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Research Article

Policy vs. Poverty: Evaluating Support Gaps and the Implementation of the Solo Parents Act Among Widows

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ABSTRACT

This study addresses the implementation gaps of the Expanded Solo Parents Welfare Act (Republic Act No. 11861) by evaluating how socio-economic status (SES) shapes the well-being of widows in the Fifth District of Bulacan, Philippines. Using descriptive statistics and semi-structured interviews with fifteen widows, the study explored socio-economic conditions, lived experiences, and support gaps. The findings reveal that widowhood leads to interconnected consequences, such as economic, health, psychological, and social threats. Outcomes varied according to dependency burden, pension and insurance coverage, and the availability of social assistance and support networks. Although Republic Act No. 11861 provides a formal framework for protection, most participants reported limited utilization of the available programs, indicating a disconnect between the legal provisions and community-level implementation. The study argues that widows' well-being is shaped not only by material deprivation but also by their ability to translate formal entitlements into tangible support. By demonstrating how implementation gaps constrain access to existing protections, the study highlights the importance of strengthening policy implementation at the community level. The findings show that widowhood is shaped by both socio-economic disadvantage and institutional accessibility, positioning it as both a socio-economic and governance issue.

Keywords*: Social Welfare Programs, Socio-Economic Status, Solo Parents Welfare Act, Widowhood*

Introduction

Approximately 3.88 million individuals are widowed nationwide, constituting about 4.5% to 5% of the household population in the Philippines, according to figures from the Philippine Statistics Authority. Women constitute approximately 76% of the widowed demographic, totaling over 2.95 million individuals (PSA, 2020).

The death of a husband fundamentally restructures family roles, compelling widows to assume both caregiving and economic responsibilities while navigating profound emotional loss. This dual burden often intensifies when children are involved, further complicating adjustment processes. Previous studies consistently demonstrate that widowhood encom-

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passes more than just the experience of bereavement; it also involves economic insecurity, psychological distress, shifts in family dynamics, and diminished access to institutional support (UN Women, 2021; Stroebe et al., 2017; Thomeer & Umberson, 2023; Bennett et al., 2019). In settings where husbands are primary providers, spousal loss can intensify existing disadvantages and increase the risk of poverty and social exclusion.

Consistent with Bennett et al. (2019), adaptation was neither uniform nor linear, varying according to education, caregiving experience, resilience, and access to resources. The results suggest that widows with stronger support systems were better able to navigate post-bereavement challenges, whereas limited assistance amplified vulnerability. These patterns suggest that widowhood is shaped not only by individual coping capacities but also by the availability of social and institutional resources that enable recovery and well-being.

Worldwide, widowhood constitutes a substantial yet frequently neglected socio-economic issue. Despite the existence of over 258 million widows globally, they have historically remained overlooked, unsupported, and unquantified (United Nations Women, 2021). Consequently, widows face increased risks of financial instability, social isolation, and psychological distress. The study by Macapas and Labadisos (2025) confirms the enduring nature of preconceptions that confine women, despite being primary providers, to conventional wife and mother roles.

In the Philippines, legislation such as the Solo Parents Act of 2000 and its amendment, Republic Act 11861, known as the Expanded Solo Parents Welfare Act, provides financial support and access to services for single parents, including widows (Torregoza, 2022). The efficacy of these measures, despite establishing a formal support system, is contingent upon their implementation and accessibility at the local level.

Widowhood presents interrelated obstacles that extend beyond financial issues. It alters domestic roles and amplifies obligations, frequently imposing extra demands on women (Carr & Utz, 2020). Socio-economic status (SES), indicative of employment history and resource accessibility, significantly influences these outcomes (Oakes & Rossi, 2003). In the absence of sufficient assistance, widows experience heightened fatigue, diminished stability, and constrained prospects for recovery.

Beyond legal obligations, widows receive support from cultural and religious traditions that emphasize community responsibility. In the context of the Philippines, faith-based organizations often work alongside government welfare programs, and Islamic teachings promote compassion and aid for widows and individuals facing poverty. According to Islamic teachings, an individual who aids and champions a widow and an impoverished person is comparable to a warrior striving for Allah's (SWT) cause (Sahih al-Bukhari, trans. 1997, 7:64:265). This underscores a wider ethical obligation to assist widows with dignity and empathy. In Southeast Asian communities, theological mandates serve as powerful cultural mechanisms for informal mutual aid, complementing or replacing the role of local government units (LGUs). This relationship highlights that a widow's overall well-being relies on a dual ecosystem of support: the formal capabilities of the secular state and the informal social capital found within communal and religious networks.

Notwithstanding the increasing recognition of widowhood, two significant deficiencies persist. Firstly, empirical studies on the socio-economic realities and lived experiences of widows in specific Philippine communities, especially in the Fifth District of Bulacan, are scarce. Secondly, there is a lack of comprehension regarding practical access to support systems, including the effectiveness of existing programs in reaching widows or their potential underutilization.

This study investigates the SES, lived experiences, and support requirements of widows in Bulacan's Fifth District. It examines how economic conditions, access to support, and personal circumstances influence well-being. The paper offers a context-specific analysis that connects structural factors to actual support availability, emphasizing the disparity between policy provision and utilization. These insights seek to facilitate more responsive and effective actions for widows within the community.

Scope of the Study

This study administered survey questionnaires to widows residing in Balagtas, Bocaue, Guiguinto, and Pandi, the four municipalities of the Fifth District of Bulacan. The fifteen widows were distributed across Pandi (7), Guiguinto (3), Balagtas (3), and Bocaue (2). Descriptive statistics (frequencies, percentages, and weighted means) were used to summarize the socio-economic profiles of the participants, and qualitative methodologies facilitated a comprehensive analysis of the challenges faced by widows.

Significance of the Study

To better understand and meet the needs of widows, it is helpful to gain insight into their lived experiences. For the purpose of identifying and discussing the necessary programs to support widows effectively, this study is highly relevant to Local Government Unit (LGU) leaders and administrators, as well as to the Secretary and the workers of the DSWD.

Friends, family, and acquaintances of widows may find this research an invaluable resource. By shedding light on the real challenges faced by widows, the results have the potential to increase understanding and compassion, providing those who care about them with tools to lessen the mental and physical strains they face. The ultimate goal of this research is to help educate the public so that widows can find support and resources.

Review of Literature

While resilience is often difficult to attain during the early stages of bereavement, adaptation trajectories vary over time: some widows gradually reconstruct stability, whereas others experience prolonged psychological distress. This divergence indicates that coping is not a homogeneous process but is influenced by resource availability, social support, and individual capabilities. Gendered dimensions of widowhood further reveal differentiated patterns of vulnerability.

Streeter (2020) demonstrates that although both men and women experience adverse outcomes following spousal loss, the domains of impact differ significantly: women are more likely to face financial instability, whereas men tend to exhibit greater declines in mental health. Dabergott (2022) contends that men in higher SES tiers are more susceptible due to the forfeiture of a privileged lifestyle often sustained by their spouses. Conversely, women in lower SES categories endure more financial strain than their male counterparts; hence, the implementation of tailored programs will substantially enhance their overall quality of life. This research demonstrates that, whereas Streeter asserts that males experience greater mental suffering, higher SES actually exacerbates the widowhood impact (mortality risk) for men while mitigating it for women.

This reinforces the notion that widowhood is both a gendered and socially constructed experience shaped by broader economic and cultural structures.

Beyond individual and gendered experiences, widowhood is closely linked to systemic inequalities and human rights concerns. The systemic violation of human rights further compounds these individual struggles (Doris, 2018). Contrary to Doris, Rackoff, and Newman (2022) identified that "neutral death acceptance"—the rational acknowledgment of death as a natural aspect of existence—is the major predictor of resilience. Individuals possessing this feature had a markedly reduced first surge in depressed symptoms, irrespective of their environmental circumstances.

Widows frequently experience violations of fundamental rights and freedoms, particularly in the Global South, where social exclusion and economic fragility heighten their susceptibility to exploitation and abuse. Financial assistance is therefore critical in mitigating these vulnerabilities; however, institutional support mechanisms remain insufficient in many contexts, often failing to address the specific needs of widows and lacking the resources necessary to provide adequate support.

Widows' reflections on local government programs indicate a persistent disparity between policy implementation and actual accessibility or efficacy. Singham et al. (2021) suggest that widowhood may act as a risk factor for cognitive decline, potentially due to prolonged stress, social isolation, and reduced cognitive engagement. In contrast, Lee et al. (2018) found no significant correlation between widowhood and cognitive decline; however, they indicated that recently widowed individuals who participated in extensive mental activities exhibited a protective crossover interaction. This finding indicates that widowhood may serve as a phase of cognitive preservation rather than deterioration, provided that leisure involvement is substantial.

Taken together, the literature demonstrates that widowhood is a multidimensional phenomenon shaped by the interaction of structural inequalities, psychosocial processes, and individual coping capacities. However, existing studies often examine these dimensions in isolation, resulting in a fragmented understanding of widows' lived realities. Dube (2023) asserted that comprehensive and coordinated solutions are important to tackle these complex difficulties, encompassing legal reforms, economic empowerment, awareness initiatives, and the supply of vital resources. Moreover, the cooperative execution of these techniques can advance gender equality, alleviate poverty, and improve the circumstances of widows.

Addressing this gap, the present study proposes a comprehensive conceptual framework in which SES influences widows' overall well-being through key mediating factors, including access to social assistance programs, social support networks, and coping strategies. Moderating variables such as age, number of dependents, and access to pensions or insurance further condition these relationships.

By integrating structural and psychosocial perspectives, this framework advances current scholarship and provides a more holistic explanation of vulnerability and resilience in widowhood.

Theoretical Framework

This study is anchored on a dual-lens theoretical perspective that integrates structural and agency-based explanations of widowhood. First, it draws on Amartya Sen's Capability Approach (1995), which conceptualizes well-being in terms of individuals' ability to achieve valued ways of living. In this context, widowhood is not limited to income loss but reflects a reduction in substantive freedoms. Akıncı et al. (2024) showed that constrained capabilities resulted in numerous disadvantages, including spousal death, which subsequently fostered dependency on social financial transfers to combat poverty, although it failed to generate possibilities for enhancing their capacities.

Second, the study applies Alice Eagly's Social Role Theory (1987) to explain the gendered and psychological dimensions of widowhood. The loss of a spouse disrupts established role structures, requiring widows to assume both caregiving and income-generating responsibilities. This shift creates role strain as individuals navigate expectations that were previously divided within the household. The theory provides a basis for understanding the emotional stress, identity adjustment, and social pressures observed among widows. Together, these perspectives offer a complementary explanation of widowhood.

The Capability Approach situates widows' experiences within structural and institutional constraints, while Social Role Theory explains how individuals respond to shifting responsibilities and expectations. This integration supports the study's focus on how socio-economic conditions, access to support systems, and personal circumstances interact to shape well-being outcomes.

Although Republic Act No. 11861 guarantees assistance, widows have encountered challenges due to a lack of awareness regarding eligibility and inconsistent implementation by municipal social welfare offices. These institutional conversion factors have hindered their ability to translate legal entitlements into tangible improvements in their well-being.

Conceptual Framework

This study adopts a multidimensional framework in which widows' well-being is shaped by the dynamic interaction of socio-economic conditions, support mechanisms, and individual coping processes. Grounded in contemporary literature, the framework positions SES as the primary determinant (independent variable) influencing post-bereavement outcomes (Thomeer & Umberson, 2023; UN Women, 2021).

Within this framework, mediating variables explain the specific pathways through which socio-economic constraints translate into lived experiences. These include access to social assistance programs, the strength of social support networks, and the efficacy of individual coping strategies. These mediators determine whether a widow can achieve stability or remains in a state of vulnerability. Consistent with Chami and Pooley (2021), these outcomes are contingent upon the availability of both interpersonal and material resources.

The framework further incorporates moderating variables—specifically age, number of dependents, and access to pensions or insurance—which condition the strength and direction of these relationships. These factors account for the uneven distribution of risk; for instance, a lack of institutional support (pensions) or a high dependency ratio can exacerbate the negative impact of low SES on overall well-being (Streeter, 2020).

At the outcome level, well-being is treated as a composite dependent variable encompassing economic stability, psychological health, and social functioning. This multidimensional approach reflects evidence that widowhood produces simultaneous disruptions across various life domains, including heightened risks of marginalization (Doris, 2018) and potential cognitive decline triggered by prolonged stress (Singham et al., 2021). Overall, this framework integrates structural and psychosocial dimensions to explain the variance in widows' post-bereavement outcomes. By linking macro-level economic constraints with individual-level responses, it provides a coherent basis for both academic analysis and targeted policy intervention.

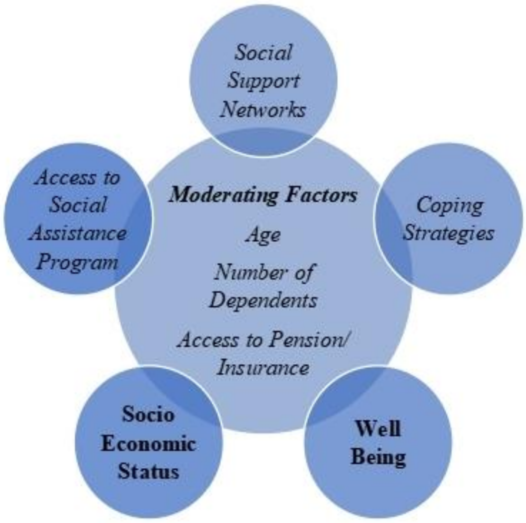

Figure 1. Conceptual Framework of Widows Well-being

Figure 1. Conceptual framework illustrating the correlations between SES (Independent Variable) and widows' well-being (Dependent Variable). SES influences well-being through mediating factors, including access to social assistance programs, social support networks, and coping strategies. These correlations are further conditioned by moderating variables such as age, number of dependents, and accessibility to pensions or insurance

Methodology

Research Design

This study used descriptive statistics to summarize participants' socio-economic profiles and semi-structured interviews with fifteen widows to examine lived experiences and support gaps. This approach was chosen to capture both the measurable SES of widows and the nuanced, lived processes that shape their well-being. The design aligns with the study's conceptual framework by explicitly linking SES (Independent Variable) with the mediating factors and moderating variables that influence post-bereavement outcomes. The data collection occurred from June to December 2023.

Participants and Sampling

A purposive sample of fifteen (15) widows was selected to participate in the study. Following Padgett (2017), the study utilized homogeneous purposive sampling to recruit participants who share the common experience of spousal loss and subsequent role restructuring. This sample size was deemed sufficient to achieve "thematic saturation"—providing contextually rich, in-depth insights without compromising analytical clarity. The selection criteria ensured a diverse representation of moderating factors, including variations in age, number of dependents, and access to financial support systems such as pensions or insurance.

Data Collection Instruments

Data were collected using two complementary research instruments to obtain both descriptive and in-depth qualitative data.

Socio-Economic Survey:

A structured socio-economic survey was administered through Google Forms to obtain respondents' demographic and socio-economic characteristics, including household income, employment status, educational attainment, and access to institutional support and social services. The survey was distributed electronically via email and Facebook Messenger, enabling efficient data collection from geographically dispersed participants from June to December 2023.

Semi-Structured Interview Guide:

A semi-structured interview guide was developed based on the provisions of the Expanded Solo Parents Welfare Act (Republic Act

No. 11861) to explore widows' lived experiences and assess the extent to which existing government support mechanisms address their needs. The interview questions examined participants' awareness, accessibility, utilization, and perceived effectiveness of the programs and benefits provided under the Act.

Interviews were conducted from June to December 2023 according to participants' availability, through Facebook Messenger using text-based conversations and voice calls, allowing respondents to share detailed accounts of their experiences while providing flexibility and convenience. The qualitative data generated facilitated the identification of gaps between legislative provisions and the actual experiences of widows, thereby providing evidence for policy and program recommendations.

Data Analysis

Descriptive statistics were used to summarize the socio-economic profiles of the participants, providing a baseline for the measurable conditions of the sample.

Qualitative Analysis: Interview transcripts were analyzed using thematic content analysis, guided by the framework of Braun and Clarke (2013). Following the procedural recommendations of Hardwick and Worsley (2011), the data were organized into coherent categories. The coding process focused specifically on the framework's mediating variables: access to social assistance, the utility of social support networks, and individual coping strategies.

Study Limitations

This study is limited by a small purposive sample (n = 15) and a context-specific focus in the Fifth District of Bulacan, which may constrain generalizability. Findings should be interpreted as exploratory and may inform future larger-scale studies. Because the study employed purposive sampling, the findings should not be generalized to all widows in the Philippines.

Socio Demographic Profiles

Table 1. Characterizes the socio-economic demographic profile of widows regarding the age at which they became widowed, their educational qualifications, and their average family income.

Table 1. Socio- Economic demographic profile of widows

Age	Frequency (n = 15)	Percentage (%)
Under 20	0	0
21-30	0	0
31-40	3	20
41-50	0	0
51-60	2	13.3
61-70	6	40
71-80	2	13.3
Over 81	2	13.3
Total	**15**	**100**
Educational Attainment		
Elementary	5	33.3
High school	5	33.3
College	4	26.7
Graduate School	1	6.7
Total	**15**	**100**
Average family income (Month)	**Frequency (n = 15)**	**Percentage (%)**
Below P5,000	9	60
P5,001-P10,000	1	6.7
P10,001-P15,000	2	13.3
P15,001-P20,000	0	0
Above P20,000	3	20
Total	**15**	**100**

Most respondents were 61–70 years old (40%, n = 6), indicating that widowhood in the study was concentrated among older adults who may face greater age-related economic and health challenges. Educational attainment was generally modest, with 66.7% (n = 10) completing only elementary or high school education, a profile that may limit access to stable employment and financial resilience following spousal loss. Consistent with this profile, 60% (n = 9) of respondents reported a monthly family income below ₱5,000, reflecting a high level of economic disadvantage among the participants.

Overall, the demographic profile indicates that the study primarily represents older, low-income widows with limited educational attainment—characteristics commonly associated with increased post-bereavement vulnerability and a greater need for accessible social protection and support services.

These characteristics indicate that age, limited education, and low income collectively increased participants' vulnerability following widowhood.

Table 2. Socio-economic demography of widows in relation to the number of dependents and programs accessed from LGU

Number of Children	Frequency (n = 15)	Percentage (%)
0	0	0
1	2	13.3
2	2	13.3
3	5	33.3
4 or more	6	40
Total	**15**	**100**
Programs Availed from LGU's		
Livelihood Development Services	1	6.7
Counselling	0	0
Educational Benefits	0	0
Housing Benefits	0	0
Medical Assistance	2	13.3
Financial Assistance	2	13.3
None of the Above	10	66.7
Total	**15**	**100**

The majority of respondents had four or more children (40%, n = 6), followed by those with three children (33.3%, n = 5), indicating that most widows remained responsible for relatively large households following the loss of their spouses. These family responsibilities may increase financial demands and caregiving burdens, particularly among respondents with limited economic resources. Despite these challenges, 66.7% (n = 10) reported that they did not avail themselves of any LGU support program, while only 26.7% (n = 4) accessed medical or financial assistance, and 6.7% (n = 1) benefited from livelihood development services. These results indicate limited utilization of available LGU programs, potentially due to challenges in awareness, accessibility, or local implementation that may have hindered program participation.

Overall, the results emphasize the need to strengthen the delivery and accessibility of local social protection initiatives for widows. The low utilization of LGU programs indicates that the availability of services did not necessarily translate into access among eligible widows.

Table 3. Husband's employment prior to death, the widow's employment status at the time of the husband's demise, the widow's compensation if employed, the husband's insurance status at the time of death, and whether the widow receives a pension, along with its amount.

Husband's employment prior to death	Frequency (n = 15)	Percentage (%)
Employed	1	6.7
Unemployed	12	80
Retired	2	13.3

Total	**15**	**100**
Widow's job status at the time of the husband's death		
Employed	2	13.3
Unemployed	13	86.7
Retired	0	0
Total	**15**	**100**
Husband's insurance status at the time of death.	**Frequency (n = 15)**	**Percentage (%)**
Insured	6	40
Not insured	9	60
Total	**15**	**100**
Widow receives a pension		
Receiving	8	53.3
Not receiving	7	46.7
Total	**15**	**100**
Pension Amount		
Below P5,000	7	87.5
P5,001-P10,000	0	0
P10,001-P15,000	0	0
P15,001-P20,000	1	12.5
Above P20,000	0	0
Total	**8**	**100**

The findings reveal that the respondents generally had limited sources of financial protection at the time of their spouses' deaths. The majority (80%, n = 12) reported that their husbands were unemployed, while 60% (n = 9) indicated that their spouses had no insurance coverage. Although 53.3% (n = 8) received pension benefits, nearly half (46.7%, n = 7) did not receive any pension, and among pension recipients, 87.5% (n = 7) received less than ₱5,000 per month.

Overall, these findings suggest that many respondents had limited financial security and relied on relatively modest financial assistance following the loss of their spouses, highlighting the economic vulnerability reflected in the respondents' demographic profile. Limited pension and insurance coverage reduced participants' financial security following the loss of their spouses.

Table 4. Challenges faced and advantageous programs as reported by respondents

Challenges Encountered	Frequency (n = 15)	Percentage (%)
Economic	3	20
Emotional	4	26.7
Health Issues	1	6.7
Psychological	1	6.7
All the above	6	40
Total	**15**	**100**

The results indicate that widowhood is characterized by multiple, interconnected challenges rather than isolated difficulties. The largest proportion of respondents (40%, n = 6) reported experiencing economic, emotional, health, and psychological challenges simultaneously, suggesting that widowhood affects several dimensions of well-being. Emotional challenges were the most frequently reported single concern (26.7%, n = 4), followed by economic difficulties (20%, n = 3), while health and psychological concerns were each identified by 6.7% (n = 1) of the respondents.

Overall, the findings highlight the multidimensional nature of widowhood and emphasize the necessity of comprehensive support interventions that address not only financial needs but also emotional, health, and psychological well-being. These results suggest that widowhood affected multiple dimensions of well-being rather than a single aspect of participants' lives.

Table 5. The necessity for an organization or group for widows.

The necessity for an organization or group for widows	Frequency (n = 15)	Percentage (%)
Yes	10	66.7
No	3	20
Not sure	2	13.3
Total	**15**	**100**

The majority of respondents (66.7%, n = 10) expressed support for establishing an organization or association for widows, whereas 20% (n = 3) disagreed and 13.3% (n = 2) remained uncertain. The strong level of support suggests that many widows perceive the need for a structured support network that can provide emotional, social, and practical assistance following the loss of a spouse.

These findings demonstrate that organized community-based support may serve as an important mechanism for reducing social isolation, strengthening peer support, and improving access to information and available services, thereby contributing to the overall well-being of widows. The findings suggest that widows value organized community support as a means of improving access to information and assistance.

Table 6. Perspectives on Remarriage and Justifications for Avoiding Remarriage.

Perspectives on Remarriage	Frequency (n = 15)	Percentage (%)
Yes	2	13.3
No	12	80
Not sure	1	6.7
Total	**15**	**100**
Justifications for Avoiding Remarriage	**Frequency (n = 12)**	**Percentage (%)**
No one can replace my husband in my heart	1	8.3
I’m happy being single	2	16.7
I’m content with my life	5	41.7
I’m scared to be in a relationship again	0	0
My children and family will be angry if I remarry again	0	0
The pension that I am receiving will be cut off if I remarry	1	8.3
I am too old to remarry again	3	25
Total	**12**	**100**

The majority of respondents (80%, n = 12) reported no intention of remarrying, whereas 13.3% (n = 2) expressed willingness to remarry, and 6.7% (n = 1) remained uncertain. Among those who did not intend to remarry (n=12), the most frequently cited reason was being content with their current lives (41.7%, n=5), followed by feeling too old to remarry (25%, n=3) and being happy remaining single (16.7%, n=2). Only 8.3% (n = 1) reported that the late husband was irreplaceable, while another 8.3% (n = 1) cited the potential loss of pension benefits upon remarriage.

The findings indicate that participants' decisions regarding remarriage were influenced by emotional attachment, life satisfaction, and age rather than family opposition.

Table 7. Programs that the widow deems essential should be prioritized. On a scale of 1 to 5. (Legend of scale) 5- extremely important, 4- very important, 3-considerably important, 2-moderately important, 1-low importance

Perspective Program	Weighted Mean	Level of Importance
Livelihood Development Service	4.47	Very Important
Counselling	4.47	Very Important
Educational Benefits	4.53	Very Important
Housing Benefits	4.47	Very Important
Medical Assistance	4.6	Very Important
Financial Assistance	5	Extremely Important
Composite Mean	**4.62**	**Very Important**

Financial assistance received the highest rating (WM = 5.00), indicating that respondents regarded immediate economic support as their most pressing need. Medical assistance (WM = 4.60) and educational benefits (WM = 4.53) were also rated as very important, reflecting the importance of healthcare access and educational support in promoting household stability. Livelihood development services, counseling, and housing benefits each obtained a weighted mean of 4.47, suggesting that respondents also recognized the value of long-term economic empowerment, psychosocial support, and housing security.

Overall, the findings indicate that widows perceived all proposed interventions as highly relevant, underscoring the need for comprehensive support programs that address both their immediate financial needs and their longer-term social and economic well-being.

Table 8. The Impact of Socio-Economic Status on the Well-Being of Widows. (Legend of scale): 5 – Strongly Agree, 4 – Agree, 3 – Neutral, 2 – Disagree, 1 – Strongly Disagree

Impact of Socio-Economic Status	Weighted Mean	Level of Agreement.
Health Threats	4.5	Agree
Economic Threats	5	Strongly Agree
Psychological Threats	4.5	Agree
Social Threats	4.25	Agree
Total	**4.56**	**Agree**

The evidence demonstrates that respondents agreed that socio-economic conditions significantly influenced their overall well-being, as reflected by the composite weighted mean of 4.56. Among the identified threats, economic threats emerged as the most critical concern (WM = 5.00, Strongly Agree), highlighting financial instability as the predominant challenge experienced by widows. Health threats (WM = 4.50) and psychological threats (WM = 4.50) were likewise perceived as substantial concerns, suggesting that widowhood extends beyond economic hardship to encompass physical and emotional well-being. Although social threats (WM = 4.25) received the lowest rating, they remained within the “Agree” category, indicating that social isolation and reduced community support continued to affect many respondents.

Overall, these findings portray a group characterized by economic disadvantage, substantial family responsibilities, limited financial protection, and low utilization of government support programs. This socio-economic context provides important background for interpreting the economic, psychological, health, and social challenges identified in the qualitative interviews, illustrating how multiple and interconnected vulnerabilities shaped the respondents lived experiences.

Qualitative Analysis

Participant Profiles and Ethical Considerations

In accordance with established ethical research principles, all information provided by the participants was treated with strict confidentiality and used solely for research purposes. To protect participants' privacy and ensure anonymity, their real names were not disclosed at any stage of the study. Instead, aliases (pseudonyms) were assigned to each participant in the presentation of the findings. Only the researcher maintained a confidential record linking participants' identities to their assigned aliases, solely for the purpose of ensuring data integrity and research accuracy. All research data was securely handled and stored, with access restricted to the researcher throughout the course of the study.

All participants were residents of the Fifth District of Bulacan, with the sample distributed across the following municipalities:

- Pandi: 7 participants
- Balagtas: 3 participants
- Guiguinto: 3 participants
- Bocaue: 2 participants

Regarding the circumstances of their loss, three respondents described their husband's death as sudden or unexpected, while the remaining twelve participants indicated that the passing followed a period of prolonged illness and hospitalization.

Thematic Analysis Approach

The collected data were analyzed to identify recurring patterns concerning the health, economic, psychological, and social risks faced by widows in the Fifth District of Bulacan. This process involved a thematic evaluation of the transcripts, where responses were categorized into themes that align with the study's conceptual framework.

Following the procedural recommendations of Braun and Clarke (2013), the analysis moved from initial coding to the development of overarching themes. These findings are contextualized within existing literature to provide a robust analytical interpretation of the widows' lived experiences and the systemic challenges they encounter.

Health Threats

Research shows that widowhood is associated with increased health threats due to stress, lifestyle changes, and reduced emotional support (Chen et al., 1999). Nine of fifteen widows suffer health issues after losing their husbands. Many widows in the study belong to low-income households, which increases their vulnerability to health risks (Thapa et al., 2021). This high rate of illness is directly exacerbated by a systemic failure to utilize national healthcare programs like the Philippine Health Insurance Corporation (PhilHealth) and the health subsidies promised under Republic Act No. 11861.

Len says, "*I think my husband gave me the infection that made me sick and unable to work.*"

Nheng, another interviewee, said, "*I am afraid that the stress and grief following my husband's death have caused urticaria, as I often feel itching throughout my body.*"

Jenny: "*I do not know if this is psychological or a health issue, but I feel like something is in my throat and can't breathe, I feel like I'll join my husband soon.*"

The findings reveal that limited access to healthcare and support services exacerbated health challenges beyond bereavement.

Researchers have discovered a connection between widowhood, immune system deficits, and illness response, which raises health risks for bereaved women. Wu et al. (2021) further highlights a biobehavioral pathway that links bereavement, inflammation, and socio-economic disparities, indicating that these factors may worsen health issues among bereaved women and increase their overall vulnerability to illness. The loss of a spouse can weaken widows physically and psychologically, and in some cases increase their health vulnerability. This underutilization of PhilHealth and municipal healthcare subsidies transforms manageable ailments into chronic, debilitating illnesses, deeply trapping these women in a cycle of physical and financial vulnerability.

Economic Threats

Widows in developing countries may face considerable economic vulnerability due to limited access to jobs or financial assistance systems. Boudet et al. (2018) discovered that the existence of children increases the likelihood of family poverty, particularly affecting women; nevertheless, this does not fully explain the identified female poverty penalty. This structural poverty is driven by two main systemic failures: the lack of local livelihood opportunities and severe delays in state pension disbursements.

Nine out of the fifteen research participants are below the poverty threshold. Semi stated that her husband had been frequently hospitalized for nearly 25 years. Jueteng wagering constitutes their sole source of revenue. Parenting four children complicates the fulfilment of their needs and their educational engagement. She claims, "*The difficulty of widowhood is an experience she never anticipated would be so challenging*."

"*My husband left no money behind when he died,*" Zen says. Both people worked in farming. The abrupt death of her husband from a snake bite made life horrible for her and her kids. Life without health insurance or a pension is hard.

Glory, whose husband recently passed away, remarked, "*It is challenging that I must assume my husband's responsibilities in meeting my family's needs.*" Since that time, she has depended on her husband's income. Following her husband's demise, she is now required to sustain her family.

These accounts indicate that the loss of household income led to greater financial insecurity and increased reliance on limited support.

Their challenges include being incapacitated in household responsibilities, fulfilling the roles of both mother and father to a child, and experiencing loneliness while working away from the child and earning double to meet the child's needs. Kapelle and Van Winkle (2024) identified reductions in housing wealth throughout the widowhood process, occurring even before the death of a spouse. These drops in housing wealth were typically not mirrored by changes in non-housing wealth, but were associated with the transition from homeownership and downsizing.

In economically disadvantaged regions, most women depend on their partners for financial support; hence, the death of their husbands presents considerable economic risk and inadequate safety nets (Djuikom & Van De Walle, 2018). The participants in this study are entirely dependent on their spouses' assistance, rendering them more vulnerable to the repercussions of their deaths. Widows mostly focus on financial issues (Burgund et al., 2013). With this, Narit et al. (2024) asserted the necessity of adopting financial literacy and skills training programs to empower women within the community.

This situation shows that without prompt financial assistance or localized training for livelihoods, delays by the state are forcing widows into lasting economic marginalization.

Psychological Threats

Widows face severe psychological and emotional challenges. Twelve of the fifteen widows linked psychological danger to their experiences. Research indicates that respondents agree with Grace, who stated that sleepless nights before and after her husband's death nearly led to a mental breakdown. Widowhood is often associated with emotional distress, loneliness, and psychological adjustment challenges as individuals attempt to adapt to life after the loss of a spouse (Carr & Utz, 2020).

Loren thinks widows like her need LGU counseling. Widows rarely receive this service during grief. Though included in Republic Act No. 11861, the Expanded Solo Parents Welfare Act, it appears not to exist. Adena et al. (2023) affirms in their study that there is a significant decline in mental health and life satisfaction following the loss of a partner, accompanied by a gradual partial recovery over a five-year span. The psychological and emotional health of widows should be addressed adequately to enable them to live normal lives.

"*I need help but nowhere to go; my children have stopped their studies due to lack of budget. My children are crying, but I don't know what to do. Finding myself lost in space,*" (Nancy).

Widows require psychological support from others to mitigate this risk. In the absence of help, widows feel uncertain about confronting psychological issues, potentially resulting in prolonged anxiety and depression (Witting et al., 2020).

When financial protection is null, a widow is forced to make agonizing choices, such as pulling her children from school to save money. This structural pressure instantly turns natural grief into severe, long-term anxiety and clinical depression. These findings show that without active, state-funded mental health support, widows are left entirely on their own, deeply trapping them in a state of psychological vulnerability.

Social Threats

Following the husband's demise, twelve of the fifteen respondents experienced difficulties in socializing. Widowhood often alters social relationships and community participation. *"Losing my husband lowered my self-esteem and confidence."* Nadine:" I'm *trying to hide my loss, but I'm powerless."* Porio et al. (2025) asserts that social vulnerability influences social well-being.

Rustia adds, "*It's hard to mingle with other people, especially single men." Stigmatization about being a widow made me hopeless*." Kung (2020) reveals that widowed persons with greater social capital—derived from children, club memberships, volunteering status, and social connections—who observed more than two years prior to spousal death exhibit poorer mental health than those with lesser social capital.

Abalos and Yeung (2023) assert that, although solitary life is linked to individualism and a need for privacy, it carries negative implications in the Philippines due to its contradiction of cultural norms. Research has shown that losing important social circles is associated with stigma, which is based on the idea that a widow is associated with the deceased person's spirit and causes social isolation and prolonged seclusion.

Awaliah et al. (2023) discovered that widows require social support from family and relatives, characterized by empathy, concern, and attention, to navigate the grieving process and mitigate the adverse effects of bereavement. Social support serves a crucial function as a protective factor for widows' resilience in navigating stressors and facilitating proactive coping mechanisms.

The dynamics highlighted indicate that, in the absence of localized social groups and organized public campaigns aimed at transforming community attitudes, widows will continue to be isolated from the essential networks necessary for rebuilding their lives.

Current Policies

The Solo Parents Act and its amendment (Republic Act No. 11861) provide a formal framework intended to address the needs of widows and other solo parents. The law provides a monthly cash subsidy of P1,000 for single parents earning the minimum wage, together with a 10% discount on specific medicines and food supplements acquired by low-income solo parents with children aged six years and under.

Additional advantages include preferential access to affordable housing, coverage from the Philippine Health Insurance Corporation, and educational grants for children, among others. It stipulates that an employer shall not discriminate against solo parent employees regarding their terms and conditions of employment. The law provides a forfeitable and non-cumulative paid parental leave of up to seven days annually for each regularized solo parent employee. This amendment provides additional benefits to single parents to help alleviate their burdens.

These findings demonstrate that the benefits provided under Republic Act No. 11861 were not consistently translated into accessible services for the participants because of implementation gaps.

Alternative Support Strategies

The study suggests providing short-term financial and psychosocial support, along with alternative assistance methods, to help LGUs meet the immediate and long-term needs of widows. These measures may help widows navigate the transition and may strengthen widows' capacity to adapt to post-bereavement challenges.

Policy Implications

The findings suggest that supporting widows requires more than the existence of formal policies; it depends on how effectively these policies are carried out at the community level. While present legislation provides a framework for assistance, many widows were not reached, indicating gaps in delivery.

Mwania and Nzengya (2025) underscore the necessity of policies that regard widowhood not merely as a welfare concern but as a form of systemic economic disparity influenced by legislation, culture, and gendered resource access.

A more responsive approach begins with early engagement. LGUs play a key role by identifying widows soon after bereavement and guiding them through services provided. Timely support during this transition period helps prevent the immediate decline in financial and emotional stability that widows experience. Procedures that are difficult to navigate often discourage participation. Simplifying requirements, offering clear guidance, and bringing services closer to communities makes support attainable.

At the same time, short-term aid should be paired with opportunities that promote longer-term stability. Livelihood programs, skills development, and basic financial training help widows rebuild a sense of control over their circumstances. These efforts are not only economic in nature but also support confidence and independence over time. Emotional and social support deserve careful attention. The loss of a spouse leads to isolation, yet this aspect is frequently overlooked in formal programs. Creating safe spaces for widows to share experiences, whether through counseling or community groups, can ease this transition and strengthen social connections.

Finally, there is value in listening to widows themselves. Regular feedback can help ensure that programs remain relevant and responsive. When policies are informed by lived experience, they are likely to address real needs rather than assumed ones.

Taken together, these considerations point to a simple but important shift: help for widows becomes useful when it is accessible, timely, and grounded in everyday realities. Strengthening these aspects can help translate policy into meaningful improvements in widows' lives.

Policy Recommendations

To bridge the 66.7% utilization gap and translate the statutory benefits of Republic Act No. 11861 into functional safety nets, municipal and barangay governments within the Fifth District of Bulacan should execute the following localized, actionable policy reforms:

1. Institutionalize Barangay-Level Solo Parent Desks: Municipalities (Pandi, Guiguinto, Balagtas, and Bocaue) should mandate and fund physical Solo Parent Desks in every local barangay hall. Acting as decentralized access points, these desks will eliminate traveling costs for older, low-income widows by handling information dissemination, document compilation, and application processing directly within the community.
2. Deploy Mobile Intake Applications for Proactive Registry Tracking: Municipal Social Welfare and Development (MSWD) offices should equip barangay health workers with mobile intake applications. Local workers can use mobile intake applications during home visits to register newly bereaved widows directly, cross-referencing civil registry death certificates in real time to maintain a proactive registry.
3. Establish a Document Subsidy Fund: Local Government Units (LGUs) should pass municipal ordinances creating a targeted document subsidy fund. This fund will fully cover the processing fees for securing required civil registry records (such as birth certificates and certificates of non-remarriage), removing the initial financial barrier that prevents low-income widows from completing their Solo Parent ID applications.
4. Launch Localized Community-Based Support Systems (CBSS): LGUs should partner with neighborhood faith-based organizations to establish peer-led widows' associations. Supported by municipal funds, these groups will provide structured spaces for group counseling to ease role strain while serving as direct information networks to share details about available livelihood training programs and healthcare discounts.
5. Create a Local SSS/GSIS Administrative Bridge: To protect households from accumulating high-interest debt while waiting for delayed state pension disbursements, municipal social welfare offices should set up a direct administrative bridge with national pension systems. This specialized unit will fast-track claims for newly registered widows and offer immediate, short-term emergency cash advances to cover basic food and schooling costs during the transition period.

LGUs and national agencies should also promote inclusive economic empowerment, gender-responsive land reforms, and social protection systems that integrate widows into local development processes (Mwania & Nzengya, 2025).

Tailored programs emphasizing financial assistance, training, livelihood support, specialized social counseling, and stress-management approaches could enhance productivity and foster a more positive attitude toward life.

Discussion

The findings suggest that the challenges experienced by widows are shaped not only by poverty but also by the extent to which existing support mechanisms can be accessed and translated into meaningful assistance. Although low SES emerged as a major source of vulnerability, the results demonstrate that economic hardship alone does not fully explain widows' well-being. Rather, the interaction among material resources, institutional support, and individual circumstances shapes their capacity to cope with widowhood.

Economic threats emerged as the most immediate consequence of widowhood, particularly among participants with multiple dependents and limited financial protection. The predominance of low household incomes, combined with limited access to pensions and insurance, suggests that widowhood often intensifies pre-existing socio-economic disadvantages. Consistent with previous research (Djuikom & Van De Walle, 2018; Streeter, 2020), the loss of a spouse frequently removes a primary source of economic stability, increasing financial strain and reducing households' capacity to respond to subsequent challenges.

However, the findings further indicate that economic conditions alone do not determine vulnerability. Widows who received pensions, financial assistance, or medical support appeared better positioned to manage post-bereavement challenges than those without such resources. This suggests that institutional support serves as a protective factor that can partially mitigate the effects of low SES. Conversely, the unequal availability and utilization of these forms of assistance help explain why widows experience varying levels of vulnerability despite having broadly similar economic circumstances.

A central contribution of the study is its identification of the gap between policy provision and policy utilization. Although Republic Act No. 11861 provides a broad range of benefits for single parents, including widows, most participants reported difficulties in accessing government support programs. This finding shifts attention from the existence of policy to the effectiveness of its implementation. The persistence of unmet needs despite established legal provisions suggests that barriers related to awareness, accessibility, and local program delivery may constrain the practical reach of social welfare interventions.

The findings likewise demonstrate that widowhood is a multidimensional experience extending beyond financial deprivation. Economic, health, psychological, and social threats were closely interconnected, indicating that these challenges reinforce one another rather than occur in isolation. Financial strain may intensify emotional distress, while declining health and reduced social participation may further limit economic recovery and overall well-being. This interconnected pattern underscores the limitations of narrowly focused interventions and highlights the need for comprehensive support strategies that address multiple dimensions of vulnerability simultaneously.

The findings support Sen's Capability Approach by demonstrating that legal entitlements alone were insufficient when participants faced barriers to accessing available services. Resources acquire value only when individuals possess the opportunity and capability to convert them into meaningful improvements in their lives. The inability of many widows to access available benefits therefore reflects a capability constraint rather than merely an income deficit.

Similarly, Social Role Theory provides insight into the expanded responsibilities assumed by widows following the loss of their spouses. Participants consistently described assuming both caregiving and economic roles, thereby increasing the responsibilities and pressures associated with widowhood.

Overall, the findings suggest that widowhood is best understood as the intersection of economic disadvantage, institutional accessibility, and changing social responsibilities. The results demonstrate that widows' well-being depends not only on the availability of support but also on whether that support is accessible, responsive, and relevant to their circumstances. In this context, the disconnect between policy intent and lived experience emerges as a defining factor shaping the well-being of widows in the Fifth District of Bulacan.

Conclusion

This study shows that being a widow is not just the result of losing a spouse; it is also the result of a combination of factors, including financial insecurity, lack of access to institutions, and personal circumstances. The findings show that widows’ well-being is influenced not only by socio-economic conditions but also by their ability to access social assistance, mobilize support networks, and convert available resources into meaningful improvements in daily life. Differences in age, dependency burden, and financial protection further contribute to unequal experiences of vulnerability and resilience.

While formal support mechanisms exist under the Expanded Solo Parents Welfare Act, limited utilization among participants suggests that legal entitlements do not automatically translate into meaningful assistance.

By linking capability constraints with policy implementation gaps, the study advances understanding of widowhood as both a socio-economic and institutional concern. The findings emphasize the necessity of support systems that are not only available but also accessible and responsive to widows’ circumstances. Future research should examine these dynamics across broader populations and settings to strengthen the evidence for more effective and inclusive social protection policies.

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AI tools were used solely for language editing and clarity. All intellectual content, analysis, and interpretation are the author’s own.

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