



Financial Literacy and Personal Financial Management of Solo Parent Teachers in General Santos City, Philippines

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Abstract

The experiences of solo-parent teachers deserve attention, particularly the challenges they face and the strategies they use to cope. One crucial aspect that can help them navigate financial difficulties is financial literacy, which enables individuals to make informed decisions in managing their resources effectively. The research focused on determining the financial literacy and its influence on the personal financial management of the solo parent teachers in public schools, specifically their knowledge and financial management practices. It utilized a quantitative research approach, employing a self-administered adapted questionnaire distributed to thirty solo parent teachers in the Division of General Santos City, Philippines. The data was analyzed using Pearson r Moment Correlation, and the results revealed that respondents demonstrated a high level of financial literacy and effective financial management habits. Additionally, findings indicated a significant positive correlation between financial literacy and personal financial management, suggesting that financial literacy plays a crucial role in how solo parent teachers handle their finances. Based on these insights, it is recommended that policy initiatives be implemented further to strengthen the financial literacy of solo-parent teachers, ultimately enhancing their financial stability and well-being.

Keywords: *financial challenges, financial literacy, financial status, personal financial management, solo parent teacher*

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Introduction

The plight of solo parents' liberation from their traditional domestic roles is gradually progressing. Worldwide, the phenomenon of single parenthood has become a major social and economic concern. The demands of juggling child care, career, paying bills, maintaining household responsibilities, and planning and establishing a stable future are complications that significantly affect their financial literacy and management.

Hence, the issue of economic stability is a growing concern not just of the solo parents but of the government and society at large. According to Barajas (2011), nearly 50% of children born today will spend a significant portion of their lives living with only one parent, making single parenthood a central issue in child development and family policy. Similarly, Ntoime (2020) noted that in Africa, the increase in single parenting contributes to heightened risks of poverty, a reproduction of socio-economic inequality, and various adverse

outcomes that compromise not only the welfare of the solo parents but also their children.

Economic development in many countries brings about radical societal shifts. This often results in a clash between tradition and modern family structures. In East Asian countries, for instance, there is a noticeable rise in single-person and one-parent households, largely due to the influence of urbanization and improvements in individual living conditions. The majority of Asian families historically lived in multi-generational households. However, new household patterns have emerged, and with them, new challenges (Asia Research Institute, 2014). According to Asia Research Institute (2014), the increase in one-parent families in Asia can be attributed to trends such as rising divorce rates, parental migration, and the birth of children to never-married women. Research from the West has shown that growing up in a one-parent family is associated with several short- and long-term consequences for children, including reduced health outcomes, cognitive development delays, and emotional issues such as low self-esteem and poor academic performance (Zilincikova et al., 2023; Tosi, 2024). The mechanisms driving these outcomes include reduced household economic resources, limited parental emotional support, weak parental monitoring, and increased family conflict (Parolin & Lee, 2022; Ye & Wu, 2024). Contextual factors such as the welfare system, family networks, and timing or duration of family structure changes also influence the degree of impact (Radey et al., 2022; Kailaheimo-Lönnqvist et al., 2025).

In the Philippines, societal attitudes toward single parenthood are evolving. Although the country remains predominantly conservative, it is gradually embracing the concept of single-parent families. As Eborá and Calimutan (2020) note, the number of solo-parent households has increased significantly, influenced by modern social changes and economic pressures. Gone are the days when Filipino families strictly adhered to the ideal structure of a father, mother, and children, each with traditional roles. In reality, solo parents have existed throughout history, and urbanization has only accelerated their numbers. The challenges brought by modernization, coupled with the impact of crime and domestic violence, have contributed to the rise of solo parenthood as a major social issue (Delmonte et al., 2014; Eborá & Calimutan, 2020).

Solo parents face multidimensional stressors—psychological, physical, and emotional (Hallerbäck et al., 2025; Sartor et al., 2023). The loss or separation from a partner often leads to a prolonged and painful grieving process (O'Hara et al., 2020; Debrot et al., 2022). This experience is

further compounded by financial struggles and the overwhelming responsibility of raising children alone (Parolin & Lee, 2022; Munir et al., 2024). Unfortunately, there are limited external support systems outside the family context to guide them in their parenting and economic responsibilities. According to data from the Department of Social Welfare and Development (DSWD, 2022), 64.3% or 346,494 of 15.5 million households assessed by the National Household Targeting System were headed by solo parents. This data underscores the urgency of providing comprehensive support. The DSWD identifies solo parents as a vulnerable sector of society and highlights the need for local and national government units to create and implement strategies that assist them in coping with these challenges.

At the local level, efforts are being made to understand better the condition of solo parents, especially among professionals such as teachers (Department of Education [DepEd], 2023; Philippine Commission on Women, 2022). For instance, in May 2023, the Department of Education (DepEd) Region VIII conducted a demographic survey of solo-parent employees (DepEd Region VIII, 2023). DepEd General Santos City also undertook a similar initiative, although the full registration data is still being processed (DepEd, 2023). These initiatives reflect growing institutional awareness of the socioeconomic burdens carried by solo parents, particularly within the education sector (Department of the Interior and Local Government, 2024). In cities like General Santos, where economic disparities and limited support infrastructure persist, single-parent teachers must navigate immense pressure (Philippine Statistics Authority, 2024; RPN Regional News, 2023). They must balance their professional duties with domestic responsibilities, often without adequate support, amid ongoing economic inflation and rising costs of basic commodities and utilities.

Despite growing attention to solo parents, evidence remains fragmented on how financial literacy and personal financial management intersect for solo parent teachers in Philippine urban contexts. Not all solo parents share the same resources—housing, financial support, social networks, or extended family help—creating layered challenges that existing studies often undercapture (Nepomnyaschy & Garfinkel, 2011). Financial literacy—the ability to understand and apply financial concepts—underpins day-to-day personal financial management (budgeting, saving, credit, insurance, investments), yet single parents in the education sector frequently lack time, energy, and access to programs that build these skills (Abere, 2018). Empirical work also shows that

single parents experience poorer work-life balance than their married or childless peers, intensifying financial strain and caregiving pressures (Baluyot et al., 2023). However, there is little localized research that (a) measures financial literacy levels among solo parent teachers and (b) tests how these competencies translate into concrete personal financial management behaviors amid the price levels, support systems, and institutional demands unique to cities like General Santos. This study addresses that gap by profiling solo parent teachers' financial literacy and personal financial management, and by examining the linkage between the two, to inform targeted school-and city-level policies, support programs, and financial education initiatives tailored to this underserved group.

Generally, the main purpose of this study is to determine the financial literacy and its influence on the personal financial management of the solo parent teachers in public schools in General Santos City, Philippines. The study specifically sought to answer the following questions:

1. What is the level of financial literacy of solo parent teachers in terms of:
 - 1.1 financial awareness,
 - 1.2 financial behavior,
 - 1.3 financial capability,
 - 1.4 financial experience,
 - 1.5 financial goals,
 - 1.6 financial skills, and
 - 1.7 subjective financial knowledge?
2. What is the level of personal financial management practices of solo parent teachers in terms of:
 - 2.1 savings,
 - 2.2 expenditure,
 - 2.3 debt management,
 - 2.4 money management,
 - 2.5 pre-retirement practices, and
 - 2.6 management of unexpected expenses?
3. Is there a significant relationship between financial literacy to the personal financial management of solo parent teachers?

Materials and Methods

Research Design

The researcher employed a quantitative, descriptive-correlational research design in order to determine the level of financial literacy and its implications on personal financial management practices of solo parent teachers.

Important information and ideas had been collected from the respondents through and adopted questionnaire from Dewi et al. (2020) and Acedillo (2018) which was administered to them. The data provided by the respondents are deemed

relevant to the success of the study.

Relative Percentage Distribution was used to analyze the demographic profile of the respondents. Moreover, the Weighted Mean was used to determine the extent of the factors related to financial literacy and personal financial management. Furthermore, the Descriptive Correlation Design was used to examine the relationship between financial literacy and teachers' personal financial management.

Setting

The study is situated in General Santos City, Philippines, within the public school system of the Department of Education (DepEd) – General Santos Division, focusing on the day-to-day realities of public elementary solo parent teachers in an urban school environment.

The local context is marked by ongoing institutional attention to solo parents in the education sector and by city-level economic pressures—conditions that together shape how solo parent teachers make and manage financial decisions in their workplaces and households.

Sampling Method

The respondents of the study were the public school elementary solo parent teachers of the Department of Education – General Santos Division. The total population of the Registered Public School Solo Parent teachers of the aforementioned Division is approximately Forty (40), more or less as of April 2024 (DepEd Gensan HR).

Since the population is small, the researcher considered the total number of solo-parent teachers to be the actual respondents. However, only 30 respondents responded. Thus, the same population represents the majority solo-parent population in the Department of Education.

Research Instrument

This study employed a self-administered questionnaire adopted from Dewi et al. (2020) and Acedillo (2018). It was validated by three topic experts and was distributed to the elementary teachers. It contained three (3) parts. To wit: Part I – profile of the solo parent teachers, which includes the age, highest educational attainment, gender, family size, family income, and position. Part II – the level of financial literacy, which covers the following: financial awareness, financial behavior, financial capability, financial experience, financial goals, subjective financial knowledge, and financial skills. Part III - personal financial management, which includes savings, expenditure, debt management, money management, pre-retirement practices, and management of unexpected

expenses. A five-point scale was used to describe the degree of the respondents' perceptions of the survey questions. Additional information about the challenges of solo parents will be gathered through interviews with at least five (5) respondents.

Data Gathering Procedure

Before any data collection, the study received ethics approval from the MSU-GSC Institutional Ethics Review Committee under approval number 210-2024-MSUGSC-IERC issued on April 3, 2024. All procedures followed the principles of voluntary participation, informed consent, confidentiality, and the right to withdraw at any time without penalty.

After ethics clearance, the researcher sought administrative permission. A letter from the Dean's Office of the School of Graduate Studies endorsed the conduct of the study. This endorsement was submitted to the Office of the Schools Division Superintendent of the Department of Education in General Santos City to request authority to conduct the study and to access the list of solo parent teachers. Once approval was granted, endorsement letters were sent to the School Heads to coordinate pre-sampling and scheduling.

Questionnaires were distributed to eligible solo parent teachers who agreed to participate. Before answering, the researcher introduced the study and explained its purpose, procedures, possible risks and benefits, the confidentiality safeguards, and how the data would be used. Participation was voluntary, and respondents could decline to answer any item or withdraw at any time. The researcher answered questions and clarified instructions, including the estimated time needed to complete the form.

Completed questionnaires were collected and checked for completeness. Identifying details were removed to protect privacy. The dataset was then encoded and turned over to the statistician for analysis in line with the approved protocol.

Data Analysis

To determine the level of financial literacy of solo parent teachers in terms of financial awareness, financial behavior, financial capability, financial experience, financial goals, financial skills and subjective financial knowledge, the weighted mean was used.

To determine the level of personal financial management practices of solo parent teachers in terms of savings, expenditure, debt management, money management, pre-retirement practices and management of unexpected expenses, the weighted mean was used.

A test of normality (Kolmogorov-Smirnov Test) was used to determine if the data gathered

were normally distributed or not. Since the data sets turned out to be approximately normally distributed, the parametric Pearson r Moment Correlation was used to determine if there was a significant relationship between financial literacy and the personal financial management practices of solo parent teachers. All tests were done at $\alpha = 0.05$ level of significance.

Results and Discussion

The financial literacy of solo parent teachers in General Santos City, as summarized in Table 1, reveals an overall mean score of 3.03, which falls under the "High" category. This suggests that, in general, the respondents exhibit a commendable level of financial literacy at the rate of 51% - 80%.

Table 1. Level of Financial Literacy

Indicators	Mean	Remarks
Financial Awareness	3.41	High
Financial Behavior	2.75	High
Financial Capability	3.23	High
Financial Experience	2.76	High
Financial Goals	3.00	High
Financial Skills	2.94	High
Subjective Financial Knowledge	3.10	High
Overall Mean	3.03	High

The highest score was found in financial awareness with a mean of 3.41 interpreted as High. This indicates that respondents are generally knowledgeable when it comes to financial products and services. Many of them compare options before making financial decisions, reflecting a strong understanding of market dynamics. However, there is minimal practice in routine financial planning such as making a shopping list prior to purchasing, which suggests that while conceptual financial awareness is high, it is not consistently applied to day-to-day decisions. Dewi et al. (2020) emphasized that financial awareness plays a critical role in shaping one's approach to spending and investment, and that gaps in basic practices can hinder long-term financial success.

The financial behavior indicator garnered a mean score of 2.75, also categorized as High, though it ranks lowest among the indicators. This suggests that solo parent teachers display responsible behavior in core financial areas like paying bills and managing household expenses. However, the tendency to allocate funds for charitable or social causes is minimal, which may be due to their income being largely devoted to immediate family needs. Dwiastanti (2015) asserts that strong financial behavior encompasses saving, budgeting, managing obligations, and avoiding unnecessary spending. The data shows that while solo parents handle essential obligations

effectively, their financial behavior remains strictly utilitarian due to constrained resources.

In terms of financial capability, the respondents achieved a mean score of 3.23, interpreted as High. This indicates that solo parent teachers have a good grasp of basic financial management, such as prioritizing essential purchases and avoiding impulsive spending. However, a deeper look reveals low ratings in emergency cash availability, implying a strong reliance on their monthly salaries. This shows that while they are capable of managing daily finances, they lack financial buffers for unforeseen events. According to Delayco (2021) and Ferrer (2018), financial capability not only includes the ability to manage immediate needs but also requires preparation for long-term financial risks, which many respondents currently lack.

The financial experience of the respondents yielded a mean score of 2.76, which is considered High. Many of the solo parent teachers maintain a record of their income and expenditures, suggesting that they actively monitor and control their financial flow. However, they give low priority to setting aside emergency savings, again pointing to a survival-based mindset. This aligns with the findings of Casingal & Ancho (2022), who observed that teachers often exhibit overconfidence in their perceived financial knowledge but fail to take practical actions like building emergency funds, which are essential for financial resilience.

The financial goals of the respondents were assessed with a mean score of 3.00, also falling under the High category. The findings show that respondents are focused on immediate priorities such as food, utilities, and basic needs rather than discretionary spending on travel or luxury items. This reflects a pragmatic approach to financial planning. Dewi et al. (2020) emphasize that well-defined and measurable financial goals are crucial in steering individuals toward financial independence. For solo parent teachers, this means staying aligned with short-term needs while still aspiring for longer-term stability, albeit without elaborate or diversified goal structures.

Regarding financial skills, the respondents scored a mean of 2.94, which is likewise interpreted as High. This demonstrates that solo parent teachers have the ability to evaluate their financial standing, particularly in terms of monitoring debt. However, their limited inclination to purchase insurance reflects a lack of engagement with long-term risk mitigation strategies. Choden et al. (2021) and Arora (2016) note that true financial literacy goes beyond understanding—it requires the application of concepts like savings, insurance, and investments to safeguard financial futures. The low uptake of insurance suggests a gap between

awareness and actionable risk management.

Finally, subjective financial knowledge received a mean score of 3.10, placing it in the High category. Respondents appear to be aware of their spending patterns and show competence in assessing their current financial conditions. They are comfortable discussing financial matters and are responsive to life events that affect their money-related decisions. Antoni et al. (2020) define financial knowledge as an essential component of financial literacy, referring to an understanding of economic concepts like saving, debt, and investment. As Morgan and Trinh (2019) highlight, this knowledge must be paired with numeracy skills and timely decision-making, which many of the respondents seem capable of demonstrating in practice.

Table 2. Level of Personal Financial Management Practices

Indicators	Mean	Remarks
Savings	2.52	High
Expenditures	3.49	High
Debt Management	3.20	High
Money Management	3.32	High
Pre-retirement Practices	2.78	High
Management of Unexpected Expenses	2.21	Low
Overall Mean	2.92	High

Based on the results presented in Table 2, the overall mean for personal financial management practices among solo parent teachers was 2.92, which was interpreted as High. This indicated that, on average, the respondents demonstrated commendable financial habits and responsible decision-making in managing their personal finances at the rate of 51% - 80%. Despite this overall favorable assessment, the analysis of individual indicators revealed specific areas of strength, such as expenditures and money management, and areas of vulnerability, most notably in the management of unexpected expenses.

The level of savings among solo parent teachers recorded a mean score of 2.52, which fell under the High category. This result implied that although the respondents recognized the importance of saving and occasionally allocated a portion of their income—especially during pay increases—the practice was not consistent. The amount saved often remained insufficient to meet both current and future financial needs. Acedillo (2018) defined savings as the portion of disposable income left after expenses, and emphasized that saving regularly, even in small amounts, was a fundamental financial principle. Nyamute and Maina (2011) similarly noted that as consumption increased, the ability to save decreased. For many solo parents, competing priorities limited their

ability to maintain a reliable savings habit.

In terms of expenditures, the respondents posted a mean score of 3.49, the highest among all indicators, and also interpreted as High. This showed that most solo parent teachers managed their spending effectively. They tended to live within their means, plan their expenses, and compare prices before purchasing. Such behaviors reflected strong financial discipline and practical decision-making. According to Acedillo (2018), being able to plan and control expenditures was a vital part of good financial management. The data indicated that respondents focused their spending on necessities and basic needs, avoiding wasteful or impulsive expenses.

Debt management yielded a mean score of 3.20, which also fell under the High category. The results suggested that the respondents were generally responsible in handling debt. They avoided unnecessary credit use, paid their bills on time, and often settled their debts in full. However, some respondents admitted to borrowing money to pay off existing loans, indicating a tendency toward the buy-out system. While this strategy provided short-term relief, it risked creating a long-term cycle of indebtedness. Nyamute and Maina (2011) pointed out that accumulating debts without timely repayment—especially for consumption purposes—could lead to financial penalties and deeper economic hardship.

Money management practices among the respondents had a mean score of 3.32, also interpreted as High. The data showed that many solo parent teachers had budget plans, tracked their income and expenses, and sought financial advice from colleagues. These behaviors reflected an awareness of best practices in managing finances and a willingness to learn and improve. Acedillo (2018) emphasized that effective money management involved planning, prioritizing spending, and ensuring that income—regardless of amount—was used efficiently. The respondents' practices showed maturity in handling day-to-day financial activities.

Pre-retirement practices resulted in a mean score of 2.78, which was still categorized as High. Most respondents reported relying solely on their GSIS contributions as their retirement plan. Although this reflected basic financial awareness, it also revealed a lack of proactive strategies such as investing in time deposits or other long-term savings instruments. Acedillo (2018) highlighted the importance of pre-retirement planning to ensure financial well-being after leaving the workforce. Likewise, Nyamute and Maina (2011) noted that individuals with broader financial knowledge were more likely to prepare for retirement through diversified means. In this case, the results indicated

that solo parent teachers needed more support and information regarding sustainable retirement options.

The management of unexpected expenses had the lowest mean score of 2.21, which was interpreted as Low. This clearly indicated that most respondents were not financially prepared for emergencies such as illnesses, accidents, or sudden job-related expenses. Few had emergency savings or contingency plans in place. This finding was consistent with the study of Acedillo (2018), which identified the lack of emergency funds as one of the most common financial weaknesses among workers. Economists typically recommend saving an amount equal to six months of income to cope with unforeseen events. Nyamute and Maina (2011) also asserted that unexpected situations were inevitable, and effective planning for such events was an essential component of personal financial management—an area in which many solo parents still struggled.

The results from Table 2 showed that solo parent teachers in General Santos City exhibited a generally high level of personal financial management, with an overall mean of 2.92. They showed strong financial behavior in terms of expenditure control, budgeting, and debt management. However, notable weaknesses remained in emergency preparedness and retirement diversification. These findings underscore the need for financial literacy interventions focused on emergency savings, long-term planning, and sustainable financial habits tailored to the unique needs of solo parents.

Table 3. Correlation Matrix for Between Financial Literacy and Personal Financial Management

Variables Correlated	Mean	R	Degree of Relationship	p-value	Remark
Financial Literacy	3.05				
Financial Management	2.92	0.6181	Strong	0.0003	Significant

*Tested at 0.05 level of significance

The saving practices are significantly influenced by all the financial literacy dimensions except awareness and financial skills. Spending or expenditure practices are significantly influenced by financial capability, financial skills and financial knowledge. On the aspect of debt management practices, all dimensions of financial literacy have significantly influenced them except financial behavior, financial experience and financial skills.

Only financial behavior does not influence money management practices while it significantly

influences pre-retirement and management of unexpected expenses. On the other hand, financial awareness, financial capability, financial experience and financial knowledge do not influence pre-retirement and management of unexpected expenses.

The result implies that while solo parents have a high overall level of financial literacy but it does not translate into how they manage their personal finances. Hence, policy interventions must focus on these dimensions to improve their financial health especially in pre-retirement practices and management of unexpected expenses.

Since the p -value (0.0003) is less than 0.05, there is a significant relationship between the level of financial literacy and the level of personal financial management practices of solo parent teachers. The correlation coefficient of $r = 0.6181$ indicates a strong positive relationship between the two variables.

The results, however prove that the higher the financial literacy of the solo parent teachers, the better their behaviour in managing their finances. According to the (ICBEEM 2019 - International Conference on Business, Economy, Entrepreneurship and Management 182) Good understanding and sufficient knowledge along with the expertise possessed in terms of savings, loans, and investments will make an individual wiser in making financial decisions to achieve goals in the future.

The study of Casingal and Ancho (2022), states that public school solo parent teachers show confidence in financial knowledge. Most of them think they are financially literate, but they behave in the opposite way, or in one way or another, they know, but their own economic resources limit them from doing so. Financial literacy is the capacity to analyze financial options, plan for the future, and respond appropriately to events.

Conclusion

This study aimed to examine the level of financial literacy and personal financial management practices of solo parent teachers under the Department of Education in General Santos City, Philippines. Results revealed that both financial literacy and financial management practices among the respondents were at a high level, suggesting that solo parent teachers were generally capable of making informed financial decisions. More importantly, a strong, positive, and statistically significant relationship was found between financial literacy and personal financial management practices. This finding reinforces the theoretical premise that enhanced financial literacy significantly influences how individuals manage

their personal finances, particularly in complex, resource-constrained family structures such as single-parent households.

To address gaps observed during the research, several recommendations are proposed for policy, practice, and future research. In terms of practice, one of the most significant recommendations is the provision of structured financial education programs for solo parent teachers. School administrators may consider allocating a portion of the School Fund or MOOE to support seminars and training on budgeting, saving, and investment planning. This would strengthen teachers' financial skills, enabling them to build sustainable financial strategies aligned with their unique responsibilities. Another key recommendation to enhance practical application is to expand the financial experiences of solo parents by encouraging responsible participation in investment opportunities such as stock markets, provided that they receive proper financial guidance and access to reliable information to make informed decisions.

From a theoretical perspective, the findings affirm the importance of integrating financial literacy as a crucial factor in behavioral financial models, particularly within vulnerable groups. The study adds to the body of knowledge by demonstrating that financial literacy is not merely a cognitive skill but a determinant of real-world financial behavior, especially for solo parents who often carry the dual burden of breadwinning and caregiving.

The study further recommends collaborative partnerships with TESDA, offering skill-based, income-generating programs such as Bookkeeping, Food and Beverage Services, and Sewing. These programs could provide additional livelihood options to solo parent teachers, potentially improving their financial independence. Additionally, future researchers are encouraged to conduct longitudinal or comparative studies that explore changes in financial literacy and management practices over time or across different geographic or socio-economic contexts.

Lastly, policymakers should revisit and strengthen the Solo Parents' Welfare Act. Simplifying the requirements for registration and renewal could widen access to government support for many solo parents who remain unregistered due to bureaucratic hurdles. Enabling access to these benefits would enhance equity and economic inclusion for this growing segment of the population.

This study reaffirms the central research goal—to understand the level of financial literacy and how it influences the personal financial management practices of solo parent teachers. The

findings not only contribute to academic theory but also offer actionable insights for educators, administrators, and policymakers seeking to promote financial well-being among vulnerable sectors.

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