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LIFE CONCERNS AND GRADUATE EDUCATION OUTCOMES AMONG WORKING ADULT LEARNERS IN THE PHILIPPINES: A MIXED-METHODS STUDY

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ABSTRACT

This study examined the relationship between life concerns and graduate education outcomes among 180 graduate students at Saint Theresa College of Tandag, Inc., Philippines, during the academic year 2025–2026. Using a descriptive-correlational approach supplemented by qualitative thematic analysis, the study assessed financial, work-related, family, health and mental health, academic, and time management concerns alongside academic performance, persistence intention, program satisfaction, and psychosocial adjustment. Findings revealed a high overall level of life concerns (M = 3.69), with time management (M = 3.69), financial (M = 3.64), and academic concerns (M = 3.64) receiving the highest ratings. Despite these challenges, respondents reported favorable graduate education experiences, particularly persistence intention (M = 3.68), program satisfaction (M = 3.59), academic performance (M = 3.53), and psychosocial adjustment (M = 3.51). Financial ($r = -.32$, $p = .001$) and academic concerns ($r = -.35$, $p = .001$) demonstrated significant negative associations with graduate education outcomes. Qualitative findings identified financial pressure, work–study imbalance, family obligations, psychological stress, and institutional support needs. The findings highlighted the importance of responsive institutional support in sustaining graduate students' educational engagement and well-being.

Keywords: *graduate education, life concerns, working adult learners, academic persistence, psychosocial adjustment, mixed-methods research*

INTRODUCTION

Graduate education plays an important role in advancing professional competence, research capabilities, career development, and lifelong learning. For many adult learners, however, pursuing postgraduate qualifications requires managing academic responsibilities alongside employment, family commitments, financial obligations, and personal well-being. These competing demands can create difficulties in maintaining academic performance, sustaining motivation, and progressing toward degree completion. Unlike traditional full-time students, working graduate students frequently navigate overlapping responsibilities that place considerable demands on their time, energy, and available resources. Understanding how these life concerns relate to graduate education outcomes is therefore essential for developing responsive institutional policies and student support systems.

Recent scholarship has emphasized that graduate students experience distinctive challenges affecting their academic engagement and well-being. Gökten Bayrak (2024), in a systematic review of graduate student well-being, identified academic pressures, work–life imbalance, faculty–student relationships, limited social support, and difficulties participating in academic communities as recurring concerns. These challenges extend beyond academic workload because students' educational experiences are shaped by their personal circumstances and the resources available to manage competing responsibilities. Consequently, graduate education outcomes should be examined not only through academic achievement but also through persistence, program satisfaction, and psychosocial adjustment. Such a multidimensional perspective recognizes that students may maintain satisfactory academic performance while experiencing substantial financial, emotional, or social pressures.

The relationship between educational demands and student well-being can be understood through the Study Demands–Resources perspective. Bakker and Mostert (2024) explained that study demands, including academic workloads, deadlines, and other pressures, require sustained cognitive and emotional effort, whereas available resources can support engagement and help students manage these demands. Their theoretical framework emphasizes the interaction between academic pressures, personal resources, institutional support, and student outcomes. Applied to graduate education, this perspective suggests that financial difficulties, professional responsibilities, family obligations, health concerns, and academic requirements may collectively shape students' capacity to remain engaged in their programs. Conversely, access to supportive faculty, flexible learning arrangements, peer networks, and appropriate academic resources may help students navigate these challenges. This perspective complements the ecological, role strain, stress and coping, self-determination, and adult learning theories identified in the present study's original conceptual foundation.

Among the major challenges experienced by working graduate students, balancing employment and academic responsibilities remains particularly important. Eastgate et al. (2023) examined how working university students managed boundaries between their employment and study roles and found significant relationships among role-related

identities, boundary management strategies, work–study balance, and academic satisfaction. Their findings highlighted the importance of time management and strategies for negotiating competing responsibilities. For graduate students who are simultaneously employed as teachers, administrators, or other professionals, the demands of preparing academic requirements, conducting research, attending classes, and fulfilling workplace obligations may create persistent scheduling conflicts. These difficulties may become more pronounced when students also have caregiving responsibilities or limited opportunities to allocate uninterrupted time to academic work. Thus, work–study balance represents an important dimension of the broader life concerns associated with graduate education (Eastgate et al., 2023).

Financial pressures and personal well-being also warrant attention because graduate education frequently involves direct and indirect costs, including tuition, transportation, research expenses, learning materials, and reduced opportunities for additional employment. These financial responsibilities may coincide with family expenditures and professional commitments, creating competing demands on students' available resources. In addition, academic deadlines, research requirements, and uncertainty about degree completion may contribute to psychological strain. Evidence from graduate education research indicates that academic, personal, and social demands are interconnected and may affect students' overall educational experiences (Gökten Bayrak, 2024). These considerations highlight the need to examine life concerns as interrelated dimensions rather than isolated difficulties.

In the Philippine context, graduate education is particularly relevant to working professionals seeking career advancement, professional qualifications, and opportunities for educational leadership. However, postgraduate participation may require students to reconcile institutional expectations with the practical realities of employment and family life. Valencia (2026), in a phenomenological investigation involving doctoral students at a private university in Cebu City, documented how participants managed research demands, technological challenges, professional responsibilities, and family commitments. The study identified time management strategies, professional networks, mentoring, and institutional support as important elements of students' experiences. These findings provide relevant Philippine evidence that graduate education involves the continuous negotiation of academic and nonacademic responsibilities. Nevertheless, the experiences of students may vary across institutional settings, geographical locations, professional backgrounds, and available support structures.

The relationship between graduate students' life concerns and educational outcomes also requires attention to academic persistence and psychosocial adjustment. Academic persistence refers to students' continued intention and commitment to completing their educational programs, whereas psychosocial adjustment concerns their ability to manage emotional, interpersonal, and contextual demands within the graduate learning environment. Both outcomes are relevant because students may demonstrate academic competence while simultaneously experiencing stress, uncertainty, or competing responsibilities. In a study of postgraduate distance education students in Ghana, researchers identified employment demands, family responsibilities, academic

workloads, and financial pressures as important sources of stress associated with intentions to discontinue studies (Ankomah-Sey et al., 2024). Although the population and educational context differed from those of the present investigation, the findings illustrate the relevance of examining academic persistence alongside broader life circumstances.

Despite increasing international attention to graduate student well-being, work–study balance, and academic persistence, further context-specific evidence is needed concerning the combined relationship of multiple life concerns with graduate education outcomes. Existing research has examined particular dimensions, including psychological well-being, boundary management, and postgraduate stress, but these perspectives do not fully establish how academic, financial, personal, family-related, and work-related concerns are associated with academic performance, persistence, satisfaction, and psychosocial adjustment within a particular Philippine graduate school. Moreover, quantitative associations may not adequately capture the experiences through which students manage these responsibilities. Integrating quantitative and qualitative evidence can provide a more comprehensive account of the patterns observed and the circumstances underlying students' reported experiences.

To address this contextual research need, the present study investigated the life concerns of graduate students at Saint Theresa College of Tandag, Inc., Surigao del Sur, Philippines, during the academic year 2025–2026. Specifically, it examined the extent of students' life concerns, assessed their graduate education outcomes in terms of academic performance, persistence, satisfaction, and psychosocial adjustment, and investigated the relationships between these concerns and educational outcomes. The study also explored students' lived experiences and integrated qualitative findings with quantitative results to identify convergent patterns and institutional support needs. By examining these dimensions within a private higher education institution serving adult learners, the study seeks to contribute localized evidence to international discussions on graduate student well-being, educational persistence, and responsive postgraduate education. Its findings may inform the development of context-sensitive academic advising, flexible learning arrangements, psychosocial support, and other institutional initiatives intended to strengthen graduate students' educational experiences.

Research Questions

This study aimed to examine the relationship between life concerns and graduate education outcomes among graduate students at Saint Theresa College of Tandag, Inc., Surigao del Sur, Philippines, during the academic year 2025–2026. Specifically, it sought to answer the following research questions:

1. What is the extent of life concerns experienced by graduate students in terms of academic, financial, personal, family-related, and work-related concerns?
2. What is the level of graduate education outcomes among students in terms of academic performance, academic persistence, program satisfaction, and psychosocial adjustment?

3. Is there a significant relationship between graduate students' life concerns and their academic performance?
4. To what extent do life concerns significantly influence academic persistence, program satisfaction, and psychosocial adjustment?
5. What lived experiences characterize graduate students' efforts to manage competing personal, professional, family, financial, and academic responsibilities throughout their graduate education journey?
6. How do the qualitative findings corroborate, complement, or explain the quantitative findings concerning life concerns and graduate education outcomes?
7. What institutional support measures may be proposed based on the findings to address graduate students' life concerns and strengthen their graduate education experiences?

METHODOLOGY

This study employed a quantitative descriptive-correlational research design, supplemented by qualitative findings, to examine the life concerns of graduate students and their relationships with graduate education outcomes. The descriptive component assessed the respondents' demographic characteristics, the extent of their life concerns, and their experiences throughout graduate education. The correlational component determined the relationships between life concerns and graduate education outcomes, particularly academic performance, persistence, program satisfaction, and psychosocial adjustment. The qualitative component provided additional insights into students' experiences of managing competing academic, professional, financial, and personal responsibilities. The study was nonexperimental, as the variables were examined in their existing conditions without manipulation or intervention.

The investigation was conducted at Saint Theresa College of Tandag, Inc., a private higher education institution in Tandag City, Surigao del Sur, Philippines, during the academic year 2025–2026. The research setting was the institution's Graduate School, which offers postgraduate programs, including the Master of Arts in Education and Master in Business Administration. The institution was selected because it provided an appropriate setting for examining the educational experiences of adult learners pursuing advanced qualifications while fulfilling employment, family, and other personal responsibilities. The study focused on graduate students enrolled during the specified academic year and excluded undergraduate students and graduates who were no longer enrolled.

A total of 180 graduate students participated in the investigation. The study identified total enumeration as its sampling approach, with respondents drawn from qualified graduate students who were enrolled and willing to participate. The demographic characteristics examined were gender, age, and employment status. Of the 180 respondents, 125 (69%) were female and 55 (31%) were male. The largest age group comprised students aged 30–39 years (44%), followed by those aged 41–50 years (33%). Regarding employment status, 128 respondents (71%) were employed full-time, 42 (23%)

were employed part-time, and 10 (6%) were unemployed. These characteristics established the predominance of employed adult learners within the study population and provided contextual information for understanding their reported life concerns.

Data were collected using a researcher-developed questionnaire based on the study objectives and relevant literature. The instrument consisted of three major parts. The first gathered demographic information concerning gender, age, and employment status. The second assessed students' life concerns, including time management, financial difficulties, and academic challenges, while the broader analysis also examined work-related and other personal circumstances. The third assessed respondents' graduate education experiences, including academic performance, persistence, program satisfaction, and psychosocial adjustment. Responses were measured using a four-point Likert-type scale. Higher scores represented greater levels of the measured concerns or more favorable assessments of graduate education outcomes, depending on the construct. The questionnaire underwent expert validation by research specialists, graduate school administrators, and faculty members with relevant expertise. Their feedback was considered in evaluating the clarity, relevance, appropriateness, and alignment of the questionnaire items with the study objectives. The original methodology also reported pilot testing to establish instrument reliability.

Data collection followed institutional research procedures. Permission to conduct the investigation was sought from the Office of the School President and the Graduate School administration of Saint Theresa College of Tandag, Inc. Following the validation of the research instrument and the necessary institutional authorization, questionnaires were distributed to eligible graduate students through printed forms or an online survey platform. Participation was voluntary, and respondents were informed about the study's purpose and procedures before completing the instrument. Accomplished questionnaires were retrieved, reviewed for completeness, organized, and coded for statistical analysis. The collected information was used to examine the extent of students' life concerns and their assessments of graduate education outcomes.

Quantitative data were analyzed using descriptive and inferential statistical procedures. Frequencies and percentages summarized respondents' demographic characteristics, while weighted means and standard deviations described the extent of life concerns and the levels of graduate education outcomes. The four-point response scale was interpreted according to the scoring ranges established for the instrument. Pearson product–moment correlation coefficients were used to examine relationships between life concerns and graduate education outcomes when the relevant statistical assumptions were satisfied. The original methodology also identified Spearman rank correlation as an alternative for data that did not meet the requirements of parametric correlation analysis. Statistical significance was evaluated at the .05 level. The analyses were interpreted as associations between variables rather than evidence of causal effects.

The study also incorporated qualitative findings to provide contextual explanations of graduate students' experiences. These findings concerned the challenges associated

with financial responsibilities, employment demands, family obligations, academic requirements, time management, and psychological adjustment. The qualitative results were organized into recurring themes and considered alongside the quantitative findings to identify areas of convergence, complementarity, and divergence. This integration provided a broader understanding of how graduate students experienced competing life responsibilities while pursuing postgraduate education. The qualitative component was treated as supplementary to the principal descriptive-correlational investigation.

RESULTS

Table 1
Extent of Life Concerns Among Graduate Students (N = 180)

Dimension	M	Descriptive category	Highest-rated indicator (M)
Financial concerns	3.64	High extent	Supporting dependents and limited scholarship access (3.70)
Work-related concerns	3.61	High extent	Lack of employer support (3.71)
Family responsibilities	3.45	High extent	Parenting or caregiving responsibilities (3.62)
Health and mental health concerns	3.27	High extent	Limited medical or psychological support (3.48)
Academic concerns	3.64	High extent	Course requirements and limited academic resources (3.70)
Time management concerns	3.69	High extent	Time consumed by commuting (3.74)

Note. M = mean. Original interpretation: 3.26–4.00 = high extent; 2.51–3.25 = moderate extent; 1.76–2.50 = low extent; 1.00–1.75 = very low extent.

Table 2
Levels of Graduate Education Outcomes Among Graduate Students (N = 180)

Outcome dimension	M	Descriptive category	Highest-rated indicator (M)
Academic performance	3.53	High	Meeting professors' academic expectations (3.68)
Persistence intention	3.68	High	Not considering dropping out (3.73)
Program satisfaction	3.59	High	Program meets academic and professional goals (3.77)
Psychosocial adjustment	3.51	High	Using positive coping strategies (3.63)

Note. M = mean.

Table 3

Reported Correlations Between Life Concerns and Graduate Education Outcomes

Life concern	Pearson's r	p	Reported significance
Financial concerns	−.320	.001	Significant
Work-related concerns	.280	.002	Significant
Family responsibilities	−.210	.005	Significant
Health and mental health concerns	.180	.015	Significant
Academic concerns	−.350	.001	Significant
Time management concerns	.300	.001	Significant

Table 4

Reported Multiple Regression Results for Persistence Intention

Predictor	β	t	p	Result
Financial concerns	−.210	−2.45	.015	Significant
Work-related concerns	.180	2.12	.035	Significant
Family responsibilities	−.120	−1.52	.131	Not significant
Health and mental health concerns	−.090	−1.18	.240	Not significant
Academic concerns	−.250	−2.98	.003	Significant
Time management concerns	.230	2.76	.006	Significant

Note. β = reported regression coefficient. Model summary: $F = 8.72$, $p = .001$, $R^2 = .235$.

Table 5

Reported Multiple Regression Results for Program Satisfaction

Predictor	β	t	p	Result
Financial concerns	−.190	−2.21	.028	Significant
Work-related concerns	−.110	−1.34	.182	Not significant
Family responsibilities	−.140	−1.76	.080	Not significant
Health and mental health concerns	−.080	−1.05	.296	Not significant
Academic concerns	−.270	−3.25	.001	Significant
Time management concerns	.160	2.02	.045	Significant

Note. Model summary: $F = 7.95$, $p = .001$, $R^2 = .218$.

Table 6

Reported Multiple Regression Results for Psychosocial Adjustment

Predictor	β	t	p	Result
Financial concerns	−.130	−1.62	.107	Not significant
Work-related concerns	−.170	−2.08	.039	Significant
Family responsibilities	−.220	−2.67	.008	Significant

Health and mental health concerns	−.290	−3.51	.001	Significant
Academic concerns	−.150	−1.89	.061	Not significant
Time management concerns	.240	2.94	.004	Significant

Note. Model summary: $F = 9.64$, $p = .001$, $R^2 = .255$.

Table 7

Emerging Qualitative Themes on Graduate Students' Life Concerns

Emerging theme	f	%	Illustrative participant response
Financial pressure	63	35.0	"I struggle with tuition and daily expenses."
Work–study balance	53	29.4	"My workload leaves me little time to study."
Family obligations	34	18.9	"Household duties compete with my academic tasks."
Mental health and stress	20	11.1	"Stress and anxiety affect my focus in class."
Institutional support needed	10	5.6	"Flexible class schedules would help a lot."
Total	**180**	**100.0**	

Note. f = frequency.

Table 8

Joint Display of Quantitative and Qualitative Findings

Qualitative theme	Corresponding quantitative result	Reported integration
Financial pressure	Financial concerns: M = 3.64	Financial difficulties were reflected in both datasets.
Work–study balance	Work-related concerns: M = 3.61	Employment demands corresponded with reported difficulties managing study responsibilities.
Family obligations	Family responsibilities: M = 3.45	Caregiving and household responsibilities supported the quantitative pattern.
Mental health and stress	Health and mental health concerns: M = 3.27	Accounts of psychological strain complemented the survey findings.
Institutional support needed	Favorable graduate education outcomes across four dimensions (M = 3.51–3.68)	Participants identified additional support needs despite favorable outcome assessments.

Table 9

Proposed Institutional Support Measures Based on the Study Findings

Identified concern	Proposed intervention	Intended outcome
Financial pressure	Scholarships, flexible tuition payment arrangements, and financial assistance	Reduced financial burden and improved persistence
Work–study balance	Evening, weekend, blended, or alternative schedules where feasible	Improved management of employment and study

Family obligations	Reasonable academic flexibility and consultation arrangements	Better balance of family and academic commitments
Mental health and stress	Wellness activities, peer support, and counseling referrals	Improved emotional well-being and adjustment
Academic concerns	Research mentoring, academic consultations, and learning-resource access	Improved academic performance and satisfaction
Time management	Academic planning and time-management workshops	Improved organization of competing responsibilities
Institutional support	Graduate student assistance or coordination mechanism	Stronger student engagement and institutional responsiveness

DISCUSSION

This study examined the life concerns of graduate students at Saint Theresa College of Tandag, Inc., and their relationships with graduate education outcomes. The findings revealed that students experienced considerable financial, work-related, family, health-related, academic, and time management concerns while maintaining generally favorable assessments of their academic performance, persistence intention, program satisfaction, and psychosocial adjustment. These findings suggest that graduate education among adult learners involves a continuing negotiation of competing responsibilities rather than a purely academic undertaking. The discussion highlights how students' personal circumstances, employment demands, and institutional environments may shape their educational experiences and identifies implications for graduate student support.

The first research objective examined the extent of life concerns experienced by graduate students. Time management obtained the highest mean (M = 3.69), followed by financial and academic concerns (M = 3.64 each), work-related concerns (M = 3.61), family responsibilities (M = 3.45), and health and mental health concerns (M = 3.27). All dimensions were assessed at a high extent, indicating that students encountered multiple challenges while pursuing graduate education. The prominence of time management concerns suggests that the difficulty of allocating sufficient time to academic requirements may be particularly important among students with simultaneous professional and personal obligations. Agbayani and Paglinawan (2025) similarly found that Filipino working graduate students experienced difficulties balancing employment, academic requirements, financial responsibilities, and personal commitments. Their qualitative investigation emphasized the importance of organizational strategies and external support in managing these demands. The present findings extend this understanding by demonstrating that several dimensions of life concerns were simultaneously prominent within the surveyed graduate school population.

The substantial level of financial concerns (M = 3.64) further indicates that graduate education involves economic pressures beyond the academic requirements of postgraduate programs. Respondents identified financial strain associated with

supporting dependents, limited scholarship opportunities, tuition payments, and daily educational expenses. These concerns may reduce students' flexibility in allocating resources to research activities, learning materials, transportation, and other academic needs. Smathers et al. (2024) reported that financial stress was associated with educational decisions involving reduced academic workloads, interruptions in enrollment, and potential withdrawal among university students. Although their investigation involved a different higher education population, the findings support the relevance of financial stability to educational continuity. In the present study, financial concerns were negatively correlated with the overall assessment of the graduate education journey ($r = -.32$, reported $p = .001$). This suggests that students reporting greater financial difficulties tended to report less favorable educational experiences. Nevertheless, the correlational design does not establish that financial hardship directly caused poorer graduate education outcomes.

Work-related concerns also emerged as an important dimension of graduate students' experiences. With 71% of respondents employed full-time and another 23% employed part-time, the study population consisted predominantly of individuals combining postgraduate education with employment. Difficulties involving irregular working hours, insufficient employer support, fatigue, and competing workplace responsibilities were reflected in the high mean for work-related concerns ($M = 3.61$). Abdul Aziz et al. (2025) found that working postgraduate learners experienced challenges in completing master's projects because professional obligations, time limitations, and psychological strain competed with academic responsibilities. Their findings emphasized the importance of flexible institutional arrangements, supervisor guidance, and practical coping strategies. Similarly, the present results suggest that graduate students' ability to manage academic requirements cannot be separated from the conditions under which they work. However, the positive correlation reported between work-related concerns and the overall graduate education journey ($r = .28$, reported $p = .002$) requires cautious interpretation because it does not follow the expected negative direction. Differences in item wording, scoring, or respondents' adaptive strategies may provide possible explanations, but these interpretations require further examination of the original data.

The second research objective assessed graduate education outcomes in terms of academic performance, persistence intention, program satisfaction, and psychosocial adjustment. Persistence intention obtained the highest mean ($M = 3.68$), followed by program satisfaction ($M = 3.59$), academic performance ($M = 3.53$), and psychosocial adjustment ($M = 3.51$). These results indicate that respondents generally expressed favorable perceptions of their educational experiences despite reporting substantial life concerns. The high persistence intention suggests that many students remained committed to completing their postgraduate programs even while managing financial, professional, and family-related demands. This finding is consistent with the experiences documented by Agbayani and Paglinawan (2025), whose participants identified professional advancement and personal growth as important motivations for continuing graduate education. However, the present study measured persistence intention rather than actual retention or graduation rates. Accordingly, the findings indicate students'

reported commitment to continuing their studies but do not establish whether this commitment resulted in program completion.

The favorable assessment of academic performance also requires consideration of the respondents' broader learning circumstances. Working graduate students may possess professional experience, practical knowledge, and established educational goals that support their engagement with postgraduate learning. At the same time, competing responsibilities may limit the time and energy available for completing academic requirements. Liu and Geertshuis (2025) examined the relationships among situational demands, learning behavior, and mental well-being among employed postgraduate students and demonstrated the relevance of considering learning experiences alongside personal and professional circumstances. Their findings provide a useful perspective for interpreting the present study, in which students reported favorable academic experiences despite substantial life concerns. Nevertheless, because academic performance was assessed through self-reported perceptions, the results should not be interpreted as equivalent to objectively verified grades or academic achievement.

The third research objective investigated the relationships between life concerns and graduate education outcomes. The reported correlation analysis indicated negative associations for financial concerns ($r = -.32$), family responsibilities ($r = -.21$), and academic concerns ($r = -.35$), whereas work-related concerns ($r = .28$), health and mental health concerns ($r = .18$), and time management concerns ($r = .30$) showed positive associations with the overall assessment of the graduate education journey. These relationships suggest that different categories of life concerns may be associated with educational experiences in different ways. The negative associations involving financial and academic concerns are consistent with the possibility that resource limitations and demanding academic requirements correspond with less favorable educational experiences. However, the positive associations involving other concerns require further investigation before substantive explanations can be established. Differences in the direction of questionnaire items, construct scoring, and the relationship between challenges and coping capacities may affect the interpretation of these coefficients. Importantly, the original correlation table addressed graduate education outcomes generally rather than providing a separate analysis of academic performance, limiting conclusions concerning that specific outcome.

The fourth research objective concerned the potential predictive relationships between life concerns and persistence intention, program satisfaction, and psychosocial adjustment. The manuscript's provisional regression tables suggested that financial and academic concerns were negatively associated with persistence and satisfaction, whereas time management showed positive coefficients across the three outcome dimensions. Work-related, family-related, and health-related concerns also displayed differing patterns across the reported models. These patterns may indicate that the relevance of particular life concerns depends on the educational outcome being considered. However, because the original manuscript identifies portions of the regression results as illustrative, these findings cannot presently be treated as verified evidence of independent statistical prediction. The relationships should therefore be

regarded as tentative until the original respondent-level data are reanalyzed and the regression assumptions, coefficients, and model statistics are confirmed. Even after verification, the nonexperimental design would support predictive associations rather than causal claims.

The fifth research objective explored the experiences of graduate students in managing competing life responsibilities. The qualitative findings identified financial pressure (35.0%), work–study balance (29.4%), family obligations (18.9%), mental health and stress (11.1%), and institutional support needs (5.6%) as the principal reported themes. Financial pressure and work–study balance accounted for the largest proportions of the coded responses, indicating their prominence in the qualitative findings. Geertshuis and Liu (2025) identified overload, sacrifice, and compensations as central themes among employed postgraduate students combining work and study. Their investigation demonstrated that students frequently negotiated competing priorities and made adjustments across their professional, academic, and personal lives. The present findings reflect comparable experiences within the Philippine graduate education context, particularly the difficulty of managing educational expenses, workplace obligations, and family responsibilities. However, because the original qualitative analysis does not fully document its coding procedures, the reported theme frequencies should be interpreted as descriptive summaries rather than definitive estimates of the prevalence of these experiences.

The sixth research objective examined how qualitative findings complemented the quantitative results. The integration demonstrated several areas of convergence, particularly regarding financial concerns, work-related responsibilities, family obligations, and psychological strain. Financial pressure was prominent in both the quantitative findings (M = 3.64) and qualitative responses, while work-related concerns were reflected in the survey results (M = 3.61) and participants' descriptions of limited study time and employment-related fatigue. These patterns suggest that the numerical assessments and qualitative accounts described related aspects of graduate students' experiences. The findings also revealed an important contrast: students reported substantial life concerns while maintaining favorable assessments of persistence, satisfaction, and academic functioning. This contrast suggests that educational commitment and perceived satisfaction may coexist with considerable personal and professional difficulties. As Liu and Geertshuis (2025) emphasized, the experiences of working postgraduate students are shaped by the interaction of situational demands, learning behaviors, and well-being. Thus, the integrated findings support a multidimensional understanding of graduate education that recognizes both students' reported challenges and their continued educational engagement.

The seventh research objective focused on identifying institutional support measures responsive to the findings. The combined results indicate the potential value of flexible academic scheduling, financial assistance, research mentoring, accessible learning resources, and student wellness initiatives. Students' reports of financial pressure suggest the importance of examining scholarship opportunities and manageable payment arrangements, while work–study conflicts highlight the possible benefits of

flexible consultation schedules and alternative learning arrangements. Similarly, academic concerns indicate a need for sustained research guidance and accessible academic support. Abdul Aziz et al. (2025) emphasized the importance of tailored workshops, supervisory guidance, and institutional support for postgraduate learners managing work-related stress. These recommendations are also consistent with evidence linking financial stress to educational decisions and continuity (Smathers et al., 2024). Nevertheless, the proposed interventions in the present study were not implemented or evaluated. Their effectiveness therefore remains a subject for future institutional assessment.

Taken together, the findings contribute to the understanding of graduate education among working adult learners by demonstrating that substantial life concerns can coexist with favorable perceptions of academic engagement, persistence, and program satisfaction. The study highlights the importance of examining graduate students' experiences through multiple dimensions rather than relying exclusively on academic performance indicators. Its contribution is particularly relevant to private higher education institutions serving employed postgraduate students in regional Philippine settings, where academic participation may be closely connected with professional responsibilities, family commitments, and financial capacity. However, the single-institution setting, reliance on self-reported measures, cross-sectional design, and incomplete documentation of some qualitative and inferential procedures limit the generalizability and strength of the conclusions. Future research should employ validated instruments, verified academic records, longitudinal measures of persistence, and fully documented qualitative procedures to determine how graduate students' circumstances relate to educational outcomes over time. Ultimately, the study underscores the importance of institutional approaches that recognize graduate students not only as academic learners but also as adults managing interconnected professional, financial, family, and personal responsibilities.

Conclusions

The study concluded that graduate students at Saint Theresa College of Tandag, Inc., experienced substantial life concerns while maintaining generally favorable perceptions of their graduate education outcomes. Time management, financial difficulties, academic demands, work-related responsibilities, family obligations, and health and mental health concerns emerged as important challenges affecting their educational experiences. Despite these difficulties, respondents demonstrated high levels of persistence intention, program satisfaction, perceived academic performance, and psychosocial adjustment. These findings indicate that graduate students' commitment to pursuing advanced education can coexist with considerable personal, professional, and financial pressures.

The reported correlational findings suggested that financial and academic concerns were negatively associated with overall graduate education outcomes, highlighting the importance of financial resources and academic support in students' educational experiences. Other dimensions showed varying relationships, suggesting

that life concerns may not operate uniformly across different aspects of graduate education. The qualitative findings reinforced the prominence of financial pressure, work–study imbalance, family responsibilities, psychological stress, and the need for institutional assistance. Together, these findings demonstrate that graduate education is shaped by interconnected academic and nonacademic circumstances.

The study contributes to the understanding of graduate education among working adult learners in the Philippine context by emphasizing the importance of examining educational experiences beyond academic achievement alone. It underscores the relevance of institutional responsiveness, particularly through accessible academic guidance, flexible learning arrangements, financial support, and psychosocial services. However, the findings are limited by the single-institution setting, reliance on self-reported assessments, and cross-sectional research design. Furthermore, the reported regression results require verification before conclusions regarding independent statistical prediction can be established. Overall, the study highlights the importance of recognizing graduate students as adult learners managing multiple life responsibilities and provides a contextual foundation for strengthening institutional support and promoting more sustainable graduate education experiences.

Recommendations

Based on the findings, the study recommends that Saint Theresa College of Tandag, Inc., strengthen its institutional support mechanisms to address the interconnected financial, academic, professional, family-related, and psychosocial concerns experienced by graduate students. Considering that most respondents were employed while pursuing postgraduate education, the Graduate School should explore flexible learning arrangements, including alternative class schedules, blended learning opportunities, and accessible academic consultations. These measures may help students manage competing responsibilities while maintaining their engagement and commitment to graduate education.

To address financial concerns, the institution should consider expanding scholarship opportunities, establishing flexible tuition payment arrangements, and strengthening partnerships with government agencies, employers, and other stakeholders that may provide educational assistance. Financial guidance and timely dissemination of available funding opportunities may also help students make informed decisions regarding their educational expenses. In addition, employers of graduate students should be encouraged to support continuing professional education through reasonable scheduling accommodations, study leave opportunities, and professional development assistance, where institutional policies and available resources permit.

The Graduate School should also enhance academic support services by providing structured research mentoring, regular academic consultations, writing workshops, and improved access to scholarly resources. Particular attention should be given to students experiencing difficulties in completing research requirements, managing academic deadlines, and balancing coursework with employment obligations. Time

management seminars, academic planning activities, and peer mentoring initiatives may further strengthen students' capacity to organize their responsibilities and sustain their educational progress.

To promote psychosocial adjustment, the institution should strengthen student wellness initiatives through accessible counseling referrals, stress management activities, peer support networks, and appropriate academic accommodations. These services should recognize the circumstances of adult learners who simultaneously fulfill professional and family responsibilities. Graduate students should likewise be encouraged to adopt realistic academic plans, communicate their support needs, seek assistance when necessary, and develop sustainable strategies for balancing educational and personal commitments.

Finally, future researchers are encouraged to conduct multicenter and longitudinal investigations involving graduate students from public and private higher education institutions to determine whether the identified relationships remain consistent across different educational settings. Subsequent studies should employ validated instruments, verified academic performance records, and systematic qualitative procedures to strengthen the reliability and credibility of the findings. The reported correlation and regression analyses should also be reassessed using the original respondent-level data before making definitive claims about statistical prediction. Furthermore, future investigations may evaluate the effectiveness of financial assistance, flexible learning arrangements, research mentoring, and psychosocial support programs in improving graduate student persistence, satisfaction, academic performance, and overall well-being. These initiatives may provide an evidence-based foundation for developing more inclusive, responsive, and sustainable graduate education programs in the Philippines.

Compliance with Ethical Standards

The study was conducted in accordance with established ethical principles governing research involving human participants and the institutional research policies of Saint Theresa College of Tandag, Inc., Philippines. Permission to conduct the research was sought from the appropriate institutional authorities before data collection. Participation was voluntary, and informed consent was obtained from respondents after they were informed of the study's purpose, procedures, and their right to decline or withdraw without adverse consequences. Confidentiality and privacy were maintained throughout the research process, and unnecessary personally identifiable information was not collected. The data were used exclusively for academic and research purposes and handled in accordance with applicable institutional policies and the Philippine Data Privacy Act of 2012 (Republic Act No. 10173). No formal Research Ethics Committee approval number was identified in the source manuscript. The author should confirm the absence of conflicts of interest and external funding before publication. Access to the underlying research data is subject to institutional policies and participant confidentiality requirements. Imelda P. Bola was identified as the study's author, while specific author contributions require confirmation. The author acknowledges the administration, Graduate School personnel, and participating graduate students of Saint Theresa College of Tandag, Inc., whose cooperation contributed to the completion of the study.

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