

## "EVERY PESO COUNTS": BUDGETING STRATEGIES OF SINGLE INCOME HOUSEHOLD VS. DUAL INCOME HOUSEHOLD IN SELECTED BARANGAY IN BALAYAN

Rachel Anne E. Pagcaliwangan<sup>1</sup>, Catherine P. Eridiano<sup>2</sup>, Jaydee R. Ardios<sup>3</sup>, Henry M. Magsino<sup>4</sup>, John Christopher G. Diaz<sup>5</sup>, Charmish P. Esteves<sup>6</sup>, Jowenie A. Mangarin<sup>7</sup>

Immaculate Conception College of Balayan, Inc., Plaza Mabini, 4213, Balayan, Batangas, Philippines

Corresponding Email: [mail@iccbalayan.edu.ph](mailto:mail@iccbalayan.edu.ph)

Available Online: March 2025  
Revised: January 2025  
Accepted: January 2025  
Received: February 2025

Volume III Issue 1 (2025)  
DOI: 10.5281/zenodo.15038148  
E-ISSN: 2984-7184  
P-ISSN: 2984-7176  
<https://getinternational.org/research/>

### Abstract

This study compares the budgeting strategies of single-income and dual-income households in selected barangays in Balayan. Using a quantitative comparative research design and purposive sampling, the study surveyed 196 single-income and 196 dual-income households, all of which own a home, have two children enrolled in public school (from elementary to senior high school), and earn a monthly salary ranging from Php 10,957 to Php 21,914. Data were collected through face-to-face surveys and analyzed using statistical methods. The findings reveal no significant difference in budgeting strategies between two household types, although educational attainment and monthly income do influence financial management. The study proposes an action plan to improve budgeting practices, focusing on financial literacy, income and expense management, and the establishment of an emergency fund. The study's implications extend beyond Balayan, Batangas, offering valuable insights for other barangays in Balayan aiming to improve their budgeting strategies.

**Keywords:** *Single-income household, Dual-income household, Budgeting strategies, Statistical method, Quantitative, Comparative*

### Recommended Citation:

Pagcaliwangan, R. A. E., Eridiano, C. P., Ardios, J. R., Magsino, H. M., Diaz, J. C. G., Esteves, C. P., & Mangarin, J. A. (2025). "EVERY PESO COUNTS": BUDGETING STRATEGIES OF SINGLE INCOME HOUSEHOLD VS. DUAL INCOME HOUSEHOLD IN SELECTED BARANGAY IN BALAYAN. GUILD OF EDUCATORS IN TESOL INTERNATIONAL RESEARCH JOURNAL, 3(1), 250–274. <https://doi.org/10.5281/zenodo.15038148>

## INTRODUCTION

"Every Peso Counts" reminds the importance of diligently monitoring expenditures. Tracking daily purchases helps individuals understand their financial habits, enabling them to adjust their spending and save more. This emphasized how small financial decisions can significantly impact overall financial well-being. Therefore, money management is essential for developing effective financial strategies and achieving long-term stability.

Money management was crucial for ensuring stability and meeting essential needs within families. People sought money for three fundamental reasons: day-to-day household expenditures, emergency purposes, and investment purposes (Ezeaku & Dimelu, 2020). However, economic factors like inflation complicated matters, impacting purchasing power over time. In addition, budgeting was a key aspect of money management, enabling individuals to manage their finances by regularly tracking income and expenses (Lee, 2023). Budgeting strategies helped households manage their financial resources according to their needs and capabilities.

Moreover, budgeting was particularly important for significant purchases, such as buying a house, as it allowed consumers to control their spending, especially amidst rising inflation (Choe and Kan, 2020). Budgeting also guided spending decisions based on needs and available resources. While having an income was crucial, managing finances optimally was challenging, requiring careful consideration of spending habits and lifestyle (Munyua, 2019). Even with a steady family income, ensuring proper budget management remained difficult as families had to manage their earnings to meet the demands of daily life. According to Chafin et al. (2023), five methods could be considered when budgeting finances: the pay-yourself-first budget, the 50-30-20 budget, the envelope system budget, the zero-based budget, and the no-budget budget.

A household, defined as a group of people who live in the same place and share meals and accommodations, could consist of different structures or other groupings of individuals (Munyua, 2019). Ferragina (2020) identified two significant economic changes in recent history: the increased participation of women in the labor force, leading to more dual-earner households, and the growing diversity in family structures, including the rise of single-parenthood (Thomson, 2014; Bernardi et al., 2018).

A single-income household involved one individual focusing on optimizing limited income, prioritizing expenses, and seeking other income sources. These households budgeted finances more carefully, needing to track cash flow, but could still maintain control (Elicay, 2019). On the other hand, dual-income households typically earned more than single-income households, with both parents working to support the family (Zaimah, 2019).

Lower-income workers often faced significant challenges when budgeting their salaries to meet all expenses. As a result, they sometimes resorted to cutting back on food spending or refraining from significant purchases (Pascual, 2022). According to Divina (2024), the low-income class included individuals and families earning between Php 10,957 and Php 21,914 per month. Single-income and dual-income households were considered low-income earners when one partner worked full-time, and the other worked part-time (Collard & Davies, 2014). Single-income households often faced challenges in meeting basic needs, and in some cases, could face poverty (Kagan et al., 2023).

According to Smith (2015), dual-earner families excelled in both earning and managing finances, while single-earner families tended to be less active and might experience income decline. However, dual-income families faced financial disadvantages due to the high cost of childcare. Becker (2019) noted that couples often chose single-income households when a housewife gave birth, with the father as the sole provider and the mother caring for the child and managing the household budget. A single-income household comprised one working member, while the other spouse

took on childcare responsibilities (Kagan et al., 2023). However, being the sole provider could be financially stressful and emotionally taxing (Lam, 2022).

Despite existing studies on budgeting strategies for governmental, corporate, and single-parent households, there was a notable gap in research regarding single-income and dual-income households. Specifically, studies focusing on variables such as occupation type, monthly income, and educational attainment could help determine how these factors influenced budgeting strategies in these households. These variables were considered sub-variables in this study. Additionally, some existing articles were outdated and primarily focused on the financial management of single-income and dual-income households. Filipinos, however, were known to excel at controlling finances regardless of income, location, employment, or age (Mylenko, 2015).

This research aimed to investigate budgeting strategies among low-income households, specifically comparing the strategies adopted by single-income and dual-income households in Balayan to determine which structure demonstrated more effective budgeting practices.

### Objectives

This study aims to compare and analyze the budgeting strategies utilized by single-income households and dual-income households. Specifically, this study seeks to answer the following questions:

1. What is the demographic profile of respondents in terms of:
  - 1.1 Type of occupation;
  - 1.2 Monthly Income; and
  - 1.3 Educational Attainment?
2. What are the budgeting strategies used in household in term of:
  - 2.1 Single Income; and
  - 2.2 Dual Income?
3. Is there a significant difference between single-income and dual-income households in terms of budgeting?
4. Is there a significant difference in the budgeting strategies used when grouped according to demographic profile factors (type of occupation, monthly income, educational attainment)?
5. Based on the result of the study, what action plan may be proposed to enhance budgeting practices?

### METHODS

The study aimed to compare the budgeting strategies employed by single-income and dual-income households residing in Balayan. Additionally, the researchers employed quantitative research methods to gather reliable information and generate numerical data pertaining to these household structures. Quantitative research is characterized by its focus on collecting and analyzing numerical data (Bhandari, 2023). Furthermore, a comparative research design was utilized to systematically analyze and numerically compare the two household structures, providing accurate insights into the budgeting practices of single-income and dual-income households. As elucidated by Pour (2016), a comparative research design involved analyzing phenomena and juxtaposing the gathered information to identify both similarities and differences between the subjects under investigation.

### **Population and Sampling**

The population consisted of two types of household structures residing in Balayan, Batangas. To select respondents, a purposive sampling procedure was employed under non-probability sampling, focusing on criteria relevant to the research objectives. Purposive sampling involved identifying and selecting individuals who could provide the necessary information to achieve the study's goals (Nikolopoulou, 2023). The researchers targeted couples belonging to single-income and dual-income households who owned a house, had two (2) children currently enrolled in public school from elementary to junior high school, and fell within a low-income bracket with a monthly salary range of Php 10,957 to Php 21,914.

Furthermore, the researchers determined the sample size using Slovin's formula, targeting a range of 392 respondents from a population of 19,132, with a 5% margin of error.

### **Research Instrument**

To accurately collect data from a substantial number of respondents in Balayan, Batangas, the researchers employed a survey questionnaire. This questionnaire was distributed among selected respondents to investigate the budgeting strategies of single-income and dual-income households. In developing the survey, the researchers divided it into two parts. The first part gathered personal data from the respondents, including their type of occupation, monthly income, and educational attainment. The second part contained statements regarding the budgeting strategies used by single-income and dual-income households. The questionnaires were developed in alignment with the study's objectives and aimed to assess whether there was a significant difference between the two household types in terms of their budgeting practices. The researchers believed that this approach was the most efficient and suitable for achieving the study's objectives. Furthermore, to assess an individual's agreement or disagreement with specific statements, the researchers utilized a four-point Likert scale.

### **Data Gathering and Procedures**

Before administering the survey questionnaire, the researchers sent a formal letter of approval to the director or dean of Immaculate Conception College of Balayan, Inc. To ensure the study's objectives were met, a specific set of procedures was followed. A survey was conducted to verify the accuracy of the data. Prior to distributing the survey questionnaire to respondents, formal request letters, signed by the thesis adviser and the college dean, were sent to the mayor and other relevant officials in Balayan, Batangas. Municipal officials recommended conducting the survey in each barangay in Balayan to ensure the collection of accurate information. This process ensured that the researchers formally sought permission to gather data within the community.

The researchers developed a suitable questionnaire using data gathered from books and online sources, which served as the foundation for crafting the survey questionnaire. Before mass production, the questionnaire was reviewed and approved by the thesis adviser.

After obtaining the necessary approvals, the researchers commenced formal data collection by distributing printed questionnaires to single- and dual-income households in Balayan, Batangas. Face-to-face surveys were conducted to reach the residents effectively. The questionnaire included well-structured questions tailored to address the study's information needs. Before respondents began answering, the researchers provided a brief explanation of the questionnaire's instructions and assured the confidentiality of the information collected.

Upon retrieval of the completed questionnaires, the data was tabulated and tallied. The researchers then proceeded to compute, analyze, and interpret the data. Statistical tools were employed to measure and compare the budgeting strategies of single- and dual-income households.

### Data Analysis

This section described the statistical tools utilized for data collection in the study. The data were analyzed and interpreted using these statistical tools such as Frequency and Percentage (SOP 1), Weighted Mean and Rank (SOP 2), T-test (SOP 3), One- Way ANOVA (SOP 4).

### Ethical Consideration

The researchers approached the respondents with the utmost care, ensuring that each respondent provided informed consent and participated voluntarily. Prior to the survey, every respondent was given an informed consent form detailing the purposes, methods, and potential risks and benefits, which the respondents were asked to sign.

During the survey administration, the questions were crafted with sensitivity to minimize any potential harm to the respondents. Additionally, to safeguard the confidentiality of the participants, alphanumeric codes such as Respondent 1, 2, 3, or R1, R2, and R3 were assigned instead of using real names. This practice was crucial for upholding ethical standards, preserving the anonymity of the respondents, and ensuring the privacy of everyone involved in the study.

### Results and Discussion

Presented below are the data analysis and key findings gathered from the responses of the 392 married couples.

**Table 1**

*Demographic Profile of Single-Income and Dual-Income Household in terms of Their Type of Occupation*

Single Income Household	Frequency (f)	Percentage %
Full-time	103	52.6
Part-time	93	47.4
Total	196	100
Dual Income Household	Frequency (f)	Percentage %
Full-time	159	40.56
Part-time	233	59.44
Total	392	100

Table 1 presents the demographic profile of single-income and dual-income households according to their type of occupation. Among the 196 respondents in single-income households, 103 individuals (52.6%) are employed full-time, while 93 individuals (47.4%) work part-time. Moreover, among the 196 respondents in dual-income households, 233 individuals (59.44%) are employed part-time, while 159 individuals (40.56%) work full-time.

This data is supported by Pugh (2023), who notes that managing finances can be challenging and may result in unstable income, especially for individuals with part-time jobs. However, full-time workers typically have a fixed number of work hours per week and a steady income, which enables them to budget, save, and efficiently manage their finances.

**Table 2**

*Demographic Profile of Dual Income Household in terms of Monthly Income*

Dual Income Household	Frequency (f)	Percentage %
10,000-13,000	81	41.3
13,001-16,000	31	15.8
16,001-19,000	40	20.4
19,001-22,000	44	22.4
Total	196	100

Table 2 presents the demographic profile of dual-income households in terms of monthly income. The largest group of respondents, 41.3%, earn between 10,000 to 13,000 PHP, followed by 20.4% of respondents who earn between 16,001 to 19,000 PHP. A smaller proportion, 22.4%, earn between 19,001 to 22,000 PHP, while 15.8% of the respondents earn between 13,001 to 16,000 PHP.

In relation, De La Rosa et al. (2022) and Montemayor (2021) highlight that monthly income is essential for budgeting finances. The connection between income and budgeting is a key element of individual financial stability. Furthermore, the amount of monthly income directly influences how married couples manage their finances, especially in the early stages of their relationship.

**Table 3**

*Demographic Profile of Dual Income Household in terms of Monthly Income*

Dual Income Household	Frequency (f)	Percentage %
10,000-13,000	81	41.3
13,001-16,000	31	15.8
16,001-19,000	40	20.4
19,001-22,000	44	22.4
Total	196	100

Table 3 presents the demographic profile of dual-income households in terms of monthly income. The largest group of respondents, 41.3%, earn between 10,000 to 13,000 PHP, followed by 20.4% of respondents who earn between 16,001 to 19,000 PHP. A smaller proportion, 22.4%, earn between 19,001 to 22,000 PHP, while 15.8% of the respondents earn between 13,001 to 16,000 PHP.

In relation, De La Rosa et al. (2022) and Montemayor (2021) highlight that monthly income is essential for budgeting finances. The connection between income and budgeting is a key element of individual financial stability. Furthermore, the amount of monthly income directly influences how married couples manage their finances, especially in the early stages of their relationship.

**Table 4**

*Demographic Profile of Single Income in terms of Educational Attainment*

Single Income Household	Frequency (f)	Percentage %
Primary	18	9.2
Secondary	109	55.6
Tertiary	60	30.6
Masters'	9	4.6
<b>Total</b>	<b>196</b>	<b>100</b>

Table 4 presents the demographic profile of single-income households in terms of educational attainment. The largest group of respondents, 55.6%, have completed secondary education, followed by 30.6% who have attained tertiary education. A smaller proportion, 9.2%, have completed primary education, while the smallest group, 4.6%, hold a Master's degree. These results show that the majority of individuals in single-income households have secondary or tertiary education, with fewer individuals reaching higher levels of academic achievement.

**Table 5**

*Demographic Profile of Dual Income Household in terms of Educational Attainment*

Dual Income Household	Frequency (f)	Percentage %
Primary	14	7.1
Secondary	144	73.5
Tertiary	33	16.8
Masters'	5	2.6
<b>Total</b>	<b>196</b>	<b>100</b>

Table 5 presents the demographic profile of dual-income households in terms of educational attainment. The majority of respondents, 73.5%, have completed secondary education, followed by 16.8% who have attained tertiary education. A smaller proportion, 7.1%, have completed primary education, while 2.6% hold a Master's degree. These findings indicate that most individuals in dual-income households have at least secondary education, with fewer individuals achieving higher levels of academic qualification.

The findings are consistent with the work of Ahammed and Cholakkal (2023) and Lulai (2020), who argue that educational attainment significantly influences household decision-making, particularly with regard to spending habits, money allocation, and financial budgeting. Additionally, the importance of financial education is underscored by Akash et al. (2023), who assert that it is essential for families to enhance their money management skills. This is especially relevant for low-income households, where effective budgeting is often a complex and challenging task. These studies collectively underscore the pivotal role of education in improving financial literacy, thereby enabling households to make more informed and effective financial decisions.

**Table 6**

*Budgeting Strategies Used by Single Income Households*

Indicators	Mean	Verbal Interpretation	Rank
1. I/We regularly track our monthly income by listing down the sources including salaries, bonuses, and side income.	2.93	Agree	3.5
2. I/We prioritize saving a portion (emergency funds/investment) of our income before allocating it to other expenses.	2.90	Agree	5.5
3. I/We use the 50/30/20 rule (50% for needs, 30% for wants, 20% for savings) to manage our household spending and avoid overspending.	2.97	Agree	1
4. I/We find zero-based budgeting to be an effective way to track and manage our family expenses (e.g., making a list of how you'll spend your money to avoid being tempted to purchase something that will exceed their set budget).	2.87	Agree	7
5. Having a no-budget budget allows me/us to have more flexibility in spending decisions.	2.78	Agree	15
6. I/We allocate funds into different envelopes/ wallets or categories to help manage our household spending and avoid overspending. I/We believe that a detailed line-item budget provides a comprehensive overview of our family expenses.	2.93	Agree	3.5
7. I/We believe that a detailed line-item budget provides a comprehensive overview of our family expenses.	2.86	Agree	8.5
8. In assuring a healthy financial situation, I/We prioritize on our budgeting the debt repayment to avoid necessary interests or penalties.	2.86	Agree	8.5
9. I/We find it easy to adjust spending according to specific budgeting percentages (e.g., 70% for needs, 20% for wants, 10% for savings).	2.85	Agree	10.5
10. I/We budget our family finances weekly to better manage irregular income and expenses.	2.80	Agree	14
11. Combining multiple budgeting methods allows me/us to customize our financial planning to suit our family's needs.	2.85	Agree	10.5
12. Using savings accounts/ savings boxes (Tibuyo) for different financial goals encourages me/us to save consistently and effectively.	2.83	Agree	12.5
13. I/We regularly review and adjust our budget to reflect changes in our financial situation.	2.90	Agree	5.5

14. I/We actively seek out information and resources on budgeting and financial management through social media, internet, or peers.	2.83	Agree	12.5
15. I/We regularly discuss our financial situation and budgeting strategies as a household.	2.95	Agree	2
<b>Composite Mean</b>	<b>2.87</b>	<b>Agree</b>	

Table 6 showcases the budgeting strategies of single-income households in selected barangays in Balayan, Batangas.

Indicator 5 “no-budget budget” budgeting strategy got the lowest rank of 15th, with a weighted mean of 2.64 and a verbal interpretation of “Agree.” Beck (2022), explains that while the no-budget budget approach may suit individuals with sufficient income to cover all expenses, it is not ideal for families looking to manage and track their finances more effectively. This strategy can be problematic, especially if one or both spouses are dealing with significant debts. However, as Beck points out, having some form of budget, even a minimal one, is better than none at all.

Additionally, Indicator 10 weekly budgets as budgeting strategy ranked 14th among the indicators, with a weighted mean of 2.80 and verbal interpretation of “Agree.” According to Folstad (2023), families often avoid weekly budgeting because it tends to encourage impulsive spending, particularly on non-essential items such as entertainment and dining out. Furthermore, families may rationalize these purchases by promising to reduce spending in the following week, a pattern that can eventually lead to unhealthy financial habits.

In addition, indicator 12 savings accounts or money boxes (locally known as “Tibuyo”) and indicator 14 seeking financial advice from social media, the internet, or peers ranked 12.5th, with a weighted mean of 2.83 and a verbal interpretation of “Agree.” According to King (2023), not all families have the capacity to save regularly, which can cause anxiety during emergencies. Furthermore, families that rely solely on these savings tools may find their efforts insufficient during crises. Reinicke (2020), also points out that many families are hesitant to rely on social media for budgeting advice, as they fear the information may be inaccurate or unreliable.

Moreover, indicator 9 spending according to set percentages and indicator 11 multiple budgeting methods ranked 10.5th, with a weighted mean of 2.85 and a verbal interpretation of “Agree.” Palmer (2023) believes that family members often have distinct financial habits and goals. Husband and wife may have different perspectives when it comes to budgeting their finances that might lead to disagreement when they try to combine their budgeting strategies. Additionally, according to Kim and Acevedo (2024), stated that simple budgeting like the 70/20/10 rule does not work for everyone. Specifically, they pointed out that families often have different debts with different interest rates that sometimes 10% of their income is not enough to pay all of them.

Indicator 7 line-item budget provides a comprehensive overview of their family expenses and indicator 8 debt repayment avoids necessary interests or penalties as their budgeting strategies ranked 8.5th, with a weighted mean of 2.86 and a verbal interpretation of “Agree.” Sullivan (2023) notes that families list income and expenses line by line to gain a comprehensive overview of their financial status. It is useful for those who desire a thorough grasp of where their money is going. Belland (2018), paying off debts allows families or individuals to be free of the possible interest and decrease their stress. Also, this allows them to be transparent to their family members, adjust their spending and improve their budgeting that allows them to have better concentration on their future goals.

Furthermore, indicator 4 zero-based budgeting enables families to manage their finances that ranked 7th, with a weighted mean of 2.87 and a verbal interpretation of "Agree." Pino (2024), many families used zero-based budgeting methods to reduce unnecessary expenses. They find this approach helpful for making a list of how they will spend their money to avoid being tempted to purchase something that will exceed their set budget. In addition, this helps them to manage their finances properly, provide guarantees for unanticipated expenses, and give a detailed record of how much they spend on a specific product.

Indicator 2 pay-yourself prioritizes savings before allocating to other expenses and regularly reviewing and indicator 13 families adjust their budget to reflect changes in our financial situation ranked 5.5th as their budgeting strategies, with a weighted mean of 2.90 and a verbal interpretation of "Agree." According to Schwahn (2019), the majority of households prioritizes savings, such as retirement plans, rather than focusing on paying rent, insurances, and buying necessities such clothes, personal care, groceries, dining outside, and requiring adjustments to spend based on goals. Additionally, reviewing and adjusting the budget allows the families to have better financial control and manage the overspending that improves their financial stability and lessens the stress. Also, families are enabled to monitor and track their spending habits (Gottschalk, 2021).

Indicator 1 tracking the monthly income by listing down the sources, including salaries, bonuses, and side income, and indicator 6 allocating funds into different envelopes, wallets, or categories ranked 3.5th as their budgeting strategies, with a weighted mean of 2.93 and a verbal interpretation of "Agree." According to Sullivan (2023), families find it is easy to use the tracking income and expenses because it involves identifying all sources of income, such as wages, bonuses, and side income. Additionally, they can easily create a list of all their expenses, including regular bills, groceries, and entertainment. Family members understand that they can keep track of their income and expenses manually using a spreadsheet or a budgeting app.

Indicator 15 families regularly discussed the financial situation to budget their finances ranked 2nd, with a weighted mean of 2.95 and a verbal interpretation of "Agree." According to Brounen et al. (2016), using household financial discussion enables families to be transparent and open to their partners. It improves the communication skills and helps them decide the priorities they need. Additionally, it strengthened their relationship and lessened the misunderstanding when it comes to managing their finances.

The highest among the indicators that rank 1st is indicator 3, 50/30/20 rule in managing spending and avoiding overspending as their budgeting strategies, with a weighted mean of 2.97 and a verbal interpretation of "Agree." According to Smith et al. (2023), families find it easy to use and consider it one of the best ways to develop the habit of making savings and debt payments.

In conclusion, single-income households in selected barangays in Balayan generally favor budgeting strategies that promote structure and balance, as indicated by a composite mean of 2.87 ("agree"). The "no-budget budget" ranked lowest, underscoring its limited suitability for households aiming for financial control, while the "50/30/20 rule" proved most effective, highlighting its practicality in managing expenses and building savings. These findings underscore the importance of adopting structured budgeting methods to enhance financial stability and informed decision-making among single-income families.

**Table 7***Budgeting strategies used by Dual Income Household*

Indicators	Mean	Verbal Interpretation	Rank
1. I/We regularly track our monthly income by listing down the sources including salaries, bonuses, and side income.	2.98	Agree	1
2. I/We prioritize saving a portion (emergency funds/investment) of our income before allocating it to other expenses.	2.83	Agree	8
3. I/We use the 50/30/20 rule (50% for needs, 30% for wants, 20% for savings) to manage our household spending and avoid overspending.	2.77	Agree	12
4. I/We find zero-based budgeting to be an effective way to track and manage our family expenses (e.g., making a list of how you'll spend your money to avoid being tempted to purchase something that will exceed their set budget).	2.85	Agree	5.5
5. Having a no-budget budget allows me/us to have more flexibility in spending decisions.	2.81	Agree	9.5
6. I/We allocate funds into different envelopes/ wallets or categories to help manage our household spending and avoid overspending. I/We believe that a detailed line-item budget provides a comprehensive overview of our family expenses.	2.69	Agree	13
7. I/We believe that a detailed line-item budget provides a comprehensive overview of our family expenses.	2.85	Agree	5.5
8. In assuring a healthy financial situation, I/We prioritize on our budgeting the debt repayment to avoid necessary interests or penalties.	2.90	Agree	2
9. I/We find it easy to adjust spending according to specific budgeting percentages (e.g., 70% for needs, 20% for wants, 10% for savings).	2.88	Agree	3.5
10. I/We budget our family finances weekly to better manage irregular income and expenses.	2.80	Agree	11
11. Combining multiple budgeting methods allows me/us to customize our financial planning to suit our family's needs.	2.88	Agree	3.5
12. Using savings accounts/ savings boxes (Tibuyo) for different financial goals encourages me/us to save consistently and effectively.	2.64	Agree	15

13. I/We regularly review and adjust our budget to reflect changes in our financial situation.	2.84	Agree	7
14. I/We actively seek out information and resources on budgeting and financial management through social media, internet, or peers.	2.66	Agree	14
15. I/We regularly discuss our financial situation and budgeting strategies as a household.	2.81	Agree	9.5
<b>Composite Mean</b>	<b>2.81</b>	<b>Agree</b>	

Table 7 showcases the budgeting strategies of dual-income households in selected barangays in Balayan, Batangas.

The indicator 12 savings accounts or money box budgeting strategy got the lowest rank of 15th, with a weighted mean of 2.64 and verbal interpretation of "Agree." According to King (2023), not all families have the ability to regularly save money, which can lead to anxiety and frustration when unexpected situations come up. When families rely solely on these saving tools, their savings may be insufficient in times of crisis.

Additionally, indicator 14 "information seeking" as budgeting strategy ranked 14th among the indicators, with a weighted mean of 2.66 and verbal interpretation of "Agree." Not all families rely on social media to learn about budgeting or are willing to find experts to teach them how to budget. They worry that the information they find online might be inaccurate or not true (Reinicke, 2020).

Next, indicator 6 "envelope system budget" as budgeting strategy ranked 13th, with a weighted mean of 2.69 and a verbal interpretation of "Agree." Christensen (2022), couples need to be accountable using the envelope system, they might be tempted to steal from one envelope to pay for their unnecessary or uncontrollable spending for their wants.

Furthermore, indicator 3 "50/30/20" as budgeting strategy ranked 12th among the indicators, with a weighted mean of 2.77 and verbal interpretation of "Agree." According to (Bennett 2024; Smith 2023) the 50/30/20 method may not be effective for families with very low or high salaries. Minimum wage individuals might need to allocate more of their income to necessities, leaving them with less money to spend on wants and savings. Additionally, families found out that it may be unrealistic for those with low salaries or who live in high-cost places.

Moreover, the indicator 10 "weekly budget" as budgeting strategy ranked 11th, with a weighted mean of 2.80 and a verbal interpretation of "Agree." According to Folstad (2023), families often avoid weekly budgeting due to the temptation it creates. It leads them to overspend, particularly on things they do not really need, such as entertainment or dining outside. Additionally, families tend to promise that they will cut back their spending next week to justify buying something they want, which becomes a bad habit.

Additionally, the indicator 5 "no-budget budget" and indicator 15 "household financial decisions" as budgeting strategy ranked 9.5th, with a weighted mean of 2.81 and verbal interpretation of "Agree." Beck (2022), explains that while a no budget-budget approach may suit individuals with sufficient income to cover all expenses, it is not ideal for families looking to manage and track their finances effectively. This strategy can be problematic, especially if one or

both spouses are dealing with significant debts. Additionally, Brounen et al (2016), explains that household financial decisions can lead to argument and tension if couples have different financial perspectives or spending habits. It can also be stressful if one partner feels they are not in control of their finances.

Moreover, the indicator 2 “pay yourself first” as budgeting strategy ranked 8th among the indicators, with a weighted mean of 2.83 and a verbal interpretation of “Agree.” Schwahn (2019), explains that the majority of households prioritizes savings, such as retirement plans, rather than focusing on paying rent, insurances, and buying necessities such clothes, personal care, groceries, dining outside, and requiring adjustments to spend based on goals.

Additionally, the indicator 13 “budgeting review and adjustments” as budgeting strategy ranked 7th, with a weighted mean of 2.84 and a verbal interpretation of “Agree.” Gottschalk (2021), explains that reviewing and adjusting the budget allows the families to have better financial control and manage the overspending that improves their financial stability and lessens the stress. Also, families are enabled to monitor and track their spending habits.

Additionally, the indicator 4 “zero-based budgeting” and indicator 7 “line-item budget” as budgeting strategy ranked 5.5th, with both weighted mean of 2.85 and a verbal interpretation of “Agree.” Pino (2024), many families use zero-based budgeting methods to reduce unnecessary expenses. They find this approach helpful for making a list of how they will spend their money to avoid being tempted to purchase something that will exceed their set budget. In addition, this helps them to manage their finances properly, provide guarantees for unanticipated expenses, and give a detailed record of how much they spend on a specific product. While in-line-item budgeting families list all of their income and expenses line by line, it gives them a thorough picture of their financial condition, making it easier to discover patterns and change. It is useful for those who desire a thorough grasp of where their money is going (Sullivan, 2023).

Next, the indicator 9 proportional 70/20/10 and indicator 11 combining budgeting method budgeting strategy got the rank of 3.5th, with a weighted mean of 2.88 and a verbal interpretation of “Agree.” According to Kim and Acevedo (2024), the 70/20/10 budgeting method is a good starting point to help families get organized with their income and start saving. They can learn how to control their spending, prioritize the necessities and have savings as well. According to Palmer (2023), combining multiple methods allows married couples to sync as one, especially when they have different perspectives about budgeting strategies. Having a conversation with their partner about how they handle their finances can bring them closer together and make it feel like they have the same goal. Additionally, the indicator 8 “debt repayment” budgeting strategy got the rank of 2nd, with a weighted mean of 2.90 and a verbal interpretation of “Agree.” According to Belland (2018), paying off debts allows families or individuals to be free of the possible interest and decrease their stress. Also, this allows them to be transparent to their family members, adjust their spending and improve their budgeting that allows them to have better concentration on their future financial goals.

The highest among the indicators was “tracking income and expenses” as budgeting strategy that ranked 1st among the indicators, with a weighted mean of 2.98 and a verbal interpretation of “Agree.” According to Sullivan (2023), families find it is easy to use the tracking income and expenses because it involves identifying all sources of income, such as wages, bonuses, and side income. Additionally, they can easily create a list of all their expenses, including regular bills, groceries, and entertainment. Family members understand that they can keep track of their income and expenses manually using a spreadsheet or a budgeting app.

In conclusion, dual-income households in selected barangays in Balayan generally favor budgeting strategies that promote structure and balance, as indicated by a composite mean of 2.81("agree"). The "savings account or money box" (also known as "Tibuyo") ranked lowest, underscoring its limited suitability for households aiming for financial control, while the "tracking income and expenses" proved most effective, highlighting its particularity in managing expenses and building savings. These findings underscore the importance of adopting structured budgeting methods to enhance financial stability and informed decision-making among dual-income families.

**Table 8**

*Significant Difference Between Single-Income and Dual-Income Households in terms of Budgeting*

Variables	N	Mean	t	Df	p-value	Description	Decision on Ho
Single Income	196	2.87	1.348	195	0.18	Not Significant	Accept
Dual Income	196	2.81					

*Legend: Reject Ho if  $p < 0.05$ . Accept Ho, if otherwise*

As presented in Table 8, the computed p-value for the variables is 0.18 ( $t = 1.348$ ,  $df = 195$ ), which exceeds the significance threshold of  $\alpha = 0.05$ . This suggests that the differences observed between the variables are not statistically significant, leading to the acceptance of the null hypothesis. Consequently, there is no significant difference between single-income and dual-income households in terms of their budgeting strategies. This finding indicates that, irrespective of their household structure, both single-income and dual-income households adopt comparable strategies for managing their finances.

This result is consistent with the findings of Ogori et al. (2017), who also identified no significant variation in budgeting practices among households across different income classes. Additionally, as highlighted by Onyeukwu and Azunwena (2020), the prioritization of budgeting is particularly evident among low-income households, which face constraints in income allocation. Despite these financial challenges, effective communication within households, particularly between partners or family members, plays a pivotal role in managing financial difficulties and ensuring the efficient allocation of resources.

**Table 9**

*Significant Difference in the Budgeting Strategies Used when Grouped According to Demographic Profile Factors (Type Of Occupation, Monthly Income, Educational Attainment) in Single Income Household*

Variables	Df	F	p-value	Description	Decision on Ho
Type of Occupation	195	1.282	0.16	Not Significant	Accept
Monthly Income		1.237	0.20	Not Significant	Accept
Educational Attainment		1.395	0.09	Not Significant	Accept

*Legend: Reject Ho if  $p < 0.05$ . Accept Ho, if otherwise*

As presented in Table 9, the computed p-value is 0.16 ( $df = 195$ ,  $F\text{-value} = 1.282$ ), which exceeds the significance level of  $\alpha = 0.05$ . This indicates that the assessment of budgeting strategies based on the type of occupation is not statistically significant. As a result, the null hypothesis is not rejected. There is no significant difference in the budgeting strategies employed by households when grouped according to their type of occupation. This finding aligns with the study conducted by Akash et al. (2023), which also found no significant differences in the money management practices of families based on their employment status, whether they were employed full-time or part-time. These results suggest that regardless of their employment type, households tend to adopt similar budgeting strategies, indicating a common approach to financial management despite variations in income levels.

Furthermore, the data presented in the table shows a computed p-value of 0.20 ( $df = 195$ ,  $F\text{-value} = 1.237$ ), which also exceeds the  $\alpha = 0.05$  threshold. This indicates that the assessment of budgeting strategies based on monthly income is not statistically significant. Therefore, the null hypothesis is not rejected. The results suggest that there is no significant difference in the budgeting strategies employed by households when grouped according to their monthly income. This is consistent with the findings of Powag et al. (2024), which indicated that individuals, regardless of their income level, tend to manage their finances similarly. These findings suggest that both high-income and low-income households adopt comparable budgeting strategies.

Additionally, the computed p-value for the assessment of budgeting strategies based on educational attainment is 0.09 ( $df = 195$ ,  $F\text{-value} = 1.395$ ), which also exceeds the  $\alpha = 0.05$  significance level. This indicates that there is no significant difference in the budgeting strategies employed by households when grouped according to educational attainment. However, contrasting findings are presented by Mersa (2018), who identified a significant relationship between educational attainment and financial management. Mersa's study suggests that individuals with higher levels of education, such as those with a college or master's degree, tend to exhibit stronger money management practices compared to those with lower levels of education.

In conclusion, the three demographic profiles—type of occupation, monthly income, and educational attainment—share the same outcome, leading to the acceptance of the null hypothesis that there is no significant difference in the budgeting strategies employed by households. The study conducted by Akash et al. (2023) highlights the importance of financial education in enhancing money management skills, particularly for low-income families. These findings suggest that factors such as income, employment status, and educational attainment all play a significant role in shaping the financial management practices of households.

**Table 10**

*Significant Difference in the Budgeting Strategies Used When Grouped According to Demographic Profile Factors (Type Of Occupation, Monthly Income, Educational Attainment) In Dual Income Household*

Variables	df	F	P-value	Description	Decision on Ho
Type of Occupation 1	195	1.450	0.085	Not Significant	Accept
Type of Occupation 2		2.416	0.000	Significant	Reject
Monthly Income		1.414	0.100	Not Significant	Accept
Educational Attainment		1.800	0.015	Significant	Reject

*Legend: Reject Ho if  $p < 0.05$ . Accept Ho, if otherwise*

As shown in Table 10, the computed p-value for the assessment of budgeting strategies based on type of occupation 1 is 0.09 ( $df = 195$ ,  $F\text{-value} = 1.450$ ), which exceeds the significance level of  $\alpha = 0.05$ . This indicates that the assessment of budgeting strategies in terms of type of occupation 1 is not statistically significant. Therefore, the null hypothesis is not rejected, suggesting that there is no significant difference in the budgeting strategies employed by households when grouped according to this occupation category.

In contrast, the computed p-value for the assessment of budgeting strategies based on type of occupation 2 is 0.00 ( $df = 195$ ,  $F\text{-value} = 2.416$ ), which is less than  $\alpha = 0.05$ , indicating that the assessment of budgeting in terms of type of occupation 2 is statistically significant. Thus, the null hypothesis is rejected, and it can be concluded that there is a significant difference in the budgeting strategies employed by households when grouped according to this occupation category.

The findings from the study conducted by Akash et al. (2023) indicate that there is no significant difference in the way families manage their finances based on their work situation, particularly whether they hold full-time or part-time jobs. This aligns with the results for type of occupation 1, where no significant difference in budgeting strategies was found. These findings suggest that regardless of employment status, households tend to adopt similar budgeting strategies, reflecting a common approach to financial management despite varying income levels. However, the results for type of occupation 2 suggest a significant difference, indicating that occupation type may indeed play a role in how families manage their finances, potentially linked to varying work schedules and associated financial priorities.

Regarding monthly income, the computed p-value is 0.10 ( $df = 195$ ,  $F\text{-value} = 1.414$ ), which exceeds  $\alpha = 0.05$ , indicating that the assessment of budgeting in terms of monthly income is not statistically significant. Thus, the null hypothesis is not rejected, suggesting that there is no significant difference in the budgeting strategies used by households when grouped according to monthly income. This is consistent with the findings of Powag et al. (2024), who also reported no significant differences in how individuals manage their finances based on their monthly income. These results imply that households across income levels—whether high or low—tend to employ similar financial management practices. Finally, the computed p-value for the assessment of budgeting strategies based on educational attainment is 0.02 ( $df = 195$ ,  $F\text{-value} = 1.800$ ), which is less than  $\alpha = 0.05$ , indicating that this assessment is statistically significant. Therefore, the null hypothesis is rejected, suggesting that there is a significant difference in the budgeting strategies employed by households based on their educational attainment. This is in line with the findings of Mersa (2018), who reported that individuals with higher educational attainment, such as college or master's degree holders, tend to exhibit stronger money management skills compared to those with lower levels of education.

In conclusion, the analysis reveals that while type of occupation 1 and monthly income share a similar outcome—no significant difference in budgeting strategies—the results for type of occupation 2 and educational attainment suggest significant differences in the financial management practices of households. These findings emphasize the importance of occupation type and educational background in shaping household budgeting strategies.

**Table 11**

*Significant Difference on the Assessment of Single Income and Dual Income Household When Grouped According to Demographic Profile Variables*

Profile Variables	df	F	p-value	Description	Decision on Ho
Type of Occupation	391	1.167	0.247	Not Significant	Accept
Monthly Income	390	1.665	0.014	Significant	Reject
Educational Attainment	390	2.358	0.000	Significant	Reject

*Legend: Reject Ho if  $p\text{-value} < 0.05$ .*

As presented in Table 11, the computed p-value for the assessment of budgeting strategies based on type of occupation is 0.25 ( $df = 391$ ,  $F\text{-value} = 1.167$ ), which exceeds the significance level of  $\alpha = 0.05$ . This indicates that the assessment of budgeting in relation to type of occupation is not statistically significant. Consequently, the null hypothesis cannot be rejected, suggesting that there is no significant difference in the budgeting strategies employed when grouped according to type of occupation. Similarly, the study by Akash et al. (2023) suggests that there is no significant difference in the financial management practices of families based on their work situation, particularly whether they hold full-time or part-time positions. These findings imply that families, irrespective of their employment status, tend to adopt similar budgeting strategies, underscoring a common approach to financial management despite varying income levels.

Furthermore, the computed p-value for the assessment of budgeting strategies based on monthly income is 0.01 ( $df = 390$ ,  $F\text{-value} = 1.665$ ), which is less than  $\alpha = 0.05$ . This result indicates that the assessment of budgeting in relation to monthly income is statistically significant. Therefore, the null hypothesis is rejected, suggesting that there is a significant difference in the budgeting strategies employed when grouped according to monthly income. This finding is consistent with the results of Zakaria et al. (2024), who found a strong positive relationship between income and expenditure. Their study implies that as income increases, so too does expenditure, and that individuals across different income levels tend to employ different budgeting strategies.

Additionally, the computed p-value for the assessment of budgeting strategies based on educational attainment is 0.00 ( $df = 390$ ,  $F\text{-value} = 2.358$ ), which is also less than  $\alpha = 0.05$ . This indicates that the assessment of budgeting in terms of educational attainment is statistically significant. Thus, the null hypothesis is rejected, signifying that there is a significant difference in the budgeting strategies used when grouped according to educational attainment. This result aligns with the findings of Mersa (2018), who reported that individuals with higher levels of education, such as those holding a college or master's degree, tend to exhibit stronger money management skills compared to those with lower levels of education.

In the analysis, the demographic profile of type of occupation demonstrates acceptance of the null hypothesis, indicating no significant difference in the budgeting strategies used by single-income and dual-income households. However, the demographic profiles of monthly income and educational attainment both lead to the rejection of the null hypothesis, suggesting significant differences in the budgeting strategies used by single-income and dual-income households based on these factors.

The study by Mersa (2018) also highlighted the relationship between educational attainment and monthly income, showing that individuals with higher educational qualifications tend to have stronger money management skills. However, Ogori et al. (2017) argue that while budgeting can positively impact family life, many low-income earners fail to create budgets. This may be due to limited financial resources, a lack of awareness about budgeting, and lower levels of financial literacy and education.

Moreover, Chiang (2015) suggests that the patterns observed in a sample may not necessarily reflect the same patterns in the entire population. Statistical variation in the sample may be due to random fluctuation, rather than representing a true pattern applicable to all individuals in the population.

Additionally, Akash et al. (2023) emphasized the importance of financial education in enhancing money management skills, particularly for low-income families who may face challenges in budgeting. These families often require additional support to improve their financial well-being. Factors such as income, employment status, and educational attainment play a significant role in how families manage their finances, further reinforcing the need for tailored financial education programs to improve budgeting practices.

**Table 12.**

*Financial Enhancement Action Plan (FEAP) for Single Income and Dual Income Households*

Area	Objective	Activities/ Action Taken	Target Date	Persons Involved	Budget	Expected Outcomes
Financial Literacy and Education	Empower household members with the knowledge and abilities necessary to create and manage a realistic budget.	1. Organize seminars or workshops that focus on budgeting like tracking daily expenses, setting goals, and managing debts. 2. Develop accessible online materials, including articles, pages or videos to provide	January 2025- February 2025	-Household members (married couples, single individuals or students) that reside in Balayan  -Financial educators, experts or counsellors.  -Financial Institution	- Allocate budget for workshop materials, online resources, and collaboration with financial institutions	1. Enhanced budgeting skills among individuals and families 2. Improved financial literacy and decision making 3. Increased understanding of budgeting principles.

		information and tools in managing finances. 3. Collaborate with banks to offer student specific financial products or services, such as checking accounts, savings accounts, and educational loans.				
Income and expense management	Maximize earning potential by using effective strategies for generating and managing income.	1. Encourage families to assess all their current income sources to identify opportunities for growth and improvement. 2. Offers guidance on various investment options, such as retirement accounts, mutual funds, and stocks. 3. Promote the use of	April 2025 to July 2025	-Household members (married couples or single individual) that reside in Balayan - Facilitator who is a financial professional with expertise in personal finance.	-Allocate budget for workshop materials, online resource development	1. Families are likely to develop better savings and investment habits, resulting in a strong financial foundation and long-term wealth accumulation. 2. Families can expect to achieve better expense and tracking and greater awareness of

		various tools for tracking expenses, such as budgeting apps, spreadsheets, or even traditional pen and paper.				their spending patterns. 3. Families are likely to reduce unnecessary expenses, leading to increased savings. This focus on prioritizing essential expenditure will help them allocate funds more effectively toward their financial goals.
Emergency Fund and Savings	Establish an emergency fund for unexpected expenses	1. Encourage individuals to allocate a portion of their income for emergencies. 2. Assist individuals in setting specific savings goals, such as down payment, a vacation, or retirement. 3. Help individuals in	August 2025 to September 2025	- Household members (married couples or single individuals) that reside in Balayan  -Financial advisors and investment professionals	- Allocate budget for financial education, resources, and investment counseling.	1. Increased financial stability and peace of mind 2. Enhanced ability to manage unforeseen expenses 3. Progress toward short-term and long-term financial objectives.

		setting up automatic transfers to their savings account and provide information on high-yield accounts to maximize returns.				
--	--	---	--	--	--	--

This proposed action plan for enhancing the budgeting practices of single-income and dual-income households is divided into three key personal financial management categories: financial literacy and education, income and expense management, and emergency fund and savings.

The first category, financial literacy and education, proposes organizing training sessions to help households learn how to formulate a budget, control spending, and manage debts—critical skills for financial stability. These workshops are scheduled for January to February 2025 and will be conducted in collaboration with financial organizations, whose support will be crucial to the success of the project. The program also plans to provide stipends for learning materials after the training and invite financial education experts from relevant institutions to deliver credible financial data to the participants. This initiative aims not only to improve budgeting skills but also to enhance participants' overall understanding of financial concepts, thereby empowering the community financially in the long run. While ambitious, the program seeks to cultivate a population capable of understanding financial issues and making informed financial decisions. Additionally, the Financial Literacy Program will aim to increase the level of financial knowledge practiced within households.

The second category, income and expense management, focuses on the active generation of income and the management of both income and other expenditures. This approach encourages families to explore all available income sources and seek opportunities to optimize their earning potential. The program will teach participants how to effectively invest, manage their investments, and properly keep records, including budgeting and personal finance management. These activities, planned for April to July 2025, will be facilitated by a financial expert who will provide practical, high-quality advice. Additionally, by focusing on eliminating wasteful spending, families will become more conscious of their expenditures, leading to increased savings and improved financial health. This initiative will also equip households with the knowledge and support necessary to make informed and effective financial decisions.

The third category, emergency fund and savings, aims to enhance financial security and peace of mind by encouraging families to build an emergency fund. This component promotes financial capability by motivating individuals to set aside a portion of their income for unexpected expenses, such as emergencies. Planned for August to September 2025, these activities will focus on teaching household members, particularly couples, the benefits of financial planning through budgeting. Participants will also receive guidance on setting savings goals and developing sustainable strategies to achieve them.

In conclusion, the program will help individuals establish specific savings accounts for emergencies, such as down payments or retirement funds. Financial advisors will offer personalized counseling to help participants optimize their savings through automatic transfers into high-yield accounts. Although the initiatives are comprehensive, they are designed to enable individuals and families to enhance their financial literacy, manage their income and expenses more efficiently, and ultimately achieve their financial aspirations.

## CONCLUSION

The conclusions of this study provide important perspectives on the financial management approaches of various household types. The analysis revealed distinct employment trends linked to different household types. Single-income households generally relied on full-time employment to ensure financial stability, while dual-income households often depended on part-time positions, likely due to shared financial obligations. Despite these employment differences, both household types fell within similar income ranges, with the majority earning between 10,000 and 13,000 pesos. Additionally, most respondents had completed secondary education, reflecting an overall upward trend in education across household types. These findings suggest common financial constraints, regardless of the household structure. The examination revealed differences in financial planning approaches between single-income and dual-income households. Single-income households frequently used the 50/30/20 guideline for managing expenses, while dual-income households tended to focus on tracking various income streams. Despite these differences, both groups relied on informal methods of financial planning, such as manually tracking income, and showed limited use of structured savings tools like savings accounts. The T-test findings indicated that there was no significant difference in the budgeting strategies employed by single-income households compared to dual-income households. This suggests that, despite differences in employment, household composition, educational level, and monthly income, both groups managed their finances in largely similar ways. Although the type of employment did not have a significant impact on budgeting strategies, the findings indicated that monthly income and educational level played a crucial role. Households with higher educational backgrounds and varying income levels adopted distinct budgeting strategies, emphasizing the importance of financial knowledge and income in shaping budgeting practice. The proposed action plan seeks to enhance personal financial management by equipping both single-income and dual-income households with the knowledge and skills necessary to optimize income and establish emergency funds. The plan focuses on strengthening budgeting strategies and improving overall financial preparedness.

## REFERENCES

- Ahammed and Cholakkal (2023). *Exploring the impact of household spending pattern on education outcomes among residents in Malappuram District, Kerala, India.*  
<https://journalsajsse.com/index.php/SA.JSSE/article/view/746/1483>.
- Akash et al. (2023). *A Comprehensive Review on Family Budget Management.*  
[https://www.researchgate.net/publication/376489733 A Comprehensive Review on Family Budget Management](https://www.researchgate.net/publication/376489733_A_Comprehensive_Review_on_Family_Budget_Management).

- Akash et al. (2023). *A Comprehensive Review on Family Budget Management*. [https://www.researchgate.net/publication/376489733\\_A\\_Comprehensive\\_Review\\_on\\_Family\\_Budget\\_Management](https://www.researchgate.net/publication/376489733_A_Comprehensive_Review_on_Family_Budget_Management).
- Beck (2022). *The No-Budget Budget Method*. The Debt Myth. <https://www.jackiebeck.com/the-no-budget-budget-method/>.
- Becker (2019). *The Completely Achievable Path to Becoming a One-Income Family*. <https://www.becomingminimalist.com/one-income-family/>.
- Belland (2018). *Paying off Debt: An Effective Budgeting Approach*. <https://yourfinanciallaunchpad.com/paying-of-debt-an-effective-budgeting-approach/>.
- Bennett (2024). *What is the 50/30/20 budget rule?* <http://www.bankrate.com/banking/what-is-the-50-30-20-rule/>.
- Bhandari (2023). *What is Quantitative Research? Definition, Uses and Methods*. <https://www.scribbr.com>.
- Brounen et. al, (2016). *Household financial planning and savings*. <http://www.sciencedirect.com/science/article/abs/pii/>.
- Chafin et.al (2023). *5 Simple Budgeting Methods to Help you Live your Best Life*. Lending tree. <https://www.lendingtree.com>.
- Chiang (2015). *Understanding Null Hypothesis Testing*. <https://openxtbc.ca/researchmethods/chapter/understanding-null-hypothesis-testing/>.
- Choe and kan (2020). *Budget Depreciation: When Budgeting Early Increases Spending*. Journal of Consumer Research. [https://www.researchgate.net/publication/345335145\\_Budget\\_Depreciation\\_When\\_Budgeting\\_Early\\_Increases\\_Spending](https://www.researchgate.net/publication/345335145_Budget_Depreciation_When_Budgeting_Early_Increases_Spending).
- Christensen (2022). *Envelope Budgeting: Simple cash Control*. <http://www.moneyfit.org/envelope-budget/>.
- Collard and Davies (2014). *Making decisions about work in low-income couple households*. <https://assets.publishing.service.gov.uk/media/5a7eb68d40f0b62305b82b2a/rr869-making-decisions-about-work-in-low-income-couple-households-summary.pdf>.
- De La Rosa et al. (2022). Communicating amounts in terms of commonly used budgeting periods increases intentions to claim government benefits. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9477385/>.
- Divina (2024). *Social Classes in the Philippines Today*. <https://digidio.ph>.
- Elicay (2019). *Stay at home Mom shares a Good Money hack when managing her hubby's Salary*. <https://www.smartparenting.com.ph>.
- Ezeku and Dimelu (2020). *Consumers Knowledge, Attitude and Perception of Food production systems: The case of the University of Nigeria Nsukka, Nigeria*. [https://www.researchgate.net/publication/375831997\\_CONSUMERS'\\_KNOWLEDGE,\\_ATTITUDE,\\_AND\\_PERCEPTION\\_OF\\_FOOD\\_PRODUCTION\\_SYSTEMS:\\_THE\\_CASE\\_OF\\_THE\\_UNIVERSITY\\_OF\\_NIGERIA\\_NSUKKA,\\_NIGERIA](https://www.researchgate.net/publication/375831997_CONSUMERS'_KNOWLEDGE,_ATTITUDE,_AND_PERCEPTION_OF_FOOD_PRODUCTION_SYSTEMS:_THE_CASE_OF_THE_UNIVERSITY_OF_NIGERIA_NSUKKA,_NIGERIA).
- Ferragina (2020). *Family policy and women's employment outcomes in 45 high-income countries: A systematic qualitative review of 238 comparative and national studies*.

- <https://www.researchgate.net/publication/339463050> Family policy and women's employment outcomes in 45 highincome countries A systematic qualitative review of 238 comparative and national studies.
- Folstad (2023). *Weekly budget: Guide to Weekly Budget*. <http://www.sofi.com/learn/content/weekly-budget-pros-and-cons/>.
- Gottschalk (2021). *Financial Literacy by First Alliance Credit Union*. <https://www.firstalliancececu.com/blog?>
- Kagan et al. (2023). *Breadwinner: What It means, Word Origin, and Examples*. <https://doi.org/10.6107/jkha.2016.27.6.095>.
- Kim and Acevedo (2024). *Understanding the 70-20-10 Rule and How the Budgeting Technique Works*. <http://www.businessinsider.com/personal-finance/banking/70-20-10-budget>.
- King (2023). *Moneybox Review 2024-Pros & Cons (Personally tested)*. <http://upthegains.co.uk/blog/moneybox-review-is-it-any-good>.
- Lam (2022). *8 Ways to Stretch Your Budget in A One-Income Household*. <https://www.singsaver.com.sg/blog/ways-to-maximise-and-stretch-your-budget-in-a-one-income-household?>.
- Lee (2023). *Budgeting vs. Financial Planning: What's the Difference?*. <https://www.indeed.com/career-advice/career-development/budgeting-vs-financial-planning>.
- Lulai (2020). *Budget Education and Management as a Necessity for well-Being and Financial Stability: Cluster & MDS Analysis*. <https://typeset.io/papers/budget-education-and-management-as-a-necessity-for-well-115t5hfyig?>.
- Mersa (2018). *Factors that Influencing household income and its contribution on family income in Hamparan Perak sub-district, Deli Serdang Regency, Nort Sumatera-Indonesia*. [https://iaeme.com/MasterAdmin/Journal\\_uploads/IJCIET/VOLUME\\_9\\_ISSUE\\_10/IJCIET\\_09\\_10\\_047.pdf](https://iaeme.com/MasterAdmin/Journal_uploads/IJCIET/VOLUME_9_ISSUE_10/IJCIET_09_10_047.pdf).
- Montemayor (2021). *How to handle the finances in your marriage*. <https://www.brides.com/how-to-handle-the-finances-in-your-marriage-5203967>.
- Munyua (2019). *Understanding Spending Behavior and Money Management among college students in Bangalore: An empirical Analysis*. <https://www.researchgate.net/publication/377576172> UNDERSTANDING SPENDING BEHAVIOR AND MONEY MANAGEMENT AMONG COLLEGE STUDENTS IN BANGALORE AN EMPIRICAL ANALYSIS.
- Mylenko (2015). *Financial Inclusion in Developing Asia: Transactional Accounts, Savings and Borrowing*. <https://www.adb.org/sites/default/files/publication/172947/financial-inclusion-developing-asia.pdf>.
- Nikolopoulou (2023). *What is Purposive Sampling? Definition and Examples*. <https://www.scribbr.com>.
- Ogori et al. (2017). *Effects of Budgeting on Family Living, a case for low-income earners of Kontagora people*. <https://www.researchgate.net/publication/311736250> EFFECT OF BUDGETING ON FAMILY LIVING A CASE FOR LOW INCOME EARNERS OF KONTAGORA PEOPLE.
- Onyeukwu and Azunwena (2020). *Budgeting Practices of Low-Income Households in Owerri Municipal. Imo State*. [https://heran.org/wp-content/uploads/simple-file-list/JHER-Vol\\_-27-No\\_-2-Dec\\_-2020.pdf#page=165](https://heran.org/wp-content/uploads/simple-file-list/JHER-Vol_-27-No_-2-Dec_-2020.pdf#page=165).
- Palmer (2023). *Family Budgeting Tips that Actually Work*. <http://www.nerdwallet.com/article/finance/family-budgeting-tips-that-work?>

- Pascual (2022). *Low-Income earners of Nueva Ecija: their Budgeting and Decision making before and during the Covid-19 pandemic*. Scientific Research. <https://www.scirp.org>.
- Pino (2024). *Zero-based budgeting: What it is and how it can help you hit your money goals*. <https://fortune.com/recommends/banking/zero-based-budgeting/>.
- Pour (2016). *Comparative Method as the Flagship of Political Science Research Methods*. <https://www.researchgate.net>370>.
- Pugh (2023) *Part-time vs full-time jobs: What's the difference?* <https://www.bamboohr.com/blog/part-time-vs-full-time>.
- Reinicke (2020). *Need help with financial Planning? Look on social media*. <http://www.cncb.com/amp/2020/10/25/how-social-media-can-help-with-financial-planning.html?>
- Schwahn (2019). *Pay Yourself First: Reverse Budgeting Explained*. <https://www.nerdwallet.com>.
- Smith (2015). *Women As Economic Providers Dual-Earner Families Thrive as Women's Earnings Rise*. <https://scholars.unh.edu/cgi/viewcontent.cgi?article=1244&context=carsey>.
- Smith et.al (2023). *What is the 50/30/20 Rule*. Forbes Advisor. <https://www.forbes.com>.
- Sullivan (2023). *Line-item budget: The Art of Budgeting; Strategies for Successful Money Management*. <http://www.linkedin.com/pulse/art-budgeting-strategies-successfulmoney-management-sullivan-mba>.
- Sullivan (2023). *Tracking income and expenses: The Art of Budgeting; Strategies for Successful Money Management*. <http://linkedin.com/pulse/art-budgeting-strategies-successful-money-management-sullivan-mba>.
- Thomson (2014) and Bernardi (2018). *Single Parents Competing in a Dual-Earner Society: Social Policy to Level the Playing Field*. <https://journals.sagepub.com/doi/10.1177/00027162221122686>.
- Zaimah (2019). *The probability factor influences the level of financial well-being of workers in Malaysia*. Malaysian Journal of Society and Space. <https://journalarticle.ukm.my/14194/1/32677-107819-1-PB.pdf>.
- Zakaria (2024). *Examining the Patterns of household monthly income and expenditures by state in Malaysia*. <https://www.google.com/url?sa=t7source=web7rct=j7opi=89978449&url=https://sciendo.com>.