



ECONOMIC COPING MECHANISMS AMONG EARLY-CAREER CATHOLIC SCHOOL TEACHERS

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ABSTRACT

This study examined the economic coping mechanisms among early-career Catholic school teachers. Guided by a qualitative phenomenological design, data were gathered through semi-structured interviews with six purposively selected teachers from a Catholic educational institution in Olongapo City. The interviews were transcribed verbatim and analyzed using reflexive thematic analysis. Findings revealed that participants generally experienced borderline financial adequacy, where income was sufficient for basic needs but inadequate for savings and emergencies. Low salary, rising cost of living, and limited institutional benefits emerged as the primary economic challenges, with essential expenses such as food, transportation, and utilities identified as the most difficult to manage. Participants predominantly employed budgeting and strict expense prioritization as coping mechanisms, with minimal income diversification. Financial strain was found to affect teaching practice through stress, reduced focus, and emotional fatigue, although some participants reported increased resilience and motivation. Institutional support was perceived as adequate for basic needs but limited in addressing broader financial stability. Overall, the study concludes that early-career Catholic school teachers operate within a structurally constrained financial environment characterized by subsistence-level income and survival-oriented coping strategies. These findings highlight the need for strengthened institutional financial support and teacher wellness initiatives.

Keywords: *economic coping mechanisms, financial strain, Catholic school teachers, budgeting strategies, teacher well-being, phenomenological research*

INTRODUCTION

Teaching is a profession that requires not only instructional competence but also financial resilience, particularly among early-career educators who are still establishing economic stability. In the Philippine context, teachers in private and Catholic schools often experience financial pressures due to modest salaries, increasing living expenses, and professional responsibilities. These realities place beginning teachers in vulnerable economic situations that may affect both their personal well-being and professional effectiveness. Financial challenges among teachers have become an important area of inquiry because economic strain may influence motivation, stress levels, work engagement, and teaching quality (Vito & Postrano, 2024).

Recent studies reveal that financial difficulties remain prevalent among teachers and may negatively affect their work performance and overall well-being. Vito and Postrano (2024) found that teachers experiencing financial challenges tended to become less effective in their teaching, especially when additional jobs or financial obligations reduced their energy and availability for students. Likewise, Abarca and Malonzo (2024) reported that financial management behavior and teacher stress significantly predict teachers' quality of work life. These findings suggest that financial concerns are closely associated with teachers' professional functioning and emotional welfare.

To manage economic strain, teachers employ various coping and financial management practices. Borres (2023) observed that teachers commonly rely on budgeting, reducing unnecessary expenses, and using personal savings during financial distress. Suttles (2024) further emphasized that teachers develop coping mechanisms to deal with the pressures brought about by occupational stress and financial burdens. These adaptive strategies help teachers sustain their daily needs while remaining committed to their profession despite economic limitations.

Financial literacy has also emerged as a significant factor influencing teachers' financial well-being and management practices. Manalo et al. (2023) found that financial behavior strongly affects teachers' financial well-being, highlighting the importance of responsible financial practices in achieving economic stability. Similarly, Irdawati et al. (2025) reported that both basic and advanced financial literacy significantly influence teachers' financial management, with advanced literacy having a stronger effect on financial decision-making. These findings indicate that financially knowledgeable teachers are more capable of handling budgeting, debt management, savings, and investments effectively.

Furthermore, studies have linked financial literacy and management practices to teachers' workplace engagement and performance. Estojero et al. (2025) found that strong financial literacy contributes positively to teacher engagement and motivation, while Manatad and Labitad (2025) emphasized that financially literate teachers experience reduced work-related stress and improved workplace efficiency. Del Rosario (2026) likewise noted that demographic and professional factors influence teachers' financial literacy, underscoring the need for targeted financial wellness programs in

private schools. These studies collectively suggest that financial capability plays an essential role in supporting teachers' professional and personal stability.

Despite the growing literature on teachers' financial well-being, limited studies have focused specifically on early-career Catholic school teachers. Much of the existing research centers on public school educators or teachers in general, leaving the experiences of teachers in Catholic educational institutions insufficiently explored. Early-career Catholic school teachers may encounter unique financial realities because of relatively lower compensation in private schools, institutional expectations, and the vocational nature of Catholic education. However, little is known about the specific economic coping mechanisms they employ to navigate financial pressures while sustaining their commitment to teaching.

Hence, this study sought to examine the economic coping mechanisms among early-career Catholic school teachers. Specifically, it aimed to explore the financial challenges they experience, the coping strategies they utilize, and the ways these mechanisms shape their professional and personal lives. Through this investigation, the study hopes to contribute to the development of financial wellness initiatives, institutional support programs, and policies that may enhance teacher well-being and sustainability within Catholic schools.

Research Questions

This study examined the economic coping mechanisms among early-career Catholic school teachers.

Specifically, this study sought to answer the following questions:

1. What is the financial situation of early-career Catholic school teachers in their current teaching context?
2. What economic challenges do early-career Catholic school teachers commonly experience?
3. What coping mechanisms do early-career Catholic school teachers use to manage financial constraints?
4. How do these coping mechanisms affect their daily teaching responsibilities and professional practices?
5. How do early-career Catholic school teachers describe the support provided by their institution in addressing their financial needs?

METHODOLOGY

Research Design

This study employed a qualitative phenomenological research design to examine the economic coping mechanisms among early-career Catholic school teachers.

Phenomenology seeks to understand and interpret individuals' lived experiences concerning a particular phenomenon (Creswell & Poth, 2018). The design was deemed appropriate because the study aimed to explore how teachers experienced financial challenges and how these realities influenced their professional practices within a Catholic educational setting.

Locale of the Study

The study was conducted in a Catholic educational institution in Olongapo City. The institution served as an appropriate setting because Catholic schools operate within organizational and financial conditions distinct from those of public schools, which may influence teachers' financial experiences and coping practices.

Participants and Sampling Technique

The participants consisted of six early-career Catholic school teachers with one to five years of teaching experience. Purposive sampling was utilized to select participants who possessed direct experience relevant to the phenomenon under investigation. Creswell and Poth (2018) noted that phenomenological studies typically involve a small number of participants to allow comprehensive exploration of lived experiences. The participants were selected based on their teaching tenure, employment status, and willingness to participate in the study.

Research Instrument

The primary instrument used for data collection was a researcher-developed semi-structured interview guide consisting of thirteen open-ended questions. The instrument focused on the participants' financial situations, economic challenges, coping mechanisms, professional responsibilities, and perceptions of institutional support.

To establish content validity, the interview guide was evaluated by three content experts composed of one specialist with a Master of Business Administration (MBA) degree and two specialists with Master of Arts in Education major in Educational Management (MAEd-EM) degrees. Their recommendations were incorporated in refining the instrument. A pilot interview was also conducted with individuals possessing characteristics similar to those of the actual participants but excluded from the study.

Data Gathering Procedure

Prior to data collection, the three researchers secured approval from the school administration and obtained informed consent from the participants. The participants were informed regarding the purpose of the study, the voluntary nature of participation, and the confidentiality of their responses.

Data were gathered through face-to-face semi-structured interviews lasting approximately 30 to 60 minutes. With the participants' consent, the interviews were audio-

recorded to ensure accuracy in transcription. Field notes were likewise documented during the interviews. The recorded responses were subsequently transcribed verbatim and reviewed for accuracy.

Data Analysis

The study employed reflexive thematic analysis following Braun and Clarke's (2019) framework. The three researchers repeatedly reviewed the interview transcripts to achieve familiarity with the data. Significant statements were coded and organized into categories, from which themes and subthemes emerged. The themes were refined and interpreted to describe the participants' shared experiences concerning financial challenges and coping mechanisms.

Scope and Limitations

The study focused on the economic coping mechanisms among early-career Catholic school teachers in a Catholic educational institution in Olongapo City. Specifically, it examined their financial situations, economic challenges, coping strategies, effects on professional responsibilities, and perceptions of institutional support.

The study was limited to six participants from a single Catholic educational institution; hence, the findings may not be generalized to other educational settings. Additionally, the study relied on self-reported experiences, which may have been influenced by the participants' personal perspectives and willingness to disclose information.

RESULTS

Table 1. Coding Matrix of Themes and Participant Responses

Theme	Subthemes	Participant Codes (P01–P06)	Condensed Findings
Financial Situation, Responsibilities, and Economic Challenges	Financial adequacy; financial responsibilities; primary challenges	P01, P02, P05, P06 (just enough); P03 (conditional); P04 (insufficient); P01–P06	Income largely subsistence-level with minimal savings capacity. Responsibilities concentrated on personal, family, and bill obligations. Low salary is the universal challenge, compounded by rising

Financial Strain and Essential Expenditures	Costly needs; contextual pressures	P01–P06 (food, utilities, transport, rent, education); P02, P04 (inflation); P03 (distance/access)	costs, debt, and limited benefits. Essential needs are the most financially burdensome, intensified by inflation, distance, and limited access to affordable goods/services.
Coping Strategies and Income Sources	Budgeting strategies; income diversification	P01–P06 (budgeting); P02, P05 (expense reduction/saving); P03, P06 (tutoring/part-time); others none	Coping is dominated by budgeting and expense control. Income diversification is minimal, with only a few engaging in or planning supplementary work.
Expense Prioritization	Hierarchical spending behavior	P01–P06	Uniform survival-based prioritization: basic needs → family obligations → bills → savings/debt.
Effects on Teaching Practice	Stress and impairment; adaptive motivation	P01, P04, P05, P06 (stress, fatigue, reduced focus); P02, P03 (motivation, resilience)	Financial strain affects cognitive focus, emotional well-being, and instructional capacity, but may also foster resilience and motivation in some cases.
Institutional Support and Adequacy	Forms of support; perceived sufficiency	P01–P06	Support mainly includes salary, incentives, allowances, and materials. Generally perceived as sufficient for basic needs but structurally limited.
Suggested Support and Reflections	Institutional improvements; resilience narrative	P01–P06	Strong demand for salary increases, allowances, incentives, workload compensation, and better resources. Financial strain also reported as a source

DISCUSSION

1. Financial Situation, Responsibilities, and Economic Challenges

The findings indicate that early-career Catholic school teachers operate within a condition of borderline financial adequacy, where income is largely sufficient only for subsistence needs. This suggests that financial stability among participants remains fragile, with minimal capacity for savings or financial resilience against unexpected expenses. Such a condition reflects a constrained economic environment commonly experienced among educators in early professional stages.

This result aligns with recent findings that teachers' financial well-being is often limited by modest compensation structures, which constrain long-term financial security and planning (Manalo et al., 2023). The presence of competing obligations—particularly family support, bills, and loans—further reinforces the notion that teachers function within overlapping financial responsibilities that extend beyond personal needs. The predominance of low salary as the central challenge across all participants underscores structural income insufficiency as the root determinant of financial strain, consistent with studies emphasizing salary inadequacy as a persistent issue in the teaching profession (Vito & Postrano, 2024).

The interpretation of these findings suggests that financial constraints among early-career Catholic school teachers are not isolated incidents but systemic conditions that shape their economic vulnerability and decision-making capacity.

2. Financial Strain and Essential Expenditures

The difficulty in managing basic expenditures—particularly food, transportation, utilities, and rent—reflects the intensification of cost-of-living pressures relative to fixed income levels. The prominence of transportation and food costs highlights how geographical and institutional contexts compound financial strain, particularly when work-related logistics require additional personal expenditure.

This finding is consistent with Borres (2023), who identified that essential household needs are the most immediate financial pressure points among teachers, often necessitating strict budgeting and prioritization strategies. The escalation of living costs further amplifies the imbalance between income and expenses, reinforcing financial stress as a structural rather than individual issue. The interpretation suggests that economic strain is embedded in daily living conditions, limiting teachers' financial flexibility and increasing vulnerability to economic shocks.

3. Coping Strategies and Income Sources

The dominance of budgeting as the primary coping mechanism indicates that early-career Catholic school teachers rely heavily on self-regulated financial management strategies to maintain stability. The use of expense reduction and limited saving practices reflects adaptive but constrained financial behavior aimed at survival rather than financial growth.

This aligns with Borres (2023), who found that teachers commonly rely on budgeting and minimizing non-essential expenses during financial hardship. However, the limited presence of secondary income sources contrasts with studies suggesting that diversification of income can serve as a buffer against financial instability (Umali & Aliazas, 2025). The near absence of supplementary income among participants suggests restricted access to alternative economic opportunities, possibly due to workload demands or institutional constraints.

The interpretation of these findings indicates that coping mechanisms remain largely reactive rather than strategic, emphasizing financial survival over long-term economic mobility.

4. Expense Prioritization

The uniform prioritization of basic needs, followed by family obligations and bills, demonstrates a hierarchical survival-based financial decision-making structure. This pattern reflects rational allocation under constrained resources, where essential needs take precedence over savings or discretionary spending.

This finding is consistent with financial behavior models in educational settings, where individuals under economic strain prioritize immediate physiological and familial needs over long-term financial planning (Manalo et al., 2023). The interpretation suggests that financial prioritization among participants is shaped less by preference and more by necessity, reinforcing the subsistence-level nature of their income structure.

5. Effects on Teaching Practice

Financial strain was found to exert both adverse psychological effects and limited motivational responses. The dominant experience of stress, reduced focus, and emotional fatigue reflects the cognitive burden associated with financial insecurity. These findings are consistent with Vito and Postrano (2024), who reported that financial difficulties negatively affect teachers' effectiveness, particularly when external work pressures and financial concerns interfere with instructional performance.

However, the emergence of financial difficulty as a motivational factor among some participants introduces a nuanced perspective. This duality suggests that financial strain may simultaneously function as a stressor and a catalyst for resilience. Such adaptive responses align with findings that stress, when cognitively reframed, may enhance

discipline and professional commitment in certain contexts (Abarca & Malonzo, 2024). The interpretation indicates that the impact of financial strain on teaching performance is not uniform but mediated by individual coping capacity and psychological resilience.

6. Institutional Support and Adequacy

The perception of institutional support as “adequate but constrained” reflects a threshold-based evaluation of sufficiency, where support meets basic needs but fails to address broader financial security. Salary, incentives, and instructional materials were acknowledged as essential forms of support, yet their limited scope underscores structural constraints within institutional compensation systems.

This finding is consistent with Modugno and di Carlo (2019), who emphasized that financial sustainability in educational institutions often determines the extent of support provided to employees. The interpretation suggests that while institutions provide foundational support, such provisions are insufficient to offset broader economic pressures experienced by early-career teachers.

7. Suggested Support and Reflections

The strong demand for salary increases, additional allowances, and improved benefits reflects an expectation for institutional enhancement of financial well-being mechanisms. This aligns with Manalo et al. (2023), who emphasized the importance of financial well-being policies in improving teacher stability and performance outcomes.

The emergence of financial strain as a driver of resilience further suggests that despite economic hardship, teachers develop adaptive capacities that reinforce professional commitment. This finding resonates with literature indicating that adversity can strengthen professional identity when adequately managed within supportive environments (Irdawati et al., 2025).

The interpretation highlights a critical tension: while teachers demonstrate resilience, sustained financial inadequacy risks undermining long-term motivation and retention within the profession.

Conclusions

This study addressed five research questions on the economic coping mechanisms of early-career Catholic school teachers. Findings indicate that teachers generally experience borderline financial adequacy, where income covers basic needs but is insufficient for savings and emergencies, with financial obligations largely focused on family support, personal expenses, and bills.

The main economic challenges identified were low salary, rising cost of living, and limited institutional benefits, with essential expenses such as food, transportation, and utilities exerting the greatest pressure. In response, participants primarily used budgeting

and strict expense prioritization, with limited engagement in additional income-generating activities.

Financial constraints were found to affect teaching practice through stress, reduced focus, and emotional fatigue, although some participants also reported increased resilience and motivation. Institutional support was perceived as adequate for basic needs but insufficient for long-term financial stability.

Overall, the study concludes that early-career Catholic school teachers operate within a structurally constrained financial environment characterized by subsistence-level income. While coping strategies are evident, they remain largely survival-oriented, and existing institutional support does not fully address teachers' broader financial needs.

Recommendations

In light of the findings, the following recommendations are proposed. School administrators are encouraged to undertake a periodic review of existing salary structures to ensure that compensation is responsive to prevailing economic conditions and cost-of-living standards. Likewise, the enhancement of financial support systems through increased allowances, incentives, and subsidies for instructional materials is recommended to mitigate the financial burden experienced by teachers.

It is further suggested that institutions implement teacher financial wellness programs, such as structured financial literacy and budgeting seminars, to strengthen teachers' capacity in managing personal finances effectively. In addition, the development and refinement of workload compensation policies may be considered to ensure appropriate remuneration for additional duties and co-curricular responsibilities, thereby addressing perceived imbalances in workload and compensation.

Moreover, schools may explore ethical and structured opportunities for income diversification, such as supervised tutoring programs or academic support services, to provide supplementary financial avenues for teachers without compromising institutional integrity. Finally, further research is recommended to broaden the scope of investigation across multiple Catholic educational institutions to enable comparative analysis and deepen understanding of teachers' financial coping mechanisms in varied contexts.

Compliance with Ethical Standards

The authors declare that this study was conducted in full compliance with ethical research standards. Informed consent was obtained from all participants, who were likewise informed of their voluntary participation and their right to withdraw from the study at any time without penalty. The anonymity of respondents was strictly maintained, and all data were handled in accordance with data privacy principles to safeguard confidentiality and participant well-being throughout the research process. The study was conducted with no conflict of interest, and all scholarly sources were properly acknowledged to avoid plagiarism. Care was taken to ensure objectivity in the

interpretation of findings, and the results were used solely for academic and research purposes. Any use of artificial intelligence tools in the preparation of this manuscript was undertaken with full transparency and appropriate disclosure.

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