are reliable (Guest *et al.,* 2006, pp. 59-82 as cited by Wutich *et al.,* 2024, p. 16094069241296206). Data saturation means that the researcher begins to hear the same ideas or patterns repeatedly from participants, so no new themes are emerging (Braun & Clarke, 2021, pp. 201-216). In the quantitative phase, 320 participants were selected through simple random sampling. A sample size of 300 or more participants is considered sufficient for EFA to yield reliable and stable results (Lorenzo & Ferrando, 2024, pp. 899-912). Simple random sampling was used in the broader data collection process, ensuring that all individuals in the population had an equal chance of being selected (Turner, 2020, pp. 8-12). This technique reduces biased selection and creates representative data that supports reliable analysis and valid results (Noor *et al.,* 2022, pp. 78-82). This study ensures that every single parent has an equal opportunity to be selected. Furthermore, all respondents were informed of their right to discontinue participation in this study at any time without penalty.

Instruments

The study used a survey questionnaire developed iteratively by combining research pre-test questions with qualitative input from initial interviews with single parents. To enhance the data, a smaller set of participants took part in in-depth interviews (IDIs), which provided deeper insights to support the survey results.

The instrument underwent a pilot test to assess the questionnaire's reliability. The combination of qualitative and quantitative inputs was identified to refine and narrow down the validity and the overall data collection.

A pilot test with 30 respondents was conducted to measure the internal consistency and reliability of the research instrument. The overall results of the pilot test yielded a Cronbach's alpha of 0.948, indicating excellent reliability (Doval *et al.,* 2023, p. 5). In Cronbach's Alpha values, a range of 0.90 implies high internal consistency; a range of 0.80 to 0.90 indicates good reliability; a range of 0.70 to 0.80 is considered acceptable (Pinto *et al.,* 2020, pp. 145-153). This confirms that the items in the questionnaire are highly consistent and acceptable for additional analysis.

Table 1: Interpretation for 5-point Likert Scale

Numerical Scale	Range of Mean	Descriptive Level	Descriptive Interpretation
5	4.20-5.00	Strongly Agree	This response shows that single parents experience serious financial challenges.
4	3.40-4.19	Agree	This response shows that single parents experience financial challenges.
3	2.60-3.39	Neutral	This response shows mixed views on whether single parents experience financial challenges.
2	1.80-2.59	Disagree	This response shows that single parents experience few or limited financial challenges.
1	1.00-1.79	Strongly Disagree	This response shows the absence of the financial challenges described among single parents.

After the pilot test, EFA was conducted using factor analysis with varimax rotation to cross-check the instrument's variable framework, yielding three factors. With an overall Cronbach's alpha of 0.810 across the three extracted factors, the results indicate satisfactory internal consistency.

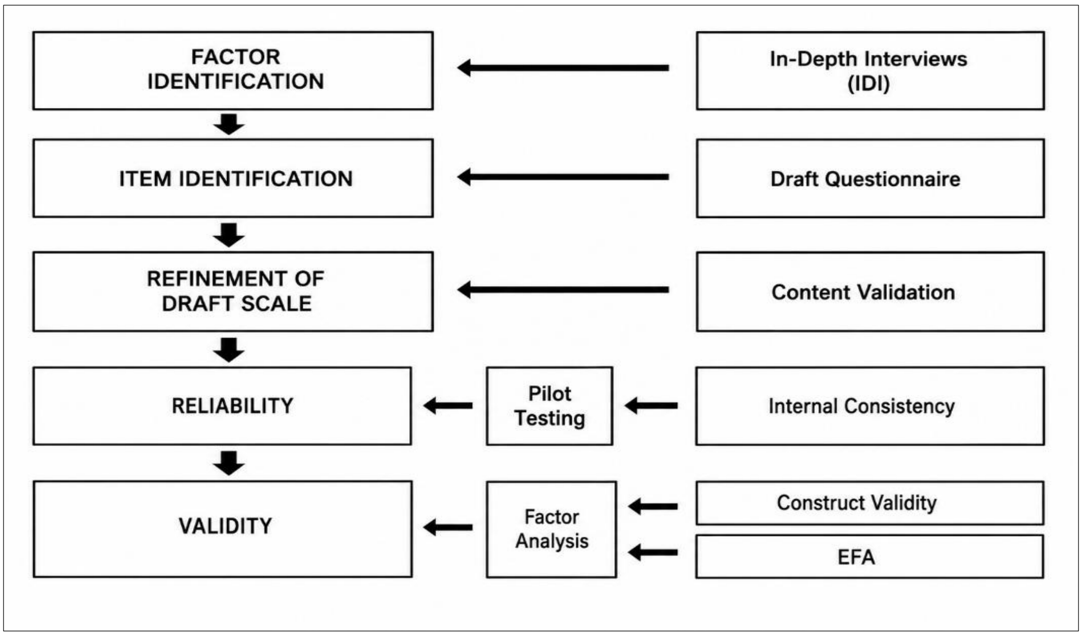

Figure 1: Scale Development Process of Financial Challenges (Navarro & Murcia, 2022)

A value of 0.80 or higher indicates that items across several factors can work together consistently and provide a reliable measure of the intended target constructs (Çerçi & Baykal, 2025, pp. 9-10). The three factors emerged with eigenvalues greater than one (1) and scree plot examination, collectively explaining 37.0% of the variance and thus confirming the complexity of the instrument.

Design and Procedures

The research employs a quantitative research design and Exploratory Factor Analysis (EFA), which allows us to identify the underlying factors explaining the financial struggles of single parents based on their responses to the survey questionnaire. EFA is appropriate for studies that aim to explore and uncover patterns by reducing large datasets to simpler forms and identifying relationships among variables while preserving key factors intact (Sürücü *et al.,* 2022, pp. 947-965).

To refine and validate our questionnaire, the research began by gathering qualitative data through pre-tested questions and in-depth interviews (IDIs) to identify key themes and factors relevant to the study. This ensures that underlying insights and factors are derived from the primary data and that the questionnaire is refined and narrowed for greater clarity and relevance before proceeding to the quantitative phase. Upon finishing the pilot test and collecting the overall data, the researchers use Exploratory Factor Analysis (EFA) to identify the underlying factors in the collected data, which is necessary to ensure that our questionnaires are valid and reliable. Two preliminary tests were conducted.

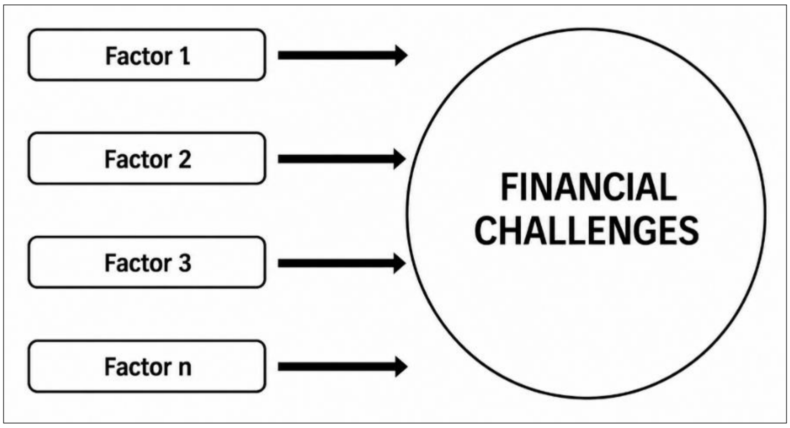

Figure 2: Diagram showing the indicators of Financial Challenges

The data-gathering process in the study is conducted in person through a survey questionnaire administered to participants, accompanied by a consent letter. Before data collection begins, the Research Information Center (RIC) grants permission. The results are then compared using various statistical methods, including frequency analysis, to present demographic profiles and mean scores, and to further speculate on the most frequent responses to financial struggles. The results are forwarded to a statistician for further data analysis. The researchers assessed the findings in relation to the theoretical framework and research discrepancies, presenting the overall interpretation of the factors involved. Various statistical techniques were applied to ensure accurate data analysis during the Exploratory Factor Analysis (EFA).

The study analyzed the factors influencing the financial challenges faced by single parents using a schematic model. The model illustrated three core factors, categorized as Factor 1 to Factor 3, as the fundamental variables of the underlying primary structures. The prime variable is the focal point of the model, driven and defined by surrounding determinants. In Figure 1, this model illustrates the determinants of financial struggles in this field.

Data reduction techniques help navigate less relevant factors in complex data by keeping the main factors, but careful selection is necessary to avoid information loss (Fernandes *et al.,* 2024, p. 3436). The Kaiser-Meyer-Olkin measure assesses sampling adequacy, and Bartlett's test of Sphericity assesses the factorability of the data. At the same time, the determinant of the correlation matrix is examined to evaluate complexity among the variables (Shrestha, 2021, pp. 4-11). In factor analysis, only factors with eigenvalues greater than 1.0 were retained, and the total percentage of variance extracted was required to exceed 0.60, which is considered acceptable for construct validity (Hair *et al.,* 2010, pp. 785-785, as cited by Sukserm, 2025, pp. 193-202). Varimax rotation was applied to the exploratory factor analysis to simplify factor loadings and enhance interpretability, ensuring that each variable loaded strongly on a single factor for clearer identification of latent constructs (Alhusni *et al.,* 2025, pp. 42475-42475).

The Kaiser-Meyer-Olkin (KMO) test is also used to evaluate sampling adequacy further, whether the data is valid for factor analysis by calculating the total percentage of variance explained, and Bartlett's Test of Sphericity was performed to evaluate whether the correlation matrix significantly differed from an identity matrix. Lastly, the factor naming was based on patterns identified through thematic analysis, as guided by Braun & Clarke (2023, pp. 695-718).

Ethical Considerations

For ethical considerations in the study titled *"Single Parenthood and Financial Challenges: An Exploratory Factor Analysis,"* the researchers followed strict ethical guidelines in conducting the research. It would be reviewed and approved by the UM Digos

Research and Innovation Center. The researcher would stick to the guidelines and criteria, assuring that the information is properly managed.

Voluntary Participation

Table 2: Demographic Profile of Single Parents (n=320)

	Variables	f	%
Sex	Female	242	75.6
	Male	78	24.4
Age	18-24 years old	42	13.1
	25-31 years old	45	14.1
	32-39 years old	101	31.6
	40-49 years old	84	26.3
	50 years or older	48	15.0
Marital status	Married	26	8.1
	Single (never married)	134	41.9
	Divorced	0	0
	Widowed	46	14.4
	Separated	114	35.6
	Other	0	0
Number of supported children	1 child	68	21.3
	2-3 children	188	58.8
	4-5 children	53	16.6
	More than 5	11	3.4
Current employment status	Full-time	210	65.6
	Part-time	41	12.8
	Self-employed	69	21.6
Highest level of education	College Graduate	42	13.1
	College Undergraduate	60	18.8
	Highschool Graduate	175	54.7
	Highschool Undergraduate	6	1.9
	Elementary Graduate	34	10.6
	Elementary Undergraduate	3	0.9

The researchers guarantee that single parents' voluntary involvement was voluntary and that they had the freedom to take part not all the time. The researchers would explain the objectives of the study to the respondents.

Privacy and Confidentiality

Privacy and confidentiality would be preserved, and private and professional data would be treated with the utmost discretion; the information wouldn't be shared with anyone outside the study environment or with unauthorized individuals.

Informed Consent Process

The researchers would ensure that the research questionnaires are easy for participants to understand and that the distribution of the questionnaires would not be conducted without the respondents' permission. The single parents of Digos City would be identified and included by the researchers as the intended respondents, ensuring that they understand their role in the research.

Benefits

This study directly benefits single parents by helping them understand their financial situations and gain insights into practical strategies to manage challenges more effectively.

Plagiarism

All sources would be properly cited to acknowledge their work and maintain originality, avoiding plagiarism. The researchers would carefully cite references and rephrase all information gathered to respect the scholars' work.

Fabrication

The researchers ensured that no data was fabricated and that responses were represented truthfully to preserve research integrity.

Conflict of Interest

Any financial or personal interest that may affect the study would be disclosed to ensure objectivity. Keeping the study fair and unbiased in all terms.

Deceit

No deception occurs during data collection, and respondents' consent is obtained before participation. So, it shows transparency and observes the study at all times.

Permission from Organization/Location

The researcher would write the text after working with the adviser to make important changes, and any publishing representation would need both parties' approval (Collaborators as co-authors).

RESULTS AND DISCUSSION

Demographic Profile of Single Parents

Table 2 presents the respondents' demographic profile by age, sex, marital status, number of children, current employment status, and highest level of education. The information showed that, when categorized by *sex*, most respondents were female, with a frequency of 242 (75.6%) of the overall respondents, while male respondents accounted for only 78 (24.4%). Regarding *age*, 32-39 received the highest frequency of 101 or 31.6% of the interviewees; then 40-49 with 84 or26.3% frequency; 50 or above received the frequency of 48 or 15.0% of the entire interviewees; 25-31 with 45 or 14.1%; and 18-24 years old with the lowest frequency 42 or 13.1%. Regarding *marital status*, most respondents were single (never married), with a frequency of 134 (41.9%); next, separated, with 114 (35%). 6%; widowed, with 46 or 14.4% frequency; and married, which possessed the lowest frequency of 26 or 8.1%. No respondents were listed under "divorced" and "other". In the context of the *number of supported children*, 2-3 children have the highest frequency, at 188 (58.8%), followed by 1 child with a frequency of 68 (21.3%). 4-5 children were gathered with a frequency of 53 (16.6%), while more than 5 children had the lowest frequency, at 11 (3.4%). Regarding *current employment status*, full-time had the highest frequency, accounting for 210 (65.6%), followed by the self-employed with 69 (21.6%) and part-time with the lowest at 41 (12.8%).

Table 3: Questionnaire Developed Based on the Significant Statements

Item	Statement	5	4	3	2	1
1	I consider water and electricity bills as the heaviest monthly expenses. *(Para sa akoa, ang bayranan sa tubig ug kuryente mao ang pinakabug-at nga binulan nga gasto.)*					
2	I consider our daily food expenses as a major part of our household budget. *(Para sa akoa, ang adlaw-adlaw nga gasto sa pagkaon dako kaayo nga bahin sa among budget sa balay.)*					
3	I believe that our monthly expenses are very high. *(Nagtuo ko nga taas kaayo ang among binulan nga gastuonon.)*					
4	I feel that the monthly bills, including my debts, are very burdensome. *(Mabati nako nga bug-at kaayo ang mga binulan nga bayranan, apil na ang akong mga utang.)*					
5	I find school fees to be my biggest monthly financial difficulty. *(Ang school fee mao ang pinakadako nga binulan nga kalisod sa akong pinansyal.)*					
6	I struggle every month to make my income enough to cover all my expenses. *(Nalisdan ko matag bulan nga ipasigo ang akong kita para matabunan ang tanang gasto.)*					
7	I sometimes experience insufficient income, which forces me to delay some payments. *(Naay mga higayon nga kulang ang akong kita ug mapugos ko nga dili sa bayran ang uban nga bayranan.)*					
8	I consider it a challenge to decide where to put the money I have—on food, bills, medicine, or school fees. *(Gina-consider nako nga hagit ang pagpili asa nako igasto ang kwarta—sa pagkaon, bayranan, tambal, o bayad sa skwelahan.)*					
9	I find it very difficult to manage household expenses along with other financial responsibilities. *(Naglisod ko sa pagdumala sa gasto sa balay ug uban pang bayranan.)*					
10	I struggle to support my child's/children's schooling due to financial difficulties. *(Naglisod ko sa pagpaeskwela sa akong anak/mga anak tungod sa kakulang sa kwarta.)*					
11	I borrow money just to provide for my child's/children's basic needs. *(Mangutang ko aron mahatagan ang mga panginahanglanon sa akong anak/mga anak.)*					
12	I worry about paying bills while ensuring that my child/children have enough food. *(Mabalaka ko sa bayranan samtang siguruhon nga adunay igo nga pagkaon ang akong anak/mga anak.)*					
13	I sometimes send my child/children to school without allowance. *(Moskwela usahay akong anak/mga anak nga walay baon.)*					
14	I find school expenses like allowance, uniforms, and transportation greatly affect my finances. *(Ang baon, uniporme, ug pamasahe dako gyud ug epekto sa akong pag-manage sa kwarta.)*					
15	I experience serious financial strain that forces me to borrow money to support my child/children. *(Grabe ang kalisod sa kwarta nga makapahulam gyud nako aron masuportahan ang akong anak/mga anak.)*					
16	I have made major adjustments since the loss of my partner.					

	(Grabe akong pag-adjust sukad sa pagkawala sa akong partner.)					
17	I find medicine expensive when my child/children get sick. *(Mahal para sa akoa ang mga tambal kung magsakit akong anak/mga anak.)*					
18	I cannot earn a living if I stay at home to take care of my child/children. *(Dili ko makapanginabuhi kung magpabilin ko sa balay aron moatiman sa akong anak/mga anak.)*					
19	I feel mentally affected, especially at the end of the month when I feel pressured to find money to pay monthly expenses. *(Apektado kaayo ko sa akong hunahuna, labi na sa katapusan sa bulan kung mobati ko og pressure sa pagpangita og kwarta para mabayran ang binulan nga mga bayranan.)*					
20	I sometimes feel hopeless about my problems because I am the only one supporting my family. *(Usahay mobati ko og kawalay paglaum tungod sa akong mga problema kay ako ra ang nagsuporta sa akong pamilya.)*					
21	I feel that without a partner, I have no safety net during crises or health problems. *(Kung wala koy partner, mabati nako nga wala koy masandigan kung naay crisis o health problems.)*					
22	I feel burdened every day as a single parent. *(Mabati nako nga bug-at kaayo ang matag adlaw isip usa ka single parent.)*					
23	I feel near my limit, yet I continue to fulfill my responsibilities as a parent. *(Nabati nako nga duol na ko sa akong limitasyon, apan nagpadayon gihapon ko sa pagtuman sa akong responsibilidad isip ginikanan.)*					
24	I feel managing a budget is stressful. *(Stressful para sa akoa ang pagdumala sa budget.)*					
25	I feel stressed and worried about managing my income to meet essential expenses and family needs. *(Mabati nako ang stress ug kabalaka sa pagdumala sa akong kita aron matabonan ang mga basic nga gastuonon ug panginahanglan sa pamilya.)*					
26	I feel severe stress and headaches as I keep searching for ways to support my family. *(Grabe akong stress ug kasakit sa ulo samtang sige kog pangita og paagi aron masuportahan ang akong pamilya.)*					
27	I feel worn out or drained by my daily responsibilities. *(Nagbati ko og kakapoy o kaluya tungod sa akong adlaw-adlaw nga mga responsibilidad.)*					
28	I have trouble sleeping due to worries about daily expenses and financial responsibilities. *(Naglisod ko pagtulog tungod sa kabalaka sa adlaw-adlaw nga gasto ug responsibilidad sa kwarta.)*					
29	I feel overwhelmed and alone when I have to handle responsibilities by myself. *(Nagbati ko og kabug-atan ug kamingaw kung ako ra ang nagdala sa tanang responsibilidad.)*					
30	I feel emotionally tense and find it hard to express my feelings. *(Nagbati ko og tensiyon sa emosyon ug lisod ipakita ang akong gibati.)*					
31	I feel drained or frustrated when I have to manage unexpected expenses with limited money. *(Nagbati ko og kakapoy o kapungot kung kinahanglan nako atubangon ang kalit nga gasto nga gamay ra ang kwarta nga magamit.)*					
32	I feel stressed balancing work and home responsibilities. *(Ma-stress ko sa pagbalanse sa trabaho ug panimalay.)*					
33	I often feel worried about the future and the responsibilities I need to handle. *(Kanunay ko nagkahasol sa umaabot ug sa mga responsibilidad nga kinahanglan nakong atimanon.)*					
34	I feel disappointed with my efforts, even when I try my best. *(Mubati ko ug kapakyasan sa akong gibuhat bisan naningkamot ko.)*					
35	I feel stressed when my financial obligations increase, adding pressure to my daily life. *(Mabati nako ang stress kung motaas ang akong mga pinansyal nga obligasyon, nga makadugang ug pressure sa akong adlaw-adlaw nga kinabuhi.)*					
36	I feel stressed when I think about how to pay my debts. *(Ma-stress ko usahay kung maghuna-huna ko kung unsaon pagbayad sa utang.)*					
37	I carefully budget my income to cover basic needs. *(Nag-budget ko pag-ayo sa akong sweldo aron matabonan ang mga basic nga panginahanglan.)*					
38	I prioritize my child's/children's needs over my own wants. *(Mas prayoridad nako ang mga kinahanglan sa akong anak/mga anak kaysa sa akoa.)*					
39	I plan my time carefully to balance work and family responsibilities. *(Ginaplanohan nako pag-ayo ang akong oras aron mabalanse ang trabaho ug responsibilidad sa pamilya.)*					
40	I buy affordable food and look for discounts to manage my household expenses. *(Nagapalit ko ug barato nga pagkaon ug nangita ko ug diskwento aron makontrol ang gasto sa panimalay.)*					
41	I accept additional work whenever there is an opportunity to increase my income. *(Mudawat ko ug dugang trabaho kung naay higayon aron madugangan ang akong kita.)*					
42	I practice financial discipline to manage my income. *(Nagpraktis ko ug disiplina sa kwarta aron makontrol ug tarong ang akong kita.)*					
43	I track my daily expenses to manage my money wisely. *(Ginalista nako ang akong adlaw-adlaw nga gasto aron maampingan ug matimbang-timbang ang akong kwarta.)*					
44	I cope with emotional and mental difficulties by taking time to rest. *(Ginaatubang nako ang emosyonal ug mental nga kalisod pinaagi sa pagpahuway.)*					

45	I endure difficult challenges through prayer and faith. *(Gina kaya nako ang mga butang nga lisud kayanon pinaagi sa pag-ampo ug pagtuo.)*						
46	I draw strength and inspiration from my child/children. *(Kuhaan nako og kusog ug inspirasyon ang akong anak/mga anak.)*						
47	I calm myself by releasing my emotions, especially during times when my problems feel overwhelming. *(Ginakalmado nako akong kaugalingon pinaagi sa pagpagawas sa akong mga gibati, labi na kung moabot ang mga panahong nabug-atan na kaayo ko sa akong mga problema.)*						
48	I allow myself to cry for a while where my child/children cannot see me. *(Motugot ko sa akong kaugalingon nga mohilak og kadiyot nga dili ko makit-an sa akong anak/mga anak.)*						
49	I consider working as my therapy. *(Giisip nako ang pagtrabaho nga murag terapiya para nako.)*						
50	I pause for a moment and focus on one task whenever my stress becomes heavy. *(Kung mobug-at ang stress, mohunong ko kadiyot ug mag-focus sa usa ka buluhaton.)*						
51	I receive emotional and financial support from my family, especially during emergencies. *(Ang akong pamilya naghatag ug emosyonal ug pinansyal nga suporta ug mutabang kung naay emerhensya.)*						
52	I talk to my family or close friends to express how I feel. *(Makig-istorya ko sa pamilya o suod nga higala aron makagawas ang gibati.)*						
53	I practice focusing on the positive side to ease my burden. *(Gina practice nako ang akong kaugalingon sa pagtan-aw sa positibong bahin aron mapagaan ang akong kabug-at.)*						
54	I receive help from government programs for single parents. *(Naa koy madawat nga tabang gikan sa mga programa sa gobyerno para sa mga single parents.)*						
55	I receive assistance from community programs, school assistance, and generous individuals. *(Nakadawat ko og tabang gikan sa mga programa sa komunidad, tabang sa eskwelahan, ug sa mga mahinatagon nga tawo.)*						

Lastly, in terms of their *highest level of education*, most of the respondents were the high school graduate which collected 175 or 54.7% frequency; another is college undergraduate with the frequency of 60 or 18.8%; next, 42 or 13.1% for the college graduate; 34 or 10.6% frequency received by the elementary graduate; high school undergraduate obtained 6 or 1.9%; and elementary undergraduate received the lowest frequency of 3 or 0.9%.

To assess and capture the financial challenges experienced by single parents, a 55-item questionnaire was developed to ensure clarity, relevance, and comprehensiveness in capturing the financial realities of each single-parent household. The instrument consists of structured statements that cover key aspects, including income sufficiency, household experiences, financial decision-making, and the impact of financial strain on daily living. Furthermore, a Likert scale was used to measure each item and obtain respondents' levels of agreement.

Factors of Single Parenthood and Financial Challenges

To identify the main dimensions within the dataset of 55 items on financial challenges, a data reduction analysis was conducted to determine the underlying factors among single parents. Factors with an eigenvalue greater than 1.0 were retained, and the factors that do not exceed were excluded. Furthermore, the maximum likelihood extraction method was applied with varimax rotation, which is one of the most robust and reliable approaches for examining factor structure (Jafarnezhad *et al.,* 2025, pp. 31-40). Using the varimax rotation, three dimensions were retained. Maximum likelihood extraction with varimax rotation is a type of exploratory factor analysis that first estimates factor loadings based on how well they fit the actual data. Then, a varimax rotation is applied to make the results easier to interpret and more reliable, so each variable loads strongly on one factor (Husain *et al.,* 2025, p. 88).

Table 4: KMO and Bartlett's Test of Sphericity

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy.	0.840	
Bartlett's Test of Sphericity	Chi-Square	1161
	Df	105
	P value	<.001

The Kaiser-Meyer-Olkin (KMO) measure is applied to determine whether the data gathered is suitable for factor analysis. In simple terms, it measures the adequacy of the total sample (Shrestha, 2021, pp. 4-11). With that, the KMO test results gave a score of 0.840, well above the minimum acceptance of 0.60, indicating that the data have enough standard variables to proceed with factor analysis (Fröelich *et al.,* 2025, p. 3165). A KMO value close to 1 indicates that the sampling adequacy is suitably good. It shows that the variables are strongly connected, so the factor provides clear and reliable results (Thao *et al.,* 2022, pp. 1-13).

Bartlett's Test of Sphericity was significant (Chi-Square = 1161, $p < 0.001$), indicating that the correlation matrix is not random and that the variables are sufficiently related to make EFA appropriate (Hoi, 2025, pp. 49-74). The very low p-value ($p<0.001$) indicates a clear rejection of the null hypothesis that the variables are unrelated. This means that the relationship is accurate, not just random. The findings of the study confirm the assumption of Alyami and Alasmari (2025, pp. 197-204); therefore, the analysis of the factors being created can be examined.

Table 5: Factors of Single Parenthood and Financial Challenges

	1	2	3
Q6			0.485
Q7			0.522
Q8			0.454
Q9			0.467
Q10			0.602
Q11	0.700		
Q12	0.640		
Q14	0.605		
Q15	0.665		
Q17	0.507		
Q21		0.393	
Q23		0.484	
Q25		0.557	
Q29		0.614	
Q30		0.642	
Eigenvalue	2.21	1.71	1.62
% of Variance	14.7	11.4	10.8
Cumulative %	14.7	26.1	37.0
Reliability by Cronbach's Alpha	0.807	0.741	0.674
Overall Reliability Result	0.810		

After confirming that the dimensions are acceptable for analysis, the next step is to assess the developed factors against the study's defined limits. The eigenvalues greater than 1.0 indicate that three dimensions can be extracted before and after varimax rotation. After the analysis, a scree plot was used to help visualize the factors in the study. The plot shows the eigenvalues of all extracted factors and clearly levels off after the third factor. This means that the factors beyond the third one explain only a very small amount of additional variance and are less meaningful. Based on Pei et al. (2026, p. 71), factors with fewer than three (3) items should not be included because they may lead to misleading results and lower reliability. In line with this guideline, only three (3) factors were considered suitable for extraction in this study.

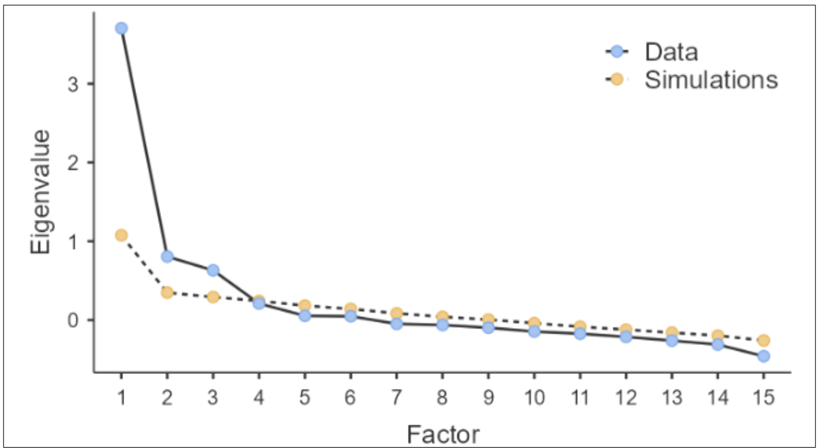

Figure 3: Scree Plot of the extracted factors

Based on the findings of the study, 40 of the items are being excluded because of their insufficient validity (item extraction values less than 0.40), a total of 3 dimensions are generated with five (5) items each from the data set. Discussion of each generated factor is as follows: factor 1 consists of five (5) items (item_11, item_12, item_14, item_15, and item_17) with a factor loading ranging from 0.507 to 0.700. In addition, this dimension has an eigenvalue of 2.21, a total variance explained of 14.7%, a cumulative variance explained of 14.7%, and an internal consistency of 0.807.

Factor 2 has five (5) items (item_21, item_23, item_25, item_29, and item_30) with a factor loading ranging from 0.642 to 0.393. In addition, this dimension has an eigenvalue of 1.71, a total variance explained of 11.4%, a cumulative variance explained of 26.1%, and an internal consistency of 0.741. Factor 3 has five (5) items (item_6, item_7, item_8, item_9, and item_10) with a factor loading ranging from 0.602 to 0.485. In addition, this dimension has an eigenvalue of 1.62, a total variance explained of 10.8%, a cumulative variance explained of 37.0%, and an internal consistency of 0.674.

Table 6: Rotated Component Matrix with Grouped Attributes of Child-Rearing Financial Strain

Dimension	Attributes	Loadings
Child-Rearing Financial Strain	Item 11: I borrow money just to provide for my child's/children's basic needs.	.700
	Item 12: I worry about paying bills while ensuring that my child/children have enough food.	.640
	Item 14: I find school expenses like allowance, uniforms, and transportation greatly affect my finances.	.605
	Item 15: I experience serious financial strain that forces me to borrow money to support my child/children.	.665
	Item 17: I find medicine expensive when my child/children get sick.	.507

Factor 1, labeled *Child-Rearing Financial Strain*, shows 14.7% of the variance, making it the most influential factor in financial challenges. The high loadings on items reflect issues for single parents, such as borrowing money, worrying about food and bills, and school and medical expenses related to their child's needs. Lack of financial resources an restrict a child's access to quality education, extracurricular activities, and healthcare (Morales *et al.,* 2025, pp. 1-28). As indicated by Affandy (2023, pp. 83-94), when their finances drop significantly, single parents rely on a single income to support their kids. Without financial help, they might face a financial burden, struggling to balance limited income with the children's needs, which can lead to financial stress and hurdles in providing for them (Cruz *et al.,* 2024, pp. 1-1).

Table 7: Rotated Component Matrix with Grouped Attributes of Emotional and Psychological Stress

Dimension	Attributes	Loadings
Emotional and Psychological Stress	Item 21: I feel that without a partner, I have no safety net during crises or health problems.	.393
	Item 23: I feel near my limit, yet I continue to fulfill my responsibilities as a parent.	.484
	Item 25: I feel stressed and worried about managing my income to meet essential expenses and family needs.	.557
	Item 29: I feel overwhelmed and alone when I have to handle responsibilities by myself.	.614
	Item 30: I feel emotionally tense and find it hard to express my feelings.	.642

Factor 2, designated *Emotional and Psychological Stress*, indicates that single parents face significant emotional and psychological challenges, including emotional exhaustion, loneliness, and a lack of support, which usually leads to mental stress, which affects both their own well-being and their children's daily lives (Leung *et al.,* 2023, pp. 5363). Dharani and Balamurugan (2024, p. 148) explained that the main cause of this strain is managing the household alone, leading to isolation, low self-esteem, depression, anxiety, and aggression. Naito et al. (2022, p. 4239) also found that poor living conditions and limited job opportunities exacerbate these challenges by restricting access to basic needs for their children. These findings emphasize the importance of social and psychological support systems to help single parents cope with their emotional and mental burdens.

Factor 3, identified as *Household Budget Constraints*, explains 10.8% of the variance and focuses on problems such as tough budgeting decisions, delayed payments, and difficult financial prioritization. The study by Dagupon and Garin (2022, pp. 63-85) supports the notion that most single parents faced financial challenges due to a lack of regular sources of income. The studies also show single-parent households often have lower income and a higher risk of poverty compared with two-parent families (Chaudhary, 2025, pp. 17-26). As a result of financial instability, especially hen the financial crisis hit the economy, which greatly reduced their ability to provide sufficient food for their children, quality education, and healthcare (Salin *et al.,* 2023, pp. 146-160).

Table 8: Rotated Component Matrix with Grouped Attributes of Households' Budget Constraints

Dimension	Attributes	Loadings
Household Budget Constraints	Item 6: I struggle every month to make my income enough to cover all my expenses.	.485
	Item 7: I sometimes experience insufficient income, which forces me to delay some payments.	.522
	Item 8: I consider it a challenge to decide where to put the money I have—on food, bills, medicine, or school fees.	.454
	Item 9: I find it very difficult to manage household expenses along with other financial responsibilities.	.467
	Item 10: I struggle to support my child's/children's schooling due to financial difficulties.	.602

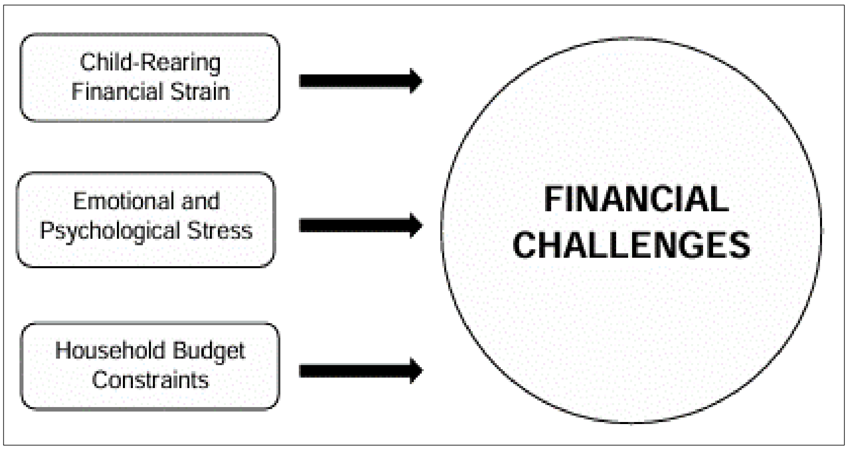

Figure 4: Factors of Single Parenthood and Financial Challenges

Table 9: Reliability tests of the constructed factors

Factors	Reliability of Cronbach's α
Factor 1: Child-Rearing Financial Strain	0.807
Factor 2: Emotional and Psychological Stress	0.741
Factor 3: Household Budget Constraints	0.674
Overall Reliability Result	0.810

Table 9 shows that the financial challenges of single parents are strongly linked to the three factors: child-rearing financial strain (Factor 1), emotional and psychological stress (Factor 2), and household budget constraints (Factor 3), with Cronbach's Alpha values of 0.807, 0.741, and 0.674, respectively. These results show reliability, and the Cronbach's Alpha scores indicate that the items correlate with these factors, which means the items are consistent with each other.

In addition, the results of the study by Cruz et al. (2024, pp. 3466-3476) supported the finding that single parents often face financial struggles related to earning too little, a lack of a support system, and difficulty balancing work and child care. Similarly, the findings of Parolin and Lee (2022, pp. 206-223) stated that some of the single parents experienced food poverty and were being forced to make sacrifices for their children. These challenges were closely correlated with financial pressure in meeting children's needs, insufficient income to cover basic living expenses, and the resulting emotional stress from these problems.

CONCLUSION

The study examined 320 single parents in Digos City, Davao del Sur, to better understand the financial challenges they experience in their daily lives. Three key factors were identified as significantly contributing to these challenges: Child-Rearing Financial Strain, Emotional and Psychological Stress, and Household Budget Constraints. These factors were validated using standard statistical procedures and were found to be reliable and consistent in explaining the financial difficulties faced by single-parent households. The findings indicate that unstable income and limited employment opportunities make it difficult for them to meet the growing demands of their households. At the same time, high expenses related to food, healthcare, education, and childcare place continuous pressure on already limited financial resources. Difficulties experienced by single parents, such as saving, budgeting, and planning for emergencies, further weaken financial stability. Despite these challenges, single parents who remain aware of their financial situation and manage their resources effectively show greater resilience and the ability to cope in the long run.

RECOMMENDATIONS

Based on the findings of the study, the financial challenges experienced by single parents in Digos City are shaped by three key factors. They should be addressed through interventions directly related to each of the following: Child Rearing Financial Strain, Emotional and Psychological Stress, and Household Budget Constraints. Since these factors were identified through exploratory factor analysis, the recommendations should focus on addressing the actual conditions faced by single parents rather than generalized concerns. Government agencies, local government units, and community-based organizations may consider these findings as a guide in developing government programs, community-based initiatives, and financial education activities specifically for single-parent households. Programs that focus on providing support of at least the 3 basic needs, such as food, healthcare, and education, should lessen Child-Rearing Financial Strain.

Addressing Emotional and Psychological Stress is also essential, as financial difficulties often put pressure on the emotional well-being of a single parent. Community-based services may consider conducting Psychosocial programs for single parents to support and reduce stress, building emotional resilience and a sense of community that helps prevent parental burnout.

For Household Budget Constraints that caused by employment constraints, support may be directed toward providing stable job opportunities, livelihood programs, and conducting skills development programs that recognize the dual role of single parents as both and earners at the same time caregivers may be strengthened that can help improve income stability that can promote budgeting skills or can enhance their saving habits to allow single parents better manage their household finances.

LIMITATIONS OF THE STUDY

This study focused only on single parents residing in Digos City; therefore, the findings reflect the financial challenges experienced within the specific location and group of respondents. The result may not fully represent the situation of single parents in other areas with different economic conditions, social support systems, or living environments. For this reason, this study has certain limitations. The findings should be understood in the context of the study's respondents and should not be generalized to all single-parent households.

Furthermore, an exploratory factor analysis was used in this study; the identified factors describe patterns among variables but do not establish cause and-effect relationships. The data gathered in this study were based on self-reported responses collected via a survey and may be influenced by personal perceptions, willingness to share their experiences, and respondents' understanding of the survey questions. Some participants may have underreported or overreported their financial experiences due to sensitivity to financial matters or to differing understandings of the questions. It is gathered at a single point in time and does not capture changes in financial conditions or coping strategies over a longer period.

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