

# School Climate and Financial Management Practices on Occupational Stress of Teachers

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## ABSTRACT

This study examined the relationship among school climate, financial management practices, and occupational stress of public elementary school teachers in Districts 2 and 8 of the Division of Valencia City, Bukidnon, Philippines for School Year 2025–2026. Using a descriptive-correlational research design, respondents were drawn from sixteen participating schools through proportionate stratified random sampling. School climate was examined in terms of supportive principal behavior, directive principal behavior, restrictive principal behavior, collegial teacher behavior, intimate teacher behavior, and disengaged teacher behavior. Results showed that these behaviors are oftentimes observed with supportive principal behavior almost always observed. Financial management practices were assessed in terms of budget practices, savings practices, spending practices, investing practices, and credit practices. These practices were manifested oftentimes with budget practices having the highest mean. Teachers are in high agreement on experiencing occupational stress with working environment as the highest stressor followed by administrative demands and professional distress. Results showed that teachers were found to work within a supportive and collegially engaged school environment, practice financial management with moderate consistency characterized by stronger budgeting and spending behaviors but comparatively weaker saving, investing, and credit management habits, and experience occupational stress most prominently in relation to their working environment conditions. Furthermore, both school climate and financial management practices are significantly and positively related to occupational stress while restrictive principal behavior, investing practices, disengaged teacher behavior, directive principal behavior, and spending are predictors of occupational stress. The study recommends leadership development initiatives, a financial literacy and wellness program for teachers, and policy reforms to reduce stress of teachers.

**Keywords**— *school climate, financial management, occupational stress, public school teachers, workload*

## INTRODUCTION

Teachers' occupational stress is a critical concern in educational systems worldwide, with serious consequences for teacher well-being, instructional quality, and school effectiveness. Occupational stress is defined as the psychological, physical, and emotional strain experienced when professional demands exceed an individual's capacity to cope (Kyriacou, 2017; Herman et al., 2018). Among public elementary school teachers, this stress manifests through administrative demands such as excessive paperwork, tight deadlines, and evaluation pressure that divert teachers from instruction; inadequate working conditions including poor policy support and weak peer collaboration; and prolonged stressors that produce emotional exhaustion, physical symptoms, and diminished job satisfaction (Skaalvik & Skaalvik, 2017; Herman et al., 2018). In the Philippine public elementary setting, large class sizes, multilingual classrooms, and continuous policy reforms further compound these stressors (Dela Cruz, 2021; Li & Liang, 2020).

Globally, teachers experience moderate to high stress leading to burnout, absenteeism, and turnover, with those in high-accountability Asian systems especially vulnerable to role overload and emotional exhaustion (Johnson et al., 2019; Wang et al., 2020). In the Philippines, heavy administrative workloads, non-teaching

duties, and insufficient support result in widespread professional distress among public school teachers (Bernardo et al., 2020; Dela Cruz, 2021). Locally, teachers in Division of Valencia City, Bukidnon, face stressors rooted in decentralized governance and resource inequities under K–12 implementation, with observable indicators—frequent reassignment requests, chronic absenteeism, and declining instructional engagement—signaling a concern that demands rigorous empirical investigation (Ramos, 2019; Suarez, 2022).

School climate encompasses teachers' collective perceptions of principal leadership and teacher relationships within their school (Thapa et al., 2018; Reyes, 2024). Supportive principal behavior buffers stress and promotes morale, while directive and restrictive behaviors such as autocratic supervision and burdensome administrative loading amplify professional distress (Collie et al., 2017; Li & Liang, 2020). Collegial and intimate teacher behaviors create a protective environment that moderates workplace stressors, whereas disengaged behavior marked by factionalism and disunity erodes the collaboration essential for stress management (Xie et al., 2022; Aldridge & McChesney, 2018).

Personal financial management refers to the deliberate behaviors individuals employ across saving, credit use, investing, spending, and budgeting to achieve financial stability (Delmo et al., 2015; Lusardi & Mitchell, 2017). Sound saving practices and disciplined budgeting are associated with lower financial anxiety and occupational stress, while unmanaged credit behaviors are linked to chronic financial distress and burnout (Prawitz et al., 2019; Manuzon, 2021). In the Philippine context, where teachers frequently resort to salary loans to meet basic needs, strengthening personal financial management practices represents a meaningful pathway to reducing occupational stress in Division of Valencia City (Suarez, 2022; Dela Cruz, 2021).

Despite growing evidence linking school climate and personal financial management to occupational stress, no known local study has concurrently examined these variables within a unified framework at the division and district levels (Dela Cruz, 2021; Ramos, 2019). This study investigates the relationship between these variables among public elementary school teachers in Districts 2 and 8 of Division of Valencia City during School Year 2025–2026. Specifically, the study aimed to: (1) determine the level of school climate in terms of supportive, directive, restrictive, collegial, intimate, and disengaged behaviors; (2) determine the level of financial management practices in terms of saving, credit, investing, spending, and budget practices; (3) determine the level of occupational stress in terms of administrative demands, working environment, and professional distress; (4) examine the significant relationship between school climate and financial management practices in relation to occupational stress; and (5) identify the variables that singly or in combination predict the extent of occupational stress.

## METHODOLOGY

This section presents the research methodology of the study. It includes the research design, locale of the study, respondents of the study, research instrument, data gathering procedure, statistical techniques, and ethical consideration.

### Research Design

This study employed a descriptive–correlational research design. The descriptive component was used to determine the level of school climate, financial management practices, and occupational stress of teachers. The correlational component examined the significant relationships among these variables and whether variations in school climate and financial management practices are significantly associated with the level of occupational stress experienced by teachers. This design is appropriate because it allows the researcher not only to describe existing conditions but also to determine the extent of relationships among variables, thereby providing evidence to support or reject the study hypotheses.

### Locale of the Study

The study was conducted in District 2 and District 8 of the Division of Valencia City, Province of Bukidnon, Philippines. Sixteen (16) public elementary and secondary schools situated within these two districts

participated in the study. These schools represent varied school sizes, organizational structures, leadership practices, and financial management conditions—providing a suitable and diverse context for examining the level of school climate, financial management practices, and occupational stress of teachers.

## Respondents of the Study

The respondents consisted of 250 public school teachers from the sixteen (16) participating schools, drawn from a total teacher population of 318 for School Year 2025–2026. Proportionate stratified random sampling was employed, with each school serving as a stratum to ensure equitable representation. Within each school, simple random sampling was used to select individual respondents. Included were teachers holding Teacher I, Teacher II, and Teacher III positions with at least one year of teaching experience. Teachers on long-term leave during data collection were excluded.

## Research Instruments

Three adapted survey instruments, each employing a 5-point Likert scale, were used to gather data on the three key variables of this study.

The first instrument, the School Climate Questionnaire, was adapted from Reyes (2024), grounded in the Organizational Climate Description Questionnaire–Revised Elementary (OCDQ-RE) framework developed by Hoy, Tarter, and Kottkamp (1991). It measured six behavioral dimensions of school climate: supportive, directive, restrictive, collegial, intimate, and disengaged behaviors. Responses were scaled from Never (1) to Always (5) and interpreted using the following range:

| Scale | Range     | Descriptive Rating | Qualitative Interpretation             |
|-------|-----------|--------------------|----------------------------------------|
| 5     | 4.50–5.00 | Always (A)         | The behavior is almost always observed |
| 4     | 3.50–4.49 | Often (O)          | The behavior is frequently observed    |
| 3     | 2.50–3.49 | Sometimes (S)      | The behavior is sometimes observed     |
| 2     | 1.50–2.49 | Seldom (SE)        | The behavior is rarely observed        |
| 1     | 1.00–1.49 | Never (N)          | The behavior is almost never observed  |

The second instrument, the Financial Management Practices Questionnaire, was adapted from Delmo, Lim, and Paguio (2015) and evaluated teachers' personal financial behaviors across five domains: saving, credit, investing, spending, and budget practices. Responses were interpreted using the following range:

| Scale | Range     | Descriptive Rating | Qualitative Interpretation                             |
|-------|-----------|--------------------|--------------------------------------------------------|
| 5     | 4.20–5.00 | Always (A)         | Financial management practice is manifested always     |
| 4     | 3.40–4.19 | Often (O)          | Financial management practice is manifested oftentimes |
| 3     | 2.60–3.39 | Sometimes (S)      | Financial management practice is manifested sometimes  |
| 2     | 1.80–2.59 | Seldom (SE)        | Financial management practice is manifested rarely     |
| 1     | 1.00–1.79 | Never (N)          | Financial management practice is not manifested        |

The third instrument, the Occupational Stress Questionnaire, was adopted from Señal and Abellana (2025) and assessed the level of occupational stress experienced by teachers across three dimensions: administrative demands, working environment, and professional distress. Responses were interpreted using the following range:

| Scale | Range     | Descriptive Rating     | Qualitative Interpretation |
|-------|-----------|------------------------|----------------------------|
| 5     | 4.20–5.00 | Strongly Agree (SA)    | Very High Agreement        |
| 4     | 3.40–4.19 | Agree (A)              | High Agreement             |
| 3     | 2.60–3.39 | Neutral (N)            | Moderate Agreement         |
| 2     | 1.80–2.59 | Disagree (D)           | Low Agreement              |
| 1     | 1.00–1.79 | Strongly Disagree (SD) | Very Low Agreement         |

Content validity for all three instruments was established through expert review prior to administration. Reliability was confirmed through Cronbach's alpha coefficients reported in the original source studies, all of which met or exceeded the acceptable threshold of 0.70, indicating that the instruments possess sufficient internal consistency for use in quantitative educational research.

### Data Gathering Procedure

Institutional consent was first secured from the College of Education at Central Mindanao University, followed by formal permission from the Division Office of Valencia City. Survey questionnaires were then distributed to teacher-respondents in printed and digital form. Informed consent was obtained from each respondent, emphasizing voluntary participation, confidentiality of responses, and the right to withdraw at any time without penalty. Completed questionnaires were consolidated, encoded using SPSS and Microsoft Excel, and subjected to appropriate statistical analyses.

### Ethical Consideration

The study adhered to established ethical standards. Informed consent was obtained from all respondents. Confidentiality and anonymity were strictly maintained—no names or identifying information appeared in the questionnaires, findings, or final manuscript. Responses were coded, stored securely, and accessible only to the researchers. Participants were protected from physical, psychological, or professional harm throughout the study.

### Statistical Treatment of Data

Descriptive statistics, specifically weighted means and standard deviations were used to determine the levels of school climate, financial management practices, and occupational stress. The Pearson Product-Moment Correlation Coefficient was employed to examine the relationships between variables. Multiple regression analysis was conducted to determine which variables, individually or in combination, significantly predict occupational stress. The significance level was set at 0.05 for all statistical analyses.

## RESULTS AND DISCUSSION

### School Climate Experienced by the Teachers

Table 1 presents the school climate across six subdimensions. The overall mean of 3.755 (SD = 0.64), rated Often, indicates that positive climate behaviors are frequently observed. Supportive Principal Behavior registered the highest mean (M = 4.56, SD = 0.50), rated Always, indicating that teachers perceive their principals as genuinely supportive, approachable, and professionally respectful. The highest-rated indicator was the principal listens to and accepts teachers' suggestions (M = 4.60), while the principal uses constructive criticisms was the lowest (M = 4.52), though still rated Always. Directive Principal Behavior (M = 4.19, SD = 0.66) and Collegial Teacher Behavior (M = 4.09, SD = 0.59) followed, both rated Often. Intimate Teacher Behavior (M = 3.94, SD = 0.65) and Restrictive Principal Behavior (M = 3.41, SD = 1.00) came next. Disengaged Teacher Behavior recorded the lowest mean (M = 2.34, SD = 1.10), rated Seldom, a reassuring indication that teachers remain professionally invested and connected.

The high rating for Supportive Principal Behavior is consistent with Jiang et al. (2024), who confirmed that the supportive dimension of principal leadership exerts the strongest influence on teachers' shared perceptions of their work environment. Dela Cruz (2021) similarly found that principal support was significantly associated with lower teacher occupational stress and higher professional satisfaction in Philippine public elementary schools. The low rating for Disengaged Teacher Behavior aligns with the theoretical proposition that open, supportive climates

*Table 1. Mean Scores of School Climate Experienced by the Teachers*

| Subdimensions                  | Mean  | Descriptive Rating | Qualitative Interpretation         |
|--------------------------------|-------|--------------------|------------------------------------|
| Supportive Principal Behavior  | 4.56  | Always             | Behavior is almost always observed |
| Directive Principal Behavior   | 4.19  | Often              | Behavior is frequently observed    |
| Collegial Teacher Behavior     | 4.09  | Often              | Behavior is frequently observed    |
| Intimate Teacher Behavior      | 3.94  | Often              | Behavior is frequently observed    |
| Restrictive Principal Behavior | 3.41  | Sometimes          | Behavior is sometimes observed     |
| Disengaged Teacher Behavior    | 2.34  | Seldom             | Behavior is rarely observed        |
| <b>OVERALL MEAN</b>            | 3.755 | Often              | Behavior is frequently observed    |

characterized by strong leadership and peer collaboration are protective against the conditions that breed professional disengagement (Reyes, 2024). The moderate-to-high level of Directive and Restrictive behaviors warrants attention, however, as their sustained presence carries meaningful implications for occupational stress—Sarabia and Collantes (2020) found that excessive monitoring and output demands significantly contributed to teacher stress by creating an environment of surveillance rather than trust, while Jomoad et al. (2021) confirmed that work and role overload was significantly positively related to teacher burnout among Filipino public school teachers.

### Financial Management Practices of Teachers

Table 2 presents the financial management practices of teachers. The overall mean of 3.45 (SD = 0.86), rated Often, indicates that teachers generally practice financial management with moderate consistency. Budget Practices obtained the highest mean (M = 3.90, SD = 0.94), followed by Spending Practices (M = 3.77, SD = 0.81), both rated Often. Saving Practices (M = 3.38, SD = 0.86), Investing Practices (M = 3.15, SD = 0.95), and Credit Practices (M = 3.05, SD = 0.72) all fell within the Sometimes range, revealing persistent challenges in building long-term financial security.

*Table 2. Mean Scores of Financial Management Practices of Teachers*

| Subdimensions       | Mean | Descriptive Rating | Qualitative Interpretation |
|---------------------|------|--------------------|----------------------------|
| Budget Practices    | 3.90 | Often              | Manifested oftentimes      |
| Spending Practices  | 3.77 | Often              | Manifested oftentimes      |
| Saving Practices    | 3.38 | Sometimes          | Manifested sometimes       |
| Investing Practices | 3.15 | Sometimes          | Manifested sometimes       |

|                     |      |           |                       |
|---------------------|------|-----------|-----------------------|
| Credit Practices    | 3.05 | Sometimes | Manifested sometimes  |
| <b>OVERALL MEAN</b> | 3.45 | Often     | Manifested oftentimes |

The moderate performance in saving, investing, and credit practices is consistent with Casingal and Ancho (2022), who found that many Filipino public school teachers struggle financially due to knowledge gaps in saving, investing, and retirement planning—often equating financial literacy with simply receiving their paycheck and paying monthly obligations. Jardinico et al. (2024) further documented that competing financial obligations—loan deductions, family obligations, and out-of-pocket school expenses—severely constrain teachers’ financial management capacity and amplify occupational stress. Investing consistently emerges as the area of greatest financial deficiency among Filipino teachers (Casingal & Ancho, 2022; Remis, 2023), while the relatively stronger budget and spending practices align with findings that budgeting is comparatively stronger than other financial domains among Filipino teachers (Tagapulot & Macalisang, 2024, as cited in Casingal & Ancho, 2022).

### Occupational Stress encountered by Teachers

Table 3 presents the occupational stress experienced by teachers. The overall mean of 3.55 (SD = 0.80), rated Agree with High Agreement, indicates that occupational stress is present and meaningfully felt. Working Environment scored highest (M = 4.18, SD = 0.65), rated Agree with High Agreement, suggesting teachers feel genuinely supported within their school’s social and organizational conditions. Administrative Demands (M = 3.26, SD = 0.97) and Professional Distress (M = 3.22, SD = 0.77) both fell within the Neutral range with Moderate Agreement, indicating these stressors exist but have not yet reached crisis levels.

*Table 3. Mean Scores of Occupational Stress Encountered by Teachers*

| Subdimensions          | Mean | Descriptive Rating | Qualitative Interpretation |
|------------------------|------|--------------------|----------------------------|
| Working Environment    | 4.18 | Agree              | High Agreement             |
| Administrative Demands | 3.26 | Neutral            | Moderate Agreement         |
| Professional Distress  | 3.22 | Neutral            | Moderate Agreement         |
| <b>OVERALL MEAN</b>    | 3.55 | Agree              | High Agreement             |

The high rating for Working Environment is consistent with Springer et al. (2023), who found that positive organizational conditions—including peer support and administrative guidance—serve as powerful buffers against stress accumulation and burnout. The moderate levels of Administrative Demands and Professional Distress align with Señal and Abellana (2025), who identified administrative pressures as the primary driver of occupational stress among Bukidnon public school teachers. Ladres and Garcia (2025) warn that even moderate professional distress can escalate into burnout and turnover intent if left unaddressed, underscoring the importance of proactive institutional intervention while the stress remains manageable. The close proximity of means for Administrative Demands and Professional Distress suggests that administrative burden and emotional strain tend to travel together in a teacher’s daily experience.

### Relationship Between School Climate, Financial Management Practices, and Occupational Stress

Table 4 presents the Pearson correlation results. School climate obtained an r-value of .530 ( $p = .000$ ), while financial management practices obtained an r-value of .361 ( $p = .000$ ), both significant at the 0.01 level using a two-tailed test. These results lead to the rejection of the first null hypothesis ( $H_{01}$ ), which stated that there is no significant relationship among school climate, financial management practices, and occupational stress of teachers.

*Table 4. Relationship Between School Climate and Financial Management Practices in Relation to Occupational Stress of Teachers (n = 250)*

| Variables                      | r-value | p-value | Remarks     |
|--------------------------------|---------|---------|-------------|
| School Climate                 | .530    | .000**  | Significant |
| Financial Management Practices | .361    | .000**  | Significant |

**\*\* Correlation is significant at the 0.01 level (2-tailed).**

School climate produced a moderate positive correlation ( $r = .530$ ), while financial management practices produced a weak-to-moderate positive correlation ( $r = .361$ ) with occupational stress. The moderate correlation of school climate suggests that organizational and interpersonal conditions of the school—including principal behavior and teacher relationships—play a meaningful role in shaping teachers' stress levels. The significant but comparatively lower correlation of financial management indicates that personal financial behaviors also contribute to occupational stress, though their influence is somewhat less pronounced than that of the school environment. These findings are grounded in the Job Demands–Resources Theory (Bakker & Demerouti, 2017), which conceptualizes school climate and financial management practices as organizational and personal resources whose deficits contribute to heightened occupational stress. The findings are also consistent with Xie et al. (2022) and Zee et al. (2025), who found that positive school climate conditions reduce teacher burnout, and with Manuzon (2021) and Prawitz et al. (2019), who demonstrated that sound financial management practices reduce financial anxiety and its spillover into professional stress.

### Variables that Predict the Occupational Stress of Teachers

Table 5 presents the multiple regression analysis results. The model yielded  $R = .657$  and  $R^2 = .432$  ( $F = 37.107$ ,  $p = .000$ ), indicating that five predictor variables collectively explain approximately 43.2% of the variance in teachers' occupational stress. These results lead to the rejection of the second null hypothesis ( $H_{02}$ ), confirming that variables singly or in combination significantly predict the extent of occupational stress.

*Table 5. Variables that Predict the Extent of Occupational Stress of Teachers (n = 250)*

| Variables                      | B     | Std. Error | $\beta$ (Beta) | t     | p    |
|--------------------------------|-------|------------|----------------|-------|------|
| (Constant)                     | 1.243 | .221       | —              | 5.626 | .000 |
| Restrictive Principal Behavior | .187  | .031       | .353           | 5.948 | .000 |
| Investing Practices            | .153  | .030       | .275           | 5.138 | .000 |
| Disengaged Teacher Behavior    | .093  | .025       | .193           | 3.720 | .000 |
| Directive Principal Behavior   | .151  | .045       | .187           | 3.339 | .001 |
| Spending Practices             | .091  | .036       | .139           | 2.562 | .011 |

$R = .657$     $R^2 = .432$     $F = 37.107$     $p = .000$

Restrictive Principal Behavior emerged as the strongest individual predictor ( $\beta = .353$ ), followed by Investing Practices ( $\beta = .275$ ), Disengaged Teacher Behavior ( $\beta = .193$ ), Directive Principal Behavior ( $\beta = .187$ ), and Spending Practices ( $\beta = .139$ ). The dominance of Restrictive Principal Behavior confirms that when teachers feel their autonomy is constrained by administrative overload, occupational stress rises considerably—consistent with Jomud et al. (2021) and Señal and Abellana (2025), who identified administrative pressures as the primary

structural driver of teacher stress in the Philippine context. The significance of Disengaged and Directive behaviors underscores the critical role that leadership style and collegial relationships play in either buffering or amplifying stress. On the financial side, the predictive power of Investing and Spending Practices highlights that how teachers manage personal finances—particularly in building long-term security and controlling daily expenditures—has a tangible bearing on professional stress, consistent with the Transactional Model of Stress and Coping (Lazarus & Folkman, 1984) and findings by Manuzon (2021) and Prawitz et al. (2019). Collectively, these regression findings validate the theoretical premise of this study: both the organizational conditions of the school and the personal financial behaviors of teachers are meaningful and independent determinants of occupational stress.

## CONCLUSION

Based on the findings of the study, the following conclusions are drawn:

1. The school climate in the selected districts of Division of Valencia City is generally open and supportive, with Supportive Principal Behavior standing as its strongest asset. However, the continued presence of Directive and Restrictive behaviors signals that the journey toward a fully empowering, teacher-centered school environment is still ongoing.
2. Teachers handle their day-to-day finances with reasonable competence, but meaningful gaps remain in saving, investing, and managing credit, areas that are not merely personal concerns but professional ones.
3. Occupational stress is present among teachers but has not yet reached a breaking point. The working environment is functioning as a genuine organizational buffer. However, moderate stress from administrative demands and professional distress should not be taken lightly.
4. Both school climate and financial management practices significantly shape occupational stress, with school climate having a stronger relationship and financial management practices contributing meaningfully.
5. The strongest individual driver of occupational stress is Restrictive Principal Behavior, followed by Investing Practices, Disengaged Teacher Behavior, Directive Principal Behavior, and Spending Practices.

## RECOMMENDATION

Based on the conclusions of the study, the following recommendations are offered:

1. School principals are strongly encouraged to reflect honestly on their leadership practices and take deliberate steps to reduce directive and restrictive behaviors that limit teacher autonomy and contribute to administrative overload.
2. The Schools Division Superintendent (SDS, in coordination with the Human Resource Management Officer (HRMO) and the Division Learning and Development Coordinator, are encouraged to develop and implement a Financial Literacy and Wellness Program designed specifically for public elementary school teachers.
3. School administrators and Public Schools District Supervisors (PSDS) are encouraged to make building of collegial and intimate teacher communities a deliberate organizational priority. Since Disengaged Teacher Behavior predicts higher occupational stress, creating conditions wherein teachers feel professionally connected and part of a shared mission is an essential stress-reduction strategy.
4. Division-level administrators are called upon to take concrete steps to reduce the volume of non-teaching administrative work imposed on teachers, in accordance with the Magna Carta for Public School Teachers. Streamlining reporting requirements, delegating non-instructional tasks, and safeguarding teachers' preparation time are practical and immediately actionable reforms that merit urgent attention.
5. Public elementary school teachers may take an active role in managing their own occupational stress by cultivating healthy financial habits, engaging meaningfully in collegial relationships, and participating in available professional development and wellness programs.

6. Future researchers are encouraged to explore the remaining 56.8% of the variance in teacher occupational stress that remains unexplained by this model. Variables such as salary adequacy, work-life balance, emotional intelligence, and teacher resilience are promising areas for further investigation. Longitudinal and mixed-methods approaches that capture how school climate and financial behaviors evolve over time would greatly enrich the understanding of teacher stress and well-being in the Division of Valencia City and across the broader Philippine public school system.

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