INTERNATIONAL JOURNAL OF RESEARCH AND INNOVATION IN SOCIAL SCIENCE (IJRISS)
ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

Coping With Financial Stress While Working Away From Home: Exploring the Lives of Law Enforcers in the Philippines

Mercyl S. Sigcop

University of Baguio

DOI: https://doi.org/10.47772/IJRISS.2026.100800139

Received: 06 August 2026; Accepted: 11 August 2026; Published: 27 August 2026

ABSTRACT

Financial stress may present challenges for law enforcement personnel assigned away from their home regions because of the demands associated with deployment and personal financial obligations. This study examined the financial stressors and coping mechanisms of Philippine Drug Enforcement Agency (PDEA) agents working away from home. A descriptive quantitative survey design was used with 87 PDEA agents assigned outside their home regions. Data were collected using a self-developed 24-item questionnaire covering financial stressors, financial coping, emotional coping, and social support. Descriptive statistics, including means and standard deviations, were used to summarize the responses. Loan repayments emerged as the most prominent financial stressor, while emergency savings and seeking additional income were among the most frequently reported financial coping strategies. Respondents also reported using recreational activities, maintaining a positive outlook, and relying on family and friends as coping resources. The findings indicate that financial stress among deployed personnel involves both personal financial obligations and circumstances associated with working away from home, while coping involves financial, emotional, and interpersonal resources. The study highlights the value of deployment-sensitive financial wellness and employee-support mechanisms for personnel assigned away from their home regions.

Keywords: Financial stress; PDEA agents; coping mechanisms; deployment; financial well-being; emotional coping; social support; law enforcement

INTRODUCTION

The financial pressure faced by law enforcement officers working away from home is a serious issue that can really impact their well-being and how well they do their jobs. In the Philippines, these officers encounter unique challenges because of their demanding schedules, tight budgets, and the responsibility to provide for their families from afar. This study looks into how law enforcement officers in the Philippines cope with financial stress while they're away from home.

Financial stress is a common problem among these officers since they constantly juggle their job responsibilities with their family's financial needs. A study by Alejandro et. al. (2024) found that financial stress can take a toll on people's well-being, leading to less life satisfaction and higher anxiety levels. Law enforcement officers are particularly at risk of financial stress because their pay tends to be relatively low and the cost of living in urban areas, where many are stationed, can be quite high.

On top of that, the financial difficulties they face are made worse by the need to support families who live in different regions. This separation can create extra financial strains, like the cost of maintaining two households and the expenses of travelling frequently to visit loved ones. A study by Jolly et. al. (2020) demonstrated that social support can lessen the harmful effects of demanding tasks and foster better relationships. Additionally, social support has been touted as a protective factor for coping with traumatic circumstances and lowering the likelihood of developing post-traumatic stress disorder (Cusack et. al., 2024).

This study aims to give a clear picture of the financial stress that law enforcement officers in the Philippines deal with and how they manage it. By looking at the real-life experiences of these officers, the goal is to find effective ways to handle stress and enhance their overall well-being while they're working away from home.

LITERATURE REVIEW

Financial distress is a common issue that affects both physical and mental health. Research shows that when people face financial difficulties, they often experience more anxiety and depression, which can also affect their job performance (Bernardo & Resureccion, 2018). For police officers, juggling financial challenges while doing such a demanding job can be incredibly tough, especially since they're also trying to provide for their families.

People tend to use a mix of strategies to cope with financial struggles. These can generally be divided into two kinds: problem-focused and emotion-focused approaches. Problem-focused strategies are all about taking action to fix the financial issue, like creating a budget, talking to a financial advisor, or looking for more ways to earn money (Karunarathna et.al., 2024). On the other hand, emotion-focused strategies help manage the feelings that come with financial stress. This could mean reaching out to friends or family for support, practicing relaxation methods, or trying mindfulness exercises (Ga-as & Luzano, 2024).

In the Philippines, law enforcers face their own set of challenges, given their work environment and economic conditions. Many officers end up away from their families for long periods, which can worsen financial stress and affect their well-being. Studies have emphasized how important it is to have support systems for these officers, such as financial counseling, mental health resources, and professional development opportunities (Sitohang et. al., 2023)

A study by Ryu and Fan (2022) points out how important social support networks are in helping law enforcers deal with financial stress. The findings revealed that officers who had strong support systems were better equipped to handle financial challenges and maintain their mental health. What's more, the research stresses the need for specific programs to support the unique financial and emotional needs of law enforcement personnel who are away from home.

Theoretical Framework/Conceptual Framework/Paradigm of the Study

The study on coping with financial stress among law enforcers in the Philippines is grounded in three interrelated frameworks. Stress and Coping Theory (Lazarus and Folkman, 1984) proposed the stress-anxiety coping theory, in which a framework for understanding the stress response is construed. This theory is pertinent to the study as it assists in identifying and understanding the various coping mechanisms utilized by law enforcers in dealing with financial stress and pressures in present times. Social Support Theory speaks of social networks that provide emotional and instrumental aid to the individuals they serve in stress situations, which becomes an important mitigating element of financial stress among law enforcement personnel away from home, which would, in turn, support their overall well-being. Lastly is the Job Demands-Resources (JD-R) Model (Demerouti et.al., 2001), which theorized that job demands (physical, psychological, social, or organizational) cause stress when they surpass resources; that is, physical, psychological, social, or organizational assets. It emphasizes the role of resources, such as financial support and social support, to ameliorate the adverse effects of job demands upon stress

Other frameworks also inform the study's perspective. Conversation of Resources Theory (Hobfoll, 1989), states that people wish to acquire, retain, protect, and, in some circumstances, even recuperate their losses, loss of resource development, or failure to gain resources due to the expenditure of resources which is relevant to the researcher's study since it also addresses the significance of resources such as financial stability and social support in coping with financial stress. Maslow's Hierarchy of Needs, which was proposed by Abraham Maslow in 1943, states that human needs are arranged in a hierarchy of needs, starting from physiological needs all the way to safety, advancing to love and belonging, esteem, and self-actualization. Safety needs have a strong financial component, and addressing financial stress is a step toward enabling law enforcers to attain higher levels of well-being and job satisfaction. Equity Theory was propounded by John Adams in 1963, focusing on the aspect of fairness in the workplace. The perceived inequity then brings stress and dissatisfaction among the employees. Following this theory, the study may show how the perceptions of fairness of money would affect the stress level in law enforcers. Expectancy Theory (Victor Vroom, 1964) proposed that individuals act in a particular way because of what they expect will be their outcomes. Understanding how law enforcers view the linkage between their efforts, monetary outcomes, and the value they attach to these outcomes provides an insight into their financial stress and coping strategies.

The study attempts to synthesize the intervention of all these theories for understanding in wholesomeness the various mechanisms used by law enforcers coping with financial stress in the Philippines while away from home. A positive outcome from the present study may guide appropriate interventions and support structures geared toward the welfare of law enforcers and improving job performance.

Significance of the Study

The study examines the financial stress that law enforcers face while working away from home, and it aims to determine some practical coping strategies. By understanding and promoting these approaches, the study hopes to lessen this financial stress, leading to better mental health, job satisfaction, and overall well-being for law enforcers.

Who Benefits:

Law Enforcers. The main focus here is on the law enforcers who are stationed away from their homes. By identifying effective ways to cope, this study aims to boost their financial stability, mental health, and job satisfaction.

Policymakers and Government Agencies. The insights from this study can help these groups shape policies and programs that offer financial assistance, counseling, and career development for law enforcement professionals.

Educational Institutions. Schools that train future law enforcers can use the findings to create financial literacy and stress management courses. This will help upcoming officers gain the skills they need to tackle financial stress head-on.

Society and Communities. Grasping the financial stress that law enforcement officers experience, along with their coping strategies, can lead to valuable conversations in society about financial literacy and stress management.

Expected Outputs:

Policy Recommendations. The study will offer practical suggestions for policymakers and government agencies to set up support programs designed to ease financial stress among law enforcement personnel.

Training Programs: Educational institutions can weave in new modules on financial literacy and stress management into their law enforcement training, so future officers are better equipped to navigate financial obstacles.

Awareness Campaigns. The findings will help launch campaigns that raise awareness about why financial literacy and stress management are so important for law enforcement officers and the wider community.

Objectives of the Study

The study aims to explore the specific financial stressors of the Philippine Drug Enforcement Agents who work from home and identify effective coping mechanisms.

The objectives of the study are the following:

- To explore the financial stressors faced by Philippine Drug Enforcement Agents working away from home.
- To evaluate coping mechanisms employed by PDEA Agents to manage financial stress.

METHODOLOGY

Study Design

This study employed a quantitative descriptive-survey design to examine the financial stressors and coping mechanisms of PDEA agents assigned away from their home regions. A structured questionnaire was used to obtain quantitative responses regarding financial stressors and the financial, emotional, and social coping mechanisms employed by the respondents. Descriptive statistics were used to summarize the responses. Because the study used a cross-sectional descriptive design, the findings describe the respondents' reported experiences and coping practices and do not establish causal relationships among the variables.

Population and Locale of the Study

The study was conducted within the Philippine Drug Enforcement Agency (PDEA) in the Philippines, focusing on agents assigned away from their home regions and families at the time of data collection. The study covered selected PDEA personnel assigned in Region IX (Zamboanga Peninsula), Region X (Northern Mindanao), and the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). These are geographically distinct areas in Mindanao, providing an appropriate setting for examining the financial and personal circumstances of personnel who work away from their usual places of residence. The Philippine Statistics Authority (PSA) officially identifies Region IX, Region X, and BARMM as distinct administrative regions in Mindanao.

Table 1 presents the distribution of the 87 respondents according to their assigned region. The largest proportion of respondents was from BARMM (50, 57%), followed by Region IX (27, 31%) and Region X (10, 12%). This distribution reflects the locations from which participants were recruited and provides the geographic context for interpreting their experiences of financial stress and coping.

Table 1 Distribution of the Respondents per Region

Peoples Organization	Frequency	Percentage
Region IX	27	31%
Region X	10	12%
BARMM	50	57%
TOTAL	87	100%

The geographic distribution is relevant to the study because assignment away from one's home region may involve adjustments in living arrangements and expenses while maintaining financial obligations to one's household or family in another location. The study therefore treats working away from home as an important contextual condition, rather than assuming that regional location itself is a cause of financial stress. Differences in the number of respondents across the three areas should also be considered when interpreting the findings.

Figure 1 presents the geographic location of the study areas within the Philippines, showing the three regions from which the respondents were drawn: Region IX (Zamboanga Peninsula), Region X (Northern Mindanao), and BARMM. The map provides a visual representation of the geographic scope of the study and helps establish the spatial context of the respondents' assignments. The inclusion of these three areas is particularly relevant to the study's focus on personnel working away from their home regions. Rather than treating the respondents as a geographically homogeneous group, the map illustrates that the study covers personnel assigned across different administrative areas of Mindanao. The geographic context is therefore important in understanding the possibility of differences in living arrangements, access to services, transportation requirements, and other circumstances associated with deployment. However, these factors were not independently measured in the present study and should not be interpreted as established determinants of financial stress.

INTERNATIONAL JOURNAL OF RESEARCH AND INNOVATION IN SOCIAL SCIENCE (IJRISS)
ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

Figure 1. Location of the study area

Source: Philippine Statistics Authority, Philippine Standard Geographic Code

Data Gathering Tools

Data were collected using a researcher-developed questionnaire designed specifically to assess financial stress and coping among PDEA agents working away from their home regions. The instrument was developed based on the study objectives, the literature on financial stress and coping, and the theoretical perspectives guiding the study, particularly Stress and Coping Theory and Social Support Theory.

The questionnaire consisted of 24 items organized into four domains: (1) financial stressors, (2) financial coping mechanisms, (3) emotional coping mechanisms, and (4) social support as a coping mechanism. The financial stressor domain contained nine items addressing concerns such as monthly expenses, housing, utilities, fixed expenses, loan repayments, family-related financial commitments, health insurance, other financial obligations, and position-specific financial stressors. The financial coping domain consisted of five items addressing budgeting, emergency savings, financial planning, expenditure reduction, and seeking additional income. The emotional coping domain included five items concerning emotional regulation, recreational activities, mindfulness or relaxation, positive outlook, and attention to mental health. The social support domain consisted of five items addressing support and financial advice from family, friends, trusted individuals, and coworkers.

All items were rated using a four-point Likert scale ranging from 1 (Strongly Disagree) to 4 (Strongly Agree). The same response scale was applied consistently across all four domains. The scale was interpreted as follows: 1.00–1.75, Strongly Disagree; 1.76–2.50, Disagree; 2.51–3.25, Agree; and 3.26–4.00, Strongly Agree.

The questionnaire was reviewed by the Research and Development Center before administration. Content validity was assessed by three experts using the item-level and scale-level content validity indices (I-CVI and S-CVI). The resulting values indicated acceptable content validity. A pilot test was subsequently conducted with 15 PDEA agents stationed outside the study area, specifically in Northern Luzon. These participants were excluded from the final sample. The pilot test yielded a Cronbach's alpha of .773, indicating acceptable internal consistency of the instrument.

Data Gathering Procedures

Prior to data collection, the researcher obtained permission from the Philippine Drug Enforcement Agency–

BARMM to conduct the study. The questionnaire was accompanied by an informed-consent statement explaining the purpose of the study, the voluntary nature of participation, confidentiality of responses, and the participants' right to decline or withdraw from participation.

The questionnaire was administered electronically through secure digital platforms to accommodate respondents assigned in different locations. No names or directly identifying information were collected. Completed responses were compiled and prepared for statistical analysis. Only aggregated results were reported to protect the confidentiality of the respondents.

Treatment of Data

The data were analyzed using descriptive statistics. Frequency and percentage distributions were used to summarize the respondents' responses, while the mean and standard deviation were used to describe the level and variability of responses for each questionnaire item. The four-point Likert scale was consistently interpreted as Strongly Disagree, Disagree, Agree, and Strongly Agree across all domains. Statistical computations were performed using SPSS.

Table 2 Level of Agreement with the coping strategies

Scale	Range	Qualitative Interpretation	Description
4	3.26 – 4.00	Strongly Agree	People with a very positive view of their coping mechanisms; this shows that these strategies are not only effective but also valuable and often surpass what was expected.
3	2.51 – 3.25	Agree	Individuals generally feel good about their coping mechanisms, indicating that they are working as intended and often useful support.
2	1.76 – 2.50	Disagree	A slightly negative outlook on the coping strategies, suggesting that they haven't fully met expectations or may have some shortcomings.
1	1.00 – 1.75	Strongly Disagree	Completely negative impression; this indicates major concerns, and that the coping mechanism have fallen greatly short expectations.

Ethical Considerations

The study observed the principles of voluntary participation, informed consent, anonymity, confidentiality, and the right to withdraw. Participants were informed of the purpose of the study, the nature of their participation, and the intended use of the data. No names were collected, and findings were reported only in aggregated form. Participation or nonparticipation had no bearing on the respondents' employment. The collected information was used solely for research purposes and was handled in accordance with applicable institutional requirements for research involving human participants.

RESULTS AND DISCUSSIONS

This section presents and discusses the findings on the financial stressors experienced by PDEA agents assigned away from their home regions and the coping mechanisms they employ to manage these challenges. The results are organized into four areas: financial stressors, financial coping mechanisms, emotional coping mechanisms, and social support. Descriptive statistics, particularly the mean and standard deviation, were used to summarize the respondents' level of agreement with each indicator. The results are presented in sequence to show both the specific concerns identified by the respondents and the coping responses they commonly employ.

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

Results

Financial Stressors Among PDEA Agents

Table 3 shows that most of the financial stressor indicators were rated within the Agree range. The highest mean was recorded for loan repayments (M = 3.02, SD = 0.821), which was interpreted as Strongly Agree. This was followed by extra financial stressors unique to the respondents' position (M = 2.82, SD = 0.638) and other fixed expenses (M = 2.80, SD = 0.567). Monthly utility bills (M = 2.79, SD = 0.684) and other financial obligations (M = 2.72, SD = 0.659) were also rated Agree. The lowest mean was obtained for health insurance expenses (M = 2.30, SD = 0.667), interpreted as Disagree, followed by financial assistance to family as an additional commitment (M = 2.43, SD = 0.709). Housing expenses (M = 2.51, SD = 0.761) and the adequacy of the monthly paycheck to cover expenses (M = 2.52, SD = 0.790) were both rated Agree. Overall, the results indicate that debt, fixed expenses, and position-related financial demands were the more prominent concerns reported by the respondents.

Table 3 Financial stressors

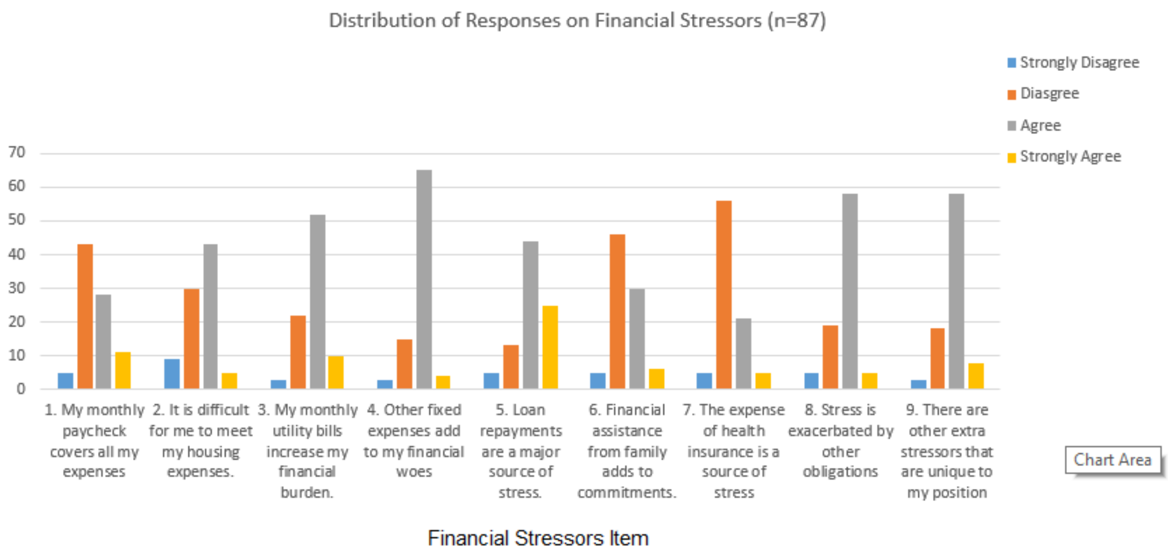


Table 3 Descriptive Statistics of Financial Stressors

Financial Stressor Item	Mean	Standard Deviation	Descriptive Interpretation
1. My monthly paycheck covers all my expenses	2.52	.790	Agree
2. It is difficult for me to meet my housing expenses.	2.51	.761	Agree
3. My monthly utility bills increase my financial burden.	2.79	.684	Agree
4. Other fixed expenses add to my financial woes	2.80	.567	Agree
5. Loan repayments are a major source of stress.	3.02	.821	Strongly Agree
6. Financial assistance from family adds to commitments.	2.43	.709	Disagree
7. The expense of health insurance is a source of stress	2.30	.667	Disagree
8. My financial stress is exacerbated by other obligations	2.72	.659	Agree
9. There are extra financial stressors that are unique to my position	2.82	.638	Agree

INTERNATIONAL JOURNAL OF RESEARCH AND INNOVATION IN SOCIAL SCIENCE (IJRISS)
ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

Financial Coping Mechanisms Among PDEA Agents

Table 4 presents the descriptive statistics of the financial coping mechanisms reported by the respondents. All five financial coping indicators were interpreted as Agree. The highest mean was recorded for maintaining savings specifically designated for emergencies (M = 3.25, SD = 0.838), followed by seeking additional income opportunities to manage financial stress (M = 3.23, SD = 0.642). Being proactive in reducing unnecessary expenses obtained a mean of 2.98 (SD = 0.549), while budgeting monthly income obtained a mean of 2.94 (SD = 0.653). Financial planning for unexpected expenses obtained the lowest mean in this group, at 2.91 (SD = 0.583), but remained within the Agree range. The results show that respondents generally reported using saving, income augmentation, expenditure control, budgeting, and financial planning as coping strategies.

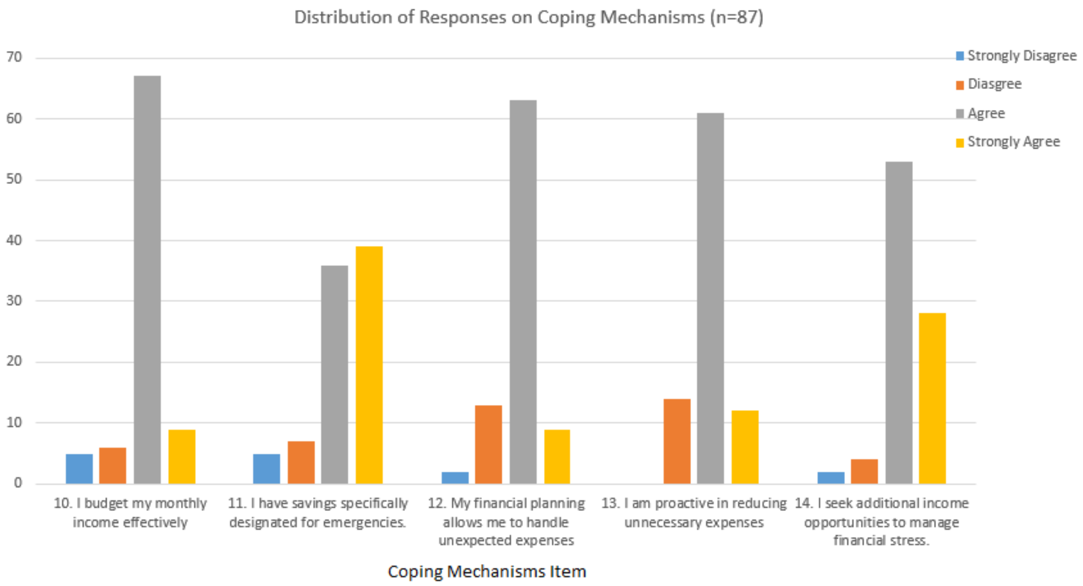


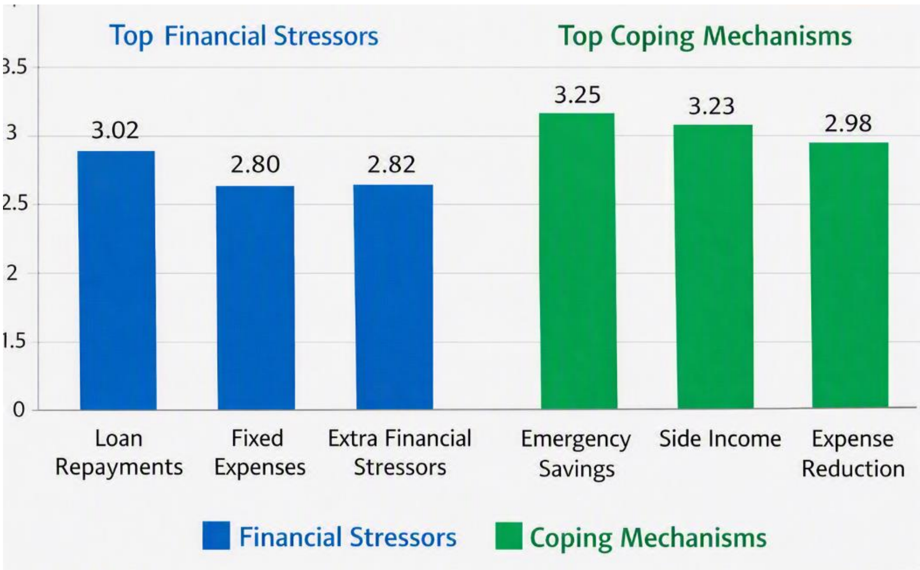
Table 4 Descriptive Statistics of Coping Mechanism

Coping Mechanism	Mean	Standard Deviation	Descriptive Interpretation
10. I budget my monthly income effectively	2.94	.653	Agree
11. I have savings specifically designated for emergencies.	3.25	.838	Agree
12. My financial planning allows me to handle unexpected expenses	2.91	.583	Agree
13. I am proactive in reducing unnecessary expenses	2.98	.549	Agree
14. I seek additional income opportunities to manage financial stress.	3.23	.642	Agree

Figure 2 shows the three highest-rated financial stressors and the three highest-rated financial coping mechanisms reported by the respondents. The figure provides a direct comparison of the most prominent financial pressures and the financial strategies most reported by the respondents. Loan repayments had the highest mean among the stressors (M = 3.02), followed by extra financial stressors unique to the respondents' position (M = 2.82) and other fixed expenses (M = 2.80). In contrast, emergency savings obtained the highest mean among the coping mechanisms (M = 3.25), followed by seeking additional income opportunities (M = 3.23) and reducing unnecessary expenses (M = 2.98). Thus, the figure shows that the respondents reported relatively high endorsement of coping behaviors alongside the financial stressors they experienced.

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

Figure 2. Top Financial Stressors vs. Top Financial Coping Mechanisms of PDEA Agents



Emotional Coping Mechanisms Among PDEA Agents

Table 5 presents the descriptive statistics of the emotional coping mechanisms reported by the respondents. All five emotional coping indicators were interpreted as Agree. Two indicators obtained the highest mean of 3.25: engaging in recreational activities to relieve stress (SD = 0.554) and maintaining a positive outlook despite financial challenges (SD = 0.437). The ability to stay calm when dealing with financial stress obtained a mean of 3.22 (SD = 0.468). Setting aside time to focus on mental health obtained a mean of 3.02 (SD = 0.590), while practicing mindfulness or relaxation techniques obtained the lowest mean of 3.01 (SD = 0.494). Thus, respondents generally reported using recreational activities, positive thinking, emotional composure, mindfulness, and attention to mental health as emotional coping strategies.

Table 5 Emotional coping mechanism

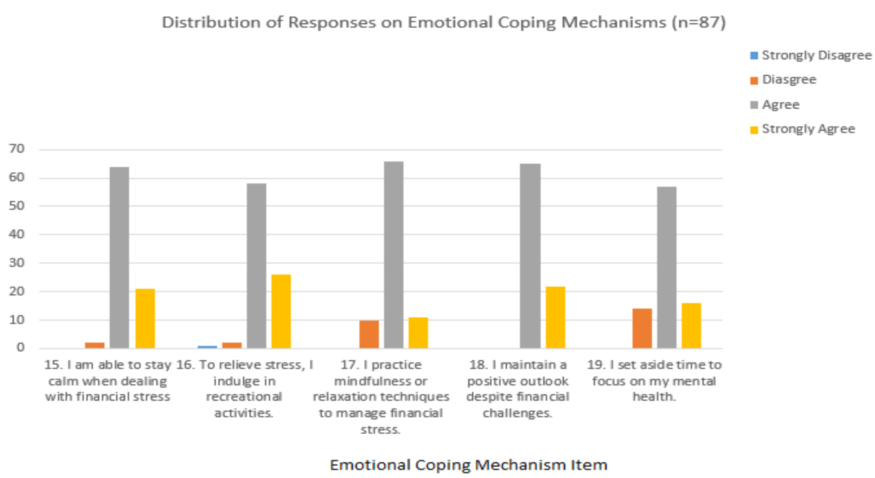


Table 5 Descriptive Statistics of Emotional Coping

Coping Mechanism	Mean	Standard Deviation	Descriptive Interpretation
15. I am able to stay calm when dealing with financial stress	3.22	.468	Agree

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

16. To relieve stress, I indulge in recreational activities.	3.25	.554	Agree
17. I practice mindfulness or relaxation techniques to manage financial stress.	3.01	.494	Agree
18. I maintain a positive outlook despite financial challenges.	3.25	.437	Agree
19. I set aside time to focus on my mental health.	3.02	.590	Agree

Social Support as a Coping Mechanism

Table 6 presents the descriptive statistics of social support as a coping mechanism. All five social support indicators were interpreted as Agree. Family and friends' support as critical in coping with financial hardship obtained the highest mean (M = 3.17, SD = 0.575), followed by comfort in seeking financial advice from friends or family (M = 3.03, SD = 0.516). Respondents also agreed that they could rely on family members for financial support when needed (M = 2.92, SD = 0.633) and had someone they trusted with whom they could discuss financial concerns (M = 2.91, SD = 0.583). Talking about money with coworkers to share coping strategies obtained the lowest mean (M = 2.71, SD = 0.680), although it remained within the Agree range. Overall, the results indicate that respondents more strongly endorsed family- and trust-based support than workplace-based discussion of financial concerns.

Table 6 Social support

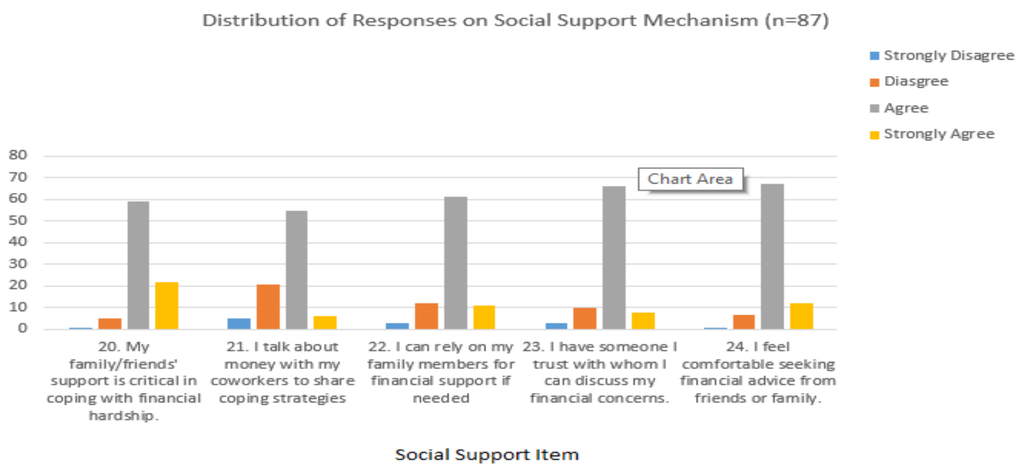


Table 6 Descriptive Statistics of Social Support

Social Support	Mean	Standard Deviation	Descriptive Interpretation
20. My family/friends' support is critical in coping with financial hardship.	3.17	.575	Agree
21. I talk about money with my coworkers to share coping strategies	2.71	.680	Agree
22. I can rely on my family members for financial support if needed	2.92	.633	Agree
23. I have someone I trust with whom I can discuss my financial concerns.	2.91	.583	Agree
24. I feel comfortable seeking financial advice from friends or family.	3.03	.516	Agree

DISCUSSION

Financial Stressors

The financial stress landscape among Philippine Drug Enforcement Agency (PDEA) agents is a multidimensional phenomenon influenced by both occupational demands and structural economic limitations. As revealed by the descriptive statistics, the responses to nine carefully constructed financial stressor items provide a robust empirical basis for examining the depth and variability of fiscal strain experienced by agents relocated away from their home provinces.

The item "My monthly paycheck covers all my expenses" yielded a mean of 2.52, interpreted as "Agree" with 43% disagreeing and 28% agreeing. According to Kiyosaki (2012), people invest their resources in the most effective way possible. They do not waste money on activities or products that are not important to their lives.

Housing spending is a cause of stress, with 43% agreeing and a mean of 2.51, with a descriptive interpretation of "Agree" in the group. This trend is consistent with observations from Alvarado (2025), who reported that police officers working away from their home suffer relocation-induced cost inflation. This happens when the costs of necessities such as rent or boarding rise when transferred geographically. It's also been hit-and-miss in some places in being able to provide institutional housing allowances; many in that situation, agents are living on the edge financially.

Utility bills remained a factor to be worried about since the mean is 2.79 and 52% agree. This level of agreement seems to suggest that agents are dealing not only with the normal utility burden of a paid-up residence but may also care for added expenses, such as remote power surcharges or dual household maintenance. This finding is also supported by Porio (2016) in that government workers and low-income earners face increasing financial stress due to rising housing costs and inadequate public housing programs.

The best indication of financial pressure is the response to "Other fixed expenses add to my financial woes," which netted a mean of 2.80 and 65% agreeing. These fixed expenses, from education fees to debt servicing and transport, expose the fortified program behind the mobility and job readiness of PDEA agents. Findings are corroborated by a recent Hungarian police stress audit, which incorporates Herzberg's two-factor theory and shows similar patterns of burden that are part of roles in law enforcement requiring high adaptability and financial elasticity. (Tegyey, 2025).

The highest mean score (3.02) was recorded for "Loan repayments are the major source of stress", interpreted as "Strongly Agree". With 44% agreement and 25% strong agreement illustrates a deeply embedded reliance on credit mechanisms. This indicates that debt is a dominant financial stressor among PDEA agents. This finding is consistent with Levara et.al. (2024), who observed that most public employees depend on borrowing money to cope with their financial constraints. While other workers commonly wait for their salary schedule, some low-earning personnel wait for their loan renewal since their salary is already loaned to lending institutions. These civil servants are left with no option but to apply for a salary loan with particular interest to survive.

Interestingly, "Financial assistance from family adds to commitments" (M=2.34) and "The expense of health insurance is a source of stress" (M=2.30) were both interpreted as "Disagree". This may suggest that agents either receive support from the family or benefit from government health coverage. However, King & Ganotice (2015) point out that Filipino collectivist culture frequently puts inductive financial expectations on breadwinners that may not be seen clearly through self-report questionnaires. King and Ganotice (2015) found that family obligation positively predicted motivation. As very few state-sponsored healthcare systems, like PhilHealth or other agency-specific health insurance schemes, provide some semblance of protective insulation, it should also be pointed out that such an item might be under-reported by the agent due to lack of full awareness of out-of-pocket risks, a limitation noted in some studies focused on health finance perceptions by Tiu and Andres (2021).

Additional responsibilities apart from the common lines of items were also rated high. "My other commitments have compounded my financial stress" scored an average of 2.72 with 65% agreement. Obligations may involve, possibly, tuition fees for dependent children; travelling expenses for visiting family; being assigned to a special assignment.

The last item, "There are extra financial stressors unique to my position", was 2.82 (58% agreement). It illustrates that no matter how stressful the job is in civilian public service, the stressors related to public policing will be more law enforcement-specific. As proposed by Tegyey (2025), the distinctive stressors are identity suppression, exposure to threat, and mobility costs that exacerbate standard fiscal stress models.

Comparative Analysis of Financial Stressors and Coping Mechanisms

Figure 2 provides an integrated view of the relationship between the most prominent financial stressors and the most frequently reported financial coping mechanisms. The comparison shows that the highest-rated coping mechanism, maintaining emergency savings (M = 3.25), was higher than the highest-rated stressor, loan repayments (M = 3.02). Seeking additional income (M = 3.23) and reducing unnecessary expenses (M = 2.98) likewise indicate that respondents actively employ practical strategies to manage financial pressures. This pattern is consistent with the problem-focused coping perspective of Lazarus and Folkman (1984), in which individuals respond to stressors through actions intended to address or reduce the source of the problem. The findings on budgeting, saving, and expenditure control are also consistent with Bai (2023) and Romadona et al. (2023), who emphasized the role of budgeting, monitoring expenses, and frugal behavior in effective financial management.

At the same time, the comparison should be interpreted descriptively. The higher means for coping mechanisms do not establish that these strategies reduced the respondents' financial stress, because the study did not test a causal relationship between individual coping behaviors and stress levels through this figure. Rather, the pattern demonstrates the coexistence of substantial financial pressures and active coping responses. The prominence of loan repayments alongside emergency savings and additional income seeking may indicate that respondents are attempting to build financial buffers while managing existing obligations. This interpretation is consistent with Levara et al. (2024), who documented loan dependency among government employees facing financial constraints, and with Doker et al. (2016) and Ge et al. (2018), who discussed factors that can affect saving behavior. The figure therefore reinforces the broader finding that PDEA agents respond to financial pressures through a combination of preparedness, income augmentation, and expenditure control.

These findings together tend to suggest that financial stress that PDEA agents experience is multifactorial and entrenched in the structural and occupational contexts. Unlike a profile of civilian stress that emerges from static household budget constraints, pressures felt by PDEA personnel are ever shifting and take their shape influenced by assignments, mandates, and geographical relocations. The complex interplay of institutional inadequacies, personal financial literacy, and external obligations calls for reconfiguration of support systems such as location-based cost adjustment allowances, tailor-fit loan restructuring programs, and proactive financial education

The introduction of differentiated tools, such as specific ones used within the Philippine context, would be able to result in the reverse of very generic economic assistance to highly specific criminal justice forms of intervention. As an example, a valuable resource – the QSQLES – is the Occupational Stress Questionnaire for Law Enforcement Services, which is already validated in Hungary. It has been raised as a complete screening for any job-specific stressor (Tegyey, 2025). Such empirical evidence holds in line with global models of financial strain in high-risk occupations.

Financial Coping Mechanisms

The item "I budget my monthly income effectively" scored a mean of 2.94, indicating that most agents agree they practice budgeting. This suggests a foundational coping strategy among PDEA agents. Bai (2023) noted that mental budgeting skills of categorization and monitoring of expenses have been favorable since one can keep track of his or her expenditure, set goals, and make good financial decisions.

The highest mean (3.25) was recorded for "I have savings specifically designated for emergencies." This is encouraging, as it reflects proactive financial behavior. However, the relatively high standard deviation (0.838) suggests that not all agents are equally prepared. Though many Filipino workers aim to save, inconsistent income

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

and the number of dependent members in the family (Doker et. al., 2016) often hinder regular saving habits. Therefore, urgent necessity and dependency will lower the savings rate (Ge et. al., 2018).

The item “My financial planning allows me to handle unexpected expenses” (M=2.91) shows that agents feel moderately confident in their financial resilience. Lidawan & Trinidad (2024) emphasized that law enforcement personnel often develop informal financial strategies to cope with unpredictable costs such as medical emergencies, job-related relocation, and family issues.

With a mean of 2.98, “I am proactive in reducing unnecessary expenses” reflects a strong tendency towards frugality. Frugal people create goals, keep records, and budget (Romadona et.al., 2023). Frugal conduct is a consumer behavior that is wise and sensible in managing finances, including income and expenses, based on solid financial reference abilities to budget, record, and achieve goals.

The item, “I seek additional income opportunities to manage financial stress” (M=3.23) reveals that many agents pursue side hustles or freelance work to bolster their income and attain financial stability. These findings are consistent with Lazarus and Folkman’s (1984) model of problem-focused coping in terms of coping strategies as active attempts to resolve or alleviate the cause of stressors. The high involvement of PDEA agents in budgeting, saving, and side-hustle manifests sensible or purposive reactions to systemic inadequacy. Empirically, it indicates that personal financial literacy and behavior play a substantive mediating role in occupational stress. Certainly, external stress is commonly triggered by economic distress, but defense mechanisms are predominantly ego-based and individually invoked.

The thematic convergence across all five items suggests that PDEA agents exhibit a high level of financial agency. Despite structural income constraints and high-stress working conditions, their coping strategies reflect intentionality, pragmatism, and a resilience ethos. Compared to a general population cohort, where saving and budgeting rates are lower (Encio, 2022), PDEA agents appear significantly more structured in financial behavior, likely shaped by occupational exigency and training that values self-discipline. These behaviors not only serve economic purposes but are intertwined with psychosocial resilience, contributing to agents' perceived control over their financial environment, a critical determinant of mental well-being in high-stakes professions (Selvia et. al, 2021).

While these findings highlight adaptive strengths, they also surface potential challenges. The reliance on side income, for instance, may raise concerns about work-life balance and fatigue, particularly in a job already characterized by physical danger and psychological toll. Furthermore, the necessity of such coping mechanisms may also serve as indirect indicators of systemic gaps in institutional support. Thus, while the data speak to the admirable adaptability of PDEA agents, they also underscore the imperative for structural reforms, including salary standardization, cost-of-living allowances, and access to financial literacy programs tailored for law enforcement.

Emotional Coping Mechanisms

Agreement among the emotional coping strategies indicates that PDEA Agents are truly using adaptive behaviors to cope with the stress of finances and are thus able to manage their financial-related pressure within the three general themes:

In relation to recreational coping, the statement "To relieve stress, I indulge in recreational activities" registered the highest mean in the emotional coping cluster at 3.25. Approximately 58% of the respondents agreed & 26% strongly agreed, reflecting a widespread adoption of leisure-based emotional regulation strategies. These may include physical exercise, sports, gaming, or social engagement, all of which serve as low-cost interventions for managing psychological tension. A similar trend was identified by Park et al. (2022), who stated that recreational activity has regularly been engaged in by front liners that would significantly reduce the effects of burnout and stress caused by work due to the COVID-19 pandemic. For PDEA Agents, these leisure activities would serve both as escapism and rejuvenation to mentally reset them for high-stakes enforcement work.

The item "I practice mindfulness or relaxation techniques to manage financial stress" produced slightly more

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

varied responses, with 66% agreeing, 11% strongly agreeing, and 10% disagreeing. This statistical profile suggests that while mindfulness is moderately practiced, it may not be deeply embedded in financial stress coping routines. Dinesh et al. (2022) found that mindfulness-based interventions (MBIs) significantly improved employee well-being and reduced work-related stress in the finance sector. Geetanjali et al. (2023) highlighted that mindfulness, CBT, exercise, and relaxation techniques all contribute to improved mental health outcomes. These strategies work through neurobiological, psychological, and physiological mechanisms.

"I maintain a positive outlook despite financial challenges" elicited the most unambiguous affirmation of all items in the cluster. Every respondent agreed or strongly agreed, with a dominant 65% choosing “Agree” and 22% choosing “Strongly Agree.” The complete absence of dissenting responses and a weighted mean of 3.25 strongly signal that optimism functions as a protective psychological buffer. Optimism has been shown to reduce emotional exhaustion and enhance adaptive coping, especially under chronic stress. This aligns with Bonanno et. al. (2019), who emphasized that optimism predicts adaptive functioning in chronically stressed populations such as military and law enforcement personnel.

The item “I set aside time to focus on my mental health” revealed a slightly different picture. While 65.5% agreed and 18.4% strongly agreed, a notable 16.1% of agents expressed disagreement. This yielded a lower but still positive weighted mean of 3.02. This divergence implies that while mental health is generally valued, logistical constraints, such as workload, geographic displacement, or stigma, may restrict agents' ability to actively engage in mental self-care. Research by Santre (2024) demonstrated that while police personnel recognize the importance of mental health, they often deprioritize it in the face of operational demands, leading to suppressed emotional expression and potential long-term psychological fallout.

The PDEA Agents have emotional coping responses that reflect a multiple and multi-layered approach to stress regulation. Predominant among this cluster of themes is self-regulation through calmness, optimism, and recreational activity; secondary strategies are those of structured mindfulness and availability of mental health time. These findings emphasize a robust emotional architecture, probably buttressed by the institutional training and occupational culture of resilience inherent to law enforcement, within which agents are found. Yet the data also reveal areas for improvement in emotional regulation practices – especially structured mindfulness and protected mental health time.

From a programmatic standpoint, these results endorse the incorporation of emotion-focused interventions within the agency’s wellness architecture. This may include guided relaxation sessions, recreational team-building, and confidential psychological consultations. In a broader occupational health context, the ability of PDEA agents to remain emotionally stable under financial duress not only reflects individual resilience but also acts as a performance-preserving mechanism vital to the organization’s operational continuity.

Social Support

Responses to the item “My family/friends’ support is critical in coping with financial hardship” revealed a resounding affirmation of the centrality of familial and close interpersonal relationships. A combined 81% of respondents either agreed or strongly agreed, resulting in a weighted mean of 3.17 and a descriptive interpretation of “Agree.” The minimal dissent, only 1% strongly disagreed and 5% disagreed, reflects the cultural embeddedness of family as the primary support unit in the Filipino socio-economic context. Previous studies highlight social support’s impact on perceived stress. Özer et. al. (2021) linked increased family support to lower stress levels, explaining 11% of stress variance. Ekmen et. al. (2021) found family and significant other support significantly reduce stress, with stress partially mediating life satisfaction. McLean et. al. (2023) among college students reaffirmed this link: more support meant lower stress. Social support not only directly affects stress but also indirectly influences overall satisfaction by shaping stress perception. This underscores the pivotal role of social support in reducing perceived stress levels.

Conversely, the item “I talk about money with my coworkers to share coping strategies” received comparatively lower agreement. While 55% agreed and 6% strongly agreed, a notable 21% disagreed, and 5% strongly disagreed, yielding a mean of 2.71. Although the descriptive interpretation remained “Agree,” the data indicate reluctance or discomfort in workplace-based financial disclosures. This may be attributed to occupational hierarchies, confidentiality norms, or the fear of stigmatization. In high-security environments such as PDEA operations, where internal cohesion and reputation are paramount, discussing financial vulnerabilities may be perceived as a risk to professional credibility. Prior research among Southeast Asian law enforcement personnel supports this trend, revealing that while police officers generally benefit from peer camaraderie in operational settings, personal disclosures, especially financial, are often withheld due to perceived career repercussions or masculine norms of self-sufficiency (Alvarado, 2025).

"I can rely on my family members for financial support if needed" was another item that reflected a strong endorsement of familial support systems. A total of 72% of participants affirmed this reliance, with 61% agreeing and 11% strongly agreeing. The weighted mean was 2.91, and the descriptive interpretation was "Agree." Notably, however, a combined 15% of respondents expressed dissent, signaling that while family support remains a key resource, it is not universally accessible. This divergence may reflect socioeconomic disparities among agents, with some individuals coming from economically disadvantaged families who themselves may depend on the agent's income. This heterogeneity aligns with findings from regional studies showing that while social support is a significant predictor of well-being, its efficacy varies based on the socioeconomic standing of the support providers themselves (Chu et. al., 2025).

The response pattern for the item "I have someone I trust with whom I can discuss my financial concerns" revealed the highest endorsement of interpersonal emotional trust. With 66% agreeing and 8% strongly agreeing, amounting to a total of 74%, this item yielded a mean of 2.91 and an interpretation of "Agree." The relative openness to confiding financial concerns suggests that despite the institutional reticence observed in item 21, PDEA agents cultivate meaningful relationships outside the formal structure, often with trusted friends, partners, or kin, that provide psychological relief and perspective. These findings are consistent with broader psychological theories emphasizing that perceived emotional support enhances resilience and stress recovery (Ozbay et.al., 2007). In high-pressure contexts such as anti-drug operations, trust-based relationships likely act as emotional sanctuaries.

The final item, "I feel comfortable seeking financial advice from friends or family," revealed particularly high endorsement, with 67% agreeing and 12% strongly agreeing, resulting in a weighted mean of 3.03. This finding reinforces the role of kinship-based financial counseling as a coping mechanism. In the absence of widespread financial literacy programs targeted at law enforcement agents, informal consultation becomes a substitute for professional advice. The comfort expressed in seeking familial input also reflects the interdependent economic culture in which Filipino families often function as collective financial units, making shared decision-making customary and culturally reinforced (Morillo et. al., 2013)

Taken together, the thematic analysis reveals a dual-layered social support structure among PDEA agents. The first layer is familial, encompassing both emotional reassurance and practical financial aid. The high agreement across items relating to family indicates that agents draw significantly from their kinship networks, in line with Asian collectivist traditions. This is substantiated by multiple regional studies, including those involving patients and caregivers in high-stress health scenarios, which affirm that perceived social support enhances both emotional well-being and functional coping (Thawonphat et al., 2025; Shah et al., 2025).

Conversely, workplace peer-based coping mechanisms, as suggested in item 21, seem less salient. This points to the existence of institutional hurdles to frank financial communication, potentially related to perceived threats regarding confidentiality, power dynamics, or cultural stigma. These findings align with organizational behavior research that records avoidance of exposure in competitive or hierarchical institutions. This suggests that enhancing peer-based financial dialogue would require deliberate institutional interventions such as structured financial literacy groups, confidential peer mentoring programs, or employee resource circles.

Overall, the results delineate a social coping landscape where familial and emotionally intimate relationships are central, but workplace-based support remains underdeveloped. Importantly, the distinction is not merely quantitative but qualitative: family support offers direct financial relief, while trusted relationships enable emotional processing. Institutional efforts to improve financial resilience among PDEA agents should thus target both layers. On one hand, reinforcing family ties through family-inclusion policies, remote communication support, or family financial assistance schemes could strengthen this foundational support. On the other, creating psychologically safe spaces within the workplace, possibly via non-judgmental peer support forums or financial counseling embedded in HR services, could help transform latent coworker support into active coping networks.

Organizational Implications

The findings of this study have implications for human resource management and administrative decision-making within the Philippine Drug Enforcement Agency (PDEA) and similarly structured institutions. The results show that PDEA agents assigned away from their home regions experience financial pressures associated particularly with loan repayments, fixed expenses, and financial stressors unique to their positions. At the same time, the respondents reported actively using financial coping strategies, including maintaining emergency savings, seeking additional income opportunities, budgeting, and reducing unnecessary expenses. Emotional coping and social support were also evident, particularly through maintaining a positive outlook, engaging in recreational activities, and relying on family and friends for support.

From a business administration perspective, these findings can be understood through the Job Demands-Resources (JD-R) Model, which proposes that stress may arise when job demands exceed available resources (Demerouti et al., 2001; Bakker & Demerouti, 2017). In the present study, the financial demands identified by the respondents include loan obligations, fixed expenses, housing and utility costs, other financial commitments, and expenses perceived as unique to their positions. At the same time, the respondents reported personal and interpersonal resources for managing these demands, including financial planning, emergency savings, additional income opportunities, emotional regulation, and social support. The findings therefore suggest the importance of considering both the financial demands associated with deployment and the resources available to agents when developing organizational support mechanisms. The JD-R perspective is also consistent with the study's theoretical framework, which recognizes financial and social resources as potentially important in managing demanding work conditions.

One important organizational implication concerns financial management support. The high rating for loan repayments as a source of stress (M = 3.02), together with the relatively high ratings for other fixed expenses (M = 2.80) and financial stressors unique to the respondents' positions (M = 2.82), indicates that financial concerns extend beyond ordinary day-to-day expenses. These findings provide a basis for strengthening programs that assist personnel in managing debt, planning expenditures, and preparing for unexpected costs. Such programs may include financial literacy seminars, individualized financial planning, debt-management guidance, and information on available institutional benefits. This recommendation is consistent with Bai (2023), who emphasized the value of budgeting and financial monitoring in financial well-being, and with Lidawan and Trinidad (2024), who noted that law enforcement personnel develop financial strategies to manage unpredictable expenses.

The findings also point to the importance of supporting emergency preparedness and responsible financial behavior. Emergency savings obtained the highest mean among the financial coping mechanisms (M = 3.25), followed closely by seeking additional income opportunities (M = 3.23), while reducing unnecessary expenses obtained a mean of 2.98. These results indicate that respondents are already engaging in proactive financial behaviors. Organizational interventions should therefore complement rather than replace these existing practices. Financial education programs may focus on strengthening emergency-fund management, budgeting, debt management, and planning for unexpected expenses. The findings of Doker et al. (2016) and Ge et al. (2018) are relevant in recognizing the factors that may influence saving behavior, while Romadona et al. (2023) highlights the value of frugal financial behavior.

The relatively high rating for seeking additional income opportunities also deserves organizational attention. Although the study did not examine the nature, legality, amount, or time demands of these additional income activities, the finding that this coping mechanism obtained a mean of 3.23 indicates that it is commonly reported by respondents. From an administrative perspective, this finding warrants attention to the extent to which personnel may depend on additional income to manage financial pressures. Rather than assuming that such activities necessarily indicate inadequate compensation, the organization may consider providing financial planning interventions that help personnel assess their income, expenses, debt obligations, and emergency needs. The potential implications for work-life balance also warrant further investigation, particularly because the present study did not directly measure fatigue or workload associated with additional income activities. The existing discussion appropriately connects problem-focused coping with active attempts to manage stressors (Lazarus & Folkman, 1984).

The findings on emotional coping likewise have implications for employee wellness programs. Respondents generally reported positive emotional coping, particularly maintaining a positive outlook and engaging in recreational activities. The results also showed agreement with practicing mindfulness or relaxation techniques and setting aside time for mental health. These findings suggest that wellness initiatives may build on coping practices that agents are already using. Programs such as recreational activities, stress-management sessions, guided relaxation, and accessible psychological services may complement these individual coping strategies. Dinesh et al. (2022) and Geetanjali et al. (2023) provide support for the potential value of mindfulness, relaxation, exercise, and related approaches in promoting employee well-being, while Park et al. (2022) provides support for recreational activity as a stress-management strategy.

The social support findings provide another important area for organizational consideration. Family and friends' support obtained the highest mean among the social-support indicators (M = 3.17), while comfort in seeking financial advice from friends or family also received a relatively high rating (M = 3.03). In contrast, talking about money with coworkers to share coping strategies obtained the lowest mean in this group (M = 2.71), although it was still interpreted as Agree. The results therefore suggest that respondents rely more strongly on personal relationships than on workplace-based financial discussions. This does not necessarily establish a "culture of silence" within the organization; rather, it indicates that workplace discussion of financial concerns is less strongly endorsed than family- and friend-based support. Organizational programs could consequently provide confidential and non-judgmental avenues for financial consultation, peer support, and counseling without requiring personnel to disclose sensitive financial information publicly. This direction is consistent with Social Support Theory and with studies emphasizing the role of social support in coping and well-being (Özer et al., 2020; Ekmen et al., 2021; McLean et al., 2023; Ozbay et al., 2007).

The findings can also be viewed through the Resource-Based View (RBV) of strategic human resources (Barney, 1991). The respondents' relatively high endorsement of proactive financial coping, emotional regulation, and social support suggests that personnel possess individual and interpersonal resources that can contribute to their ability to manage financial challenges. However, the present study should not be interpreted as establishing that these characteristics constitute organizational "psychological capital" or that they directly produce improved organizational performance. Rather, the findings suggest that these existing capabilities may be resources that the organization can support and strengthen through appropriate financial education, wellness programs, and accessible support services. This interpretation is more consistent with the descriptive nature of the study.

Finally, the findings support the need for deployment-sensitive human resource policies. The presence of financial stressors described as unique to the respondents' positions (M = 2.82), together with concerns involving housing, utilities, fixed expenses, and other obligations, indicates that financial pressures may be influenced by the circumstances associated with working away from home. Consequently, PDEA may consider reviewing the adequacy and accessibility of existing deployment-related benefits, accommodation arrangements, financial assistance, and employee-support programs. Such consideration is consistent with the JD-R perspective, which emphasizes the importance of resources in managing job demands, but the present findings do not by themselves establish that current organizational benefits are inadequate. Any adjustment to compensation, deployment allowances, or other benefits should therefore be based on additional organizational and cost-of-living data.

Overall, the organizational implications of the study point toward a supportive rather than purely remedial approach. The respondents demonstrated substantial use of financial, emotional, and interpersonal coping strategies, but they also reported recurring financial pressures, particularly loan repayments, fixed expenses, and position-specific financial demands. The role of the organization is therefore not simply to replace individual coping mechanisms but to provide resources that strengthen these existing capacities. Consistent with the JD-R Model, Stress and Coping Theory, Social Support Theory, and Resource-Based View, organizational interventions may focus on financial education and debt management, deployment-sensitive financial support, wellness and stress-management programs, and confidential avenues for financial and psychosocial assistance. Such measures would be directly responsive to the patterns observed in the present study while avoiding claims

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

about organizational outcomes that were not directly measured.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The study concludes that financial stress among PDEA agents working away from home is influenced by the combined demands of personal financial obligations and the circumstances associated with deployment. Despite these pressures, the agents demonstrate the capacity to actively manage their financial and emotional well-being through planning, saving, expense management, emotional regulation, and reliance on social support. The findings further indicate that coping is multidimensional. Financial strategies address practical economic demands, while emotional and social strategies provide additional resources for managing the pressures associated with financial difficulties. The stronger reliance on family and friends than on workplace-based financial discussions also suggests the importance of accessible and trusted sources of support. Overall, the findings imply that supporting the well-being of personnel working away from home requires more than individual coping. Organizational support can complement existing coping capacities by providing accessible financial guidance, deployment-related assistance, and appropriate wellness and support services. The absence of a significant relationship between financial stress and emotional coping also indicates that these aspects of employee well-being may operate independently and should be examined through more comprehensive research.

Recommendations

Based on these implications, the following actions are recommended:

1. Integrate financial wellness into deployment programs. Provide practical sessions on budgeting, debt management, emergency savings, and financial planning for personnel assigned away from home.

2. Review deployment-related support. Assess existing accommodation, transportation, relocation, and other employee benefits in relation to the financial demands of assignments in different locations.

3. Provide confidential financial and wellness support. Establish accessible counseling and referral mechanisms through which personnel can seek financial or psychosocial assistance without unnecessary disclosure of personal concerns.

4. Strengthen family and peer support. Develop low-cost peer mentoring, wellness activities, and family-support initiatives that complement the informal support networks already used by personnel.

5. Conduct further research. Future studies should examine how financial stress and coping relate to job satisfaction, psychological well-being, work engagement, and other organizational outcomes, while considering factors such as assignment location, length of deployment, and family responsibilities.

REFERENCES

1. Alejandro, D. T., Curayag, TM. O., Dela Cruz, FF., Guballa, MJ. S. (2024). The Relationship of Financial Worries & Psychological Distress among Psychological Students. https://www.researchgate.net/publication/379813616_The_Relationship_of_Financial_Worries_and_Psychological_Distress_among_Psychology_Students. https://dx.doi.org/10.47772/IJRISS.2024.803118
2. Alvarado, Lhora A. (2025). Work engagement, stress, and coping strategies among police officers. International Journal of Research Studies in Management 13(5), 201-222. DOI: 10.5861/ijrsm.2025.25070
3. Asadi, K., Yousefi, Z., Parsakia, K. (2024). The Role of Family in Managing Financial Stress and Economic Hardship. https://www.researchgate.net/ publication/381102381 The_Role_of_Family_in_Managing_Financial_Stress_and_Economic_Hardship
4. Bai, R. (2023). Impact of Financial Literacy, mental budgeting and self-control on financial wellbeing: Mediating impact of investment decision making. PLOS ONE, 18(11), e0294466-

e0294466.https://doi.org/10.1371/journal.pone.0294466

5. Bernardo, A. B.I., & Resureccion, K. F (2018). Financial Stress & Well-being of Filipino Students: The Moderating Role of External Locus-of-Hope. Philippine Journal of Psychology, 51 (1), 36-61. https://pap.ph/assets/file/journals/financial-stress-and-wellbeing-of-filipino-sudents-the-moderating-role-of-external-locusofhope.pdf DOI:10.31710/pjp/0051.01.03
6. Bonanno, G. A., Romero, S. A., & Klein, S. I. (2025), The temporal elements of psychological resilience: An integrative framework for the study of individuals, families, and communities. Psychological Inquiry, 26(2), 139-169. https://doi.org/10.1080/1047840X.2015.992677
7. Briguglio, M., Vitale, JA., Galentino, R., Banfi, G., Dina, C. Z., Bona, A., Panzica, G., Porta, M., Del'Osso, B., Glick, I. D. (2020). Healthy Eating, Physical Activity, and Sleeping Hygiene (HEPAS) as the Winning Triad for Sustaining Physical and Mental Health in Patients at Risk for or with Neuropsychiatric Disorders: Considerations for Clinical Practice. Neuropsychiatr. Dis. Treat. DOI: 10.2147/NDT.S229206
8. Capol, K. K., Federico, K. A., Espanto, F., Tan, L., Diaz, G. (2024). Home alone: exploring the emotional challenges on children of overseas Filipino workers. https://www.researchgate.net/publication/381422900_Home_alone_exploring_the_emotional_challenges_on_children_of_overseas_Filipino_workers DOI:10.56183/s3xh5c42
9. Chu, X., Li, Y., Li, Z., Han, J. (2015). Effects of Socioeconomic and Support on Well-being. Research in Department, CIConsulting. DOI:10.1 1114/aef.v2i3.995
10. Cruz, JM., Dela Torre, AP, DC., Cas, S., Tus, J. (2022). The Correlation Between Peer Pressure and Mental Well-Being Among Senior High School Students. https://www.researchgate.net/publication/361350681_The_Correlation_Between_Peer_Pressure_and_Mental_Well-Being_Among_Senior_High_School_Students
11. Cusack, S. E., Ridings, L.E., Davidson, T. M., Espeleta, H. C., Wilson, D. A., & Ruggiero, K. J. (2024). Social support in relation to posttraumatic stress disorder symptoms among patients with violent versus nonviolent injury. Psychological Trauma: Theory, Research, Practice, and Policy, 16(3), 504-512. https://doi.org/10.1037/tra0001509
12. Dela Cruz, CM B., Villaruel, K. B., & Cauyan, JM (2024). Relevance of Guidance Services in the Higher Education Institution: Non-Teaching Personnel's (NTPs) Perspective &Involvement. https://www.researchgate.net/publication/381881786_Relevance_of_Guidance_Service_in_the_Higher_Education_Institution_Non-Teaching_Personnel's_NTPs_Perspective_and_Involvement
13. Dinesh, T. K., Shetty, A., Dhyani, V. S., Shwetha, T.S & Dsouza, K. J. (2022). Effectiveness of mindfulness-based interventions on well-being and work-related stress in the financial sector: a systematic Review and Meta-analysis Protocol. Journal of General Internal Medicine. DOI:https://doi.org/10.1186/s13643-022-01956-x
14. Doker, A. C., Turkmen, A., & Emsen, O. S. (2016). What are the Demographic Determinants of Savings? An Analysis on Transition Economies (2016). Procedia Economics and Finance 39:275-283. DOI: 10.1016/S2212-5671(16)30324-0
15. Ekmen, E., Kocak, O., Solmaz, U., Kopuz, K., Younis, M. Z., Orman, D. (2021). How Does the Social Support Affect Refugees' Life Satisfaction in Turkey? Stress as a Mediator, Social Aids and Coronavirus Anxiety as Moderators. MDPI. 13(22), 12727; **https://doi.org/10.3390/su132212727**
16. Encio, L. T., Pescos, R. P., Pudadera, P. G., Andana, J. C., Arnaiz, M. D., Cartagena, JK. S., Jarbadan, JA. P., Posing, D. V., & Ramos, KM. L. (2022). Financial Attitude Towards Budgeting, Savings, Borrowing, and Investing Among Students of a Private Higher Education Institution. Multidsciplinary Research Journal. ISSN/ESSN Print:2945-3909; Online2945-3917;Vol.2,1(2022)
17. Espartero, JR. E. (2023). Police Officers Perceived Levels of Organizational Stress, Operational Stress, and Coping Strategies in San Jose, Antique, Philippines. Journal of Advances in Humanities Research 2(2):1-26. https://doi.org/10.56868/jadhur.v2i2.135
18. Folkman, S. (2013). Stress, Appraisal and Coping. Encyclopedia of Behaviora/ Medicine (pp.1913-1915). DOI:10.1007/978-1-4419-1005-9_215
19. Fuligni, A. J., Tseng, V., & Lam, M. (1999). Attitudestoward family obligations among American Adolescents with Asian, Latin American, and European backgrounds. Child Development, 704(4), 1030-1044. https://doi.org/10.1111.1467-8624.00075
20. Ga-as, VC. R., & Luzano, JF. P. (2024). Academic Stress and Coping Mechanisms Among High School

Students. International Journal of Academic Multidisciplinary Research (IJAMR) 129-132.

21. Ge, S., Yang, D. T., & Zhang, J. (2018). Population policies, demographic structural changes, and the Chinese household saving puzzle. European Economic Review (Vol.101 pp 181-209).231 https://doi.org/10.1016/j.euroecorev.2017.09.008
22. Geetanjali, G., Wahane A., Sharma, A. (2023). Exploring Effective Strategies for Stress Management: Enhancing Mental Well-Being through Mindfulness, CBT, Exercise, and Relaxation Techniques. Bulletin of Indonesian Economic Studies 12(5):345-348.https://www.researchgate.net/publication/374290227_Exploring_Effective_Strategies_for_Stress_Management_Enhancing_Mental_Well-being_through_Mindfulness_CBT_Exercise_and_Relaxation_Techniques
23. Hobfoll, S. E. (1989). Conservation of Resources: A New Attempt at Conceptualizing Stress. American Psychologist, 44(3), 513-524. https://doi.org/10.1037/0003-066X.44.3.513
24. Jolly, P. M., Kong, D. T., Kim, K. Y. (2020). Social Support at Work: An integrative review. Journal of Organizational Behavior pp.229-251 https://doi.org/10.1002/job.2485
25. Karunarathna, I., Gunasera, P., Gurawardana, K., & Gunathilake, S. (2024). Problem-Focused vs Emotion-focused Psychological Distress Coping. https://www.researchgate.net/publication/385504245_Problem-Focused_vs_Emotion-Focused_Psychological_Distress_Coping
26. King, R. B., & Ganotice, F. A. (2015). Does family obligation matter for student's motivation, engagement, and well-being?: It depends on your self-construal. Personality and Individual Differences, 86, 243-248
27. Lazarus, R. S., Folkman S. (1984). Stress, Psychological, Adaptation, Psychological, Coping, Stress (Psychology), Stress, Psychologie. New York: Springer Pub. Co. https://archive.org/details/stressappraisalc0000laza
28. Lepping K. M., Bailey, C. P., Mavredes, M. M., Faro, J. M., Napolitano, M., A. (2021). Physical Activity, Stress, and Physical Active Stress Management Behaviors Among University Students With Overweight/Obesity. American Journal of Lifestyle Medicine. June 2;17(4):606-606. Doi: 10.1177/15598276211020688
29. Levara, F. S., Catubig, P. D., Embodo, KJ, M., Malajos, MJ., Sardana, L. A., Magallon, S. V. (2024). Dimensions of Loan Dependency among Government Employees of the Municipality of sulop, Davao Del Sure: An Exploratory Factor Analysis. https://www.researchgate.net/publication/380117134_Dimension_of_Loan_Dependency_among_Government_Employees_of_the_Municipality_of_Sulop_Davao_Del_Sur_An_Exploratory_Factor_Analysis. https://dx.doi.org/10.47772/IJRISS.2024.804007
30. Lidawan, L. D., Trinidad, J. D. (2024). Stress and Coping Strategies Among Uniformed Personnel of the Philippine National Police. International Multidisciplinary Journal of Research for Innovation, Sustainability, and Excellence (IMJRISE). DOI:https://doi.org/10.5281/zenodo.11482898
31. Mabignay, EG. B., Hamja, AJ. E., Valentin J. R., Fabrigas, E. C., Padul, M. B., Labaria, JJ. C. (2022). Effects of Salary Loans to Financial Wellness of Panacan National High School Teachers. Novateur Publications JournalNX-A Multidisciplinary Peer Reviewed Journal ISSN No: 2581 – 4230 VOLUME 8, ISSUE 2
32. McLean, L., Gaul, D., and Penco, R. (2023). Perceived Social Support and Stress: A study of 1st year students in Ireland. Int. J. Mental Health addict. DOI:10.1007/s11469-021-00710-z
33. Morillo H. M., Mendoza, Jr. A. M., Capuno, J. J. (2013). Views and Values on Family among Filipinos: An Empirical Exploration. Asian Journal of Social Science 41(1):5-28. DOI:10.1163/15685314-12341278
34. Noble, PS. M. (2024). Lived Experiences of Philippine National Police Drug Enforcers in the Eastern Visayas Region. Asia Pacific Journal of Advanced Education and Technology. DOI:https://doi.org/10.54476/apjaet/31195
35. Özer, Ö. Özkan, O., Budak, F., Özmen, S. (2020). Does social support affect perceived stress? A research during the COVID-19 pandemic in Turkey. Journal of Human Behavior in the Social Environment, № 1-4, p.134-144. DOI:10.1080/10911359.2020.1854141
36. Ozbay, F., Johnson, D. C., Dimoulas, E., Morgan III, CA., Charney, D., Southwick, S. (2007). Social Support and Resilience to Stress. Psychiatry(Edgmont). 4(5):35-40. PMID:20806028
37. Park, A. H., Zhong, S., Yang, H., Jeong, J., Lee, C. (2022). Impact of COVID-19 on Physical Activity: A Rapid Review. J Global Health. DOI:10.7189/jogh.12.05003

38. Porio, Emma (2016). Prosperity and Inequality in Metro Manila: Reflections on Housing the Poor, Climate Risk, and Governance of Cities". Pp177-197 in Globalization and Democracy in Southeast Asia: Challenges, DOI 10.1057/978-1-137-57654-5_9
39. Robinson, L., & Smith, M. (2023). Coping with Financial Stress. HelpGiude.org. https://www.helpguide.org/articles/stress/coping-with-financial-stress.htm
40. Romadona, M. R., Setiawan, S., Suryadi., Rosadi, A., H. (2023). Frugal Behaviour Potential and Development for Community Financial Stability in Crisis Times. The International Conference on Industrial Engineering and Operations Management Manila, Philippines. DOI:10.46254/AN13.20230411
41. Ryu, S., & Fan, L. (2022). The Relationship Between Financial Worries & Psychological Distress Among U.S. Adults. Journal of Family and Economic Issues, 44(5), 16-33. 10.1007/s10834-022-09820-9. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8806009/
42. Santre, S. (2024). Mental Disorders and Mental Health Promotion in Police Officers. Health Psychology Research. DOI:10.52965/001c.93904
43. Schaufeli, W. B., & Bakker, A. B. (2004). Job demands, job resources, and their relationship with burnout and engagement: A multi-sample study. Journal of Organizational Behavior, 25(3), 293-315. https://doi.org/10.1002/job.248
44. Selvia, G., Yanti, D. R. Afandy, C., Zoraya, I. (2021). The Effect of Financial Knowledge, Financial Behavior and Financial Inclusion on Financial Well-being. Innovating Research. DOI:10.4108/eai.3-10-2020.2306600
45. Shah, S., Tahoor, SS., Sardar, Z., & Gul, M. (2025). The Role of Perceived Social Support in Building Resilience Among Individuals with Chronic Illnesses: Impacts on Emotional Well-Being and Coping with Disease-Related Stress. https://www.researchgate.net/publication/388409714_The_Role_of_Perceived_Social_Support_in_Building_Resilience_Among_Individuals_with_Chronic_Illnesses_Impacts_on_Emotional_Well-Being_and_Coping_with_Disease-Related_Stress
46. Sharma, A., Madaan, V., Petty, FD. Exercise for mental health. Prim Care Companion J Clin Psychiatry. 2006;8(2):106. https://www.researchgate.net/publication/365473952 How_Do_Police_Cope_with_Stress_A_Qualitative_Study
47. Sheard, B. M. (2020). Stress & Coping Methods in Law Enforcement Personnel. Walden Dissertations and Doctoral Studies. 8983. https://scholarworks.waldenu.edu/dissertations/8983
48. Singo, C., & Shilubane, H. N. (2022). How do Police Officers Cope with Stress? A Qualitative Study. Journal of Police and Criminology Psychology.37(1). DOI:10.1007/s11896-022-09556-0
49. Sitohang, R. H., Nurbaeti, N., Yusriani, S., Kusmartini, S. R. (2023). Factors and Impacts of Work-Life Balance of Police Officers: A Literature Review Article Info. Proceedings of the International seminar on Business Economics Social Science and Technology (ISBEST) 3(1). DOI:10.33830/isbest.v3i1.1274
50. Smith, A. P., (2021). Working Away from Home, Coping Strategies, Quality of Working Life, Well-being and Performance. https://www.researchgate.net/publication/358037721 Working Away_from_Home_Coping_Strategies_Quality_of_Working_Life_Well-being_and_Performance. DOI:10.9734/JESBS/2021/v34i1230390
51. Tegyey, A.C. (2025). The Occupational Stress Questionnaire for Law Enforcement Services: The Possibility to revise a Questionnaire. Belügyi Szemle. https://www.researchgate.net/publication/388266747_The_Occupational_Stress_Questionnaire_for_Law_Enforcement_Services_The_Possibility_to_revise_A_Questionnaire DOI:10.38146//bsz-ajia.2025.v73.i1.pp193-203
52. Thawonphat, R., Junda, T., & Sumdaengrit, B. (2025). The Relationship Between stress, Social Support, and Quality of Life Among Spouses of Patients at the end-of-life stage in Thailand: A correlational study. https://www.researchgate.net/publication/388486459_The_relationship_between_stress_social_support_and_quality_of_life_among_spouses_of_patients_at_the_end-of-life_stage_in_Thailand_A_correlational_study
53. T Kiyosaki R. The business of the 21st century. Manjul Publishing House Pvt. Ltd.; 2012. Jan 1. [Google Scholar]

APPENDIX A

Survey Questionnaire

(Quantitative Tool)

Scale for Responses

Instruction: Please indicate your level of agreement with each statement by checking the box that best represents your response. Use the scale below as your guide:

Scale	Statistical	Descriptive equivalent	Interpretation
4	3.26 – 4.00	Strongly Agree	People with a very positive view of their coping mechanisms; this shows that these strategies are not only effective but also valuable and often surpass what was expected.
3	2.51 – 3.25	Agree	Individuals generally feel good about their coping mechanisms, indicating that they are working as intended and often useful support.
2	1.76 – 2.50	Disagree	A slightly negative outlook on the coping strategies, suggesting that they haven’t fully met expectations or may have some shortcomings.
1	1.00 – 1.75	Strongly Disagree	Completely negative impression; this indicates major concerns, and that the coping mechanism have fallen greatly short expectations.

A. Financial Stressors

No	Statement	1	2	3	4
1	My monthly paycheck covers all of my expenses.				
2	It is difficult for me to meet my housing expenses.				
3	My monthly utility bills increase my financial burden.				
4	Other fixed expenses add to my financial woes.				
5	Loan repayments (e.g., mortgages, vehicle loans) are a major source of stress.				
6	Financial assistance from family members adds to my financial commitments.				
7	The expense of health insurance is a source of financial stress.				
8	My financial stress is exacerbated by other financial obligations.				
9	There are extra financial stressors that are unique to my position.				

B. Coping Mechanism

No	Statement	1	2	3	4
10	I budget my monthly income effectively.				

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VIII August 2026

11	I have savings specifically designated for emergencies.				
12	My financial planning allows me to handle unexpected expenses.				
13	I am proactive in reducing unnecessary expenses.				
14	I seek additional income opportunities to manage financial stress.				

C. Emotional Coping

No	Statement	1	2	3	4
15	I am able to stay calm when dealing with financial stress.				
16	To relieve stress, I indulge in recreational activities.				
17	I practice mindfulness or relaxation techniques to manage financial stress.				
18	I maintain a positive outlook despite financial challenges.				
19	I set aside time to focus on my mental health.				

d. Social Support

No	Statement	1	2	3	4
20	My family/friends' support is critical in coping with financial hardship.				
21	I talk about money with my coworkers to share coping strategies.				
22	I can rely on my family members for financial support if needed.				
23	I have someone I trust with whom I can discuss my financial concerns.				
24	I feel comfortable seeking financial advice from friends or family.				