Spending Habits of Teaching Personnel in Eastern Samar State University – Salcedo Campus

Abalorio, Rhea Joyce L.*

[a] *abaloriorhea@gmail.com*
Graduate School University of the Visayas, Dionisio Jakosalem St., Cebu City, 6000, Philippines

Abstract

This research investigated the expenditure habits of faculty at Eastern Samar State University, Salcedo Campus. A descriptive study design was employed to gather data from 80 faculty members via a structured questionnaire. The data were analyzed using frequency, percentage, weighted mean and one-way ANOVA. The findings indicated that faculty members mostly allocate their money to essential needs, especially food, whereas expenditures on leisure activities are limited. No substantial differences were identified in expenditures on basic necessities when categorized by demographic characteristics. But there were big differences in how much people spent on leisure activities based on their level of education and how much they spent on other things based on their age, years of employment, and gender. Inflation was recognized as the most prevalent financial obstacle. The data indicate that faculty members prioritize fundamental necessities over optional expenditures, and that external economic factors markedly affect their spending patterns. The report suggests that faculty members should take financial literacy classes to improve their ability to handle money and make budgets.

Keywords: Spending practices; faculty members; basic necessities; leisure activities; inflation; financial behavior

Introduction

As the economy gets more complicated, being able to make smart financial decisions has become an important life skill for people in all fields. How people make, spend, and manage their money has a big effect on their financial stability, quality of life, and overall health. Spending habits show not only what people care about most, but also what is really going on in the economy and what they owe to society. As inflation, rising living costs, and financial uncertainty continue to put pressure on households, it has become very important to understand how people handle their spending.

In some way, everyone has to deal with money every day. People need to know enough about money and have the skills to make smart short- and long-term financial choices, like borrowing, saving, investing, and planning for retirement (Morris et al., 2022). Being financially literate gives people the tools they need to make smart financial decisions that won't hurt their future stability. Even people who make a steady income may have trouble meeting their obligations and staying financially healthy if they don't manage their money well.

More of the research talks about how important it is to save money, but not as many studies look at how spending habits affect financial health. People often look down on spending these days, especially when it comes to buying things on a whim or wasting money. But studies show that spending itself isn't bad; it's uncontrolled or too much spending that hurts your finances. According to Zainol et al., (2025), spending that is planned and controlled is good for your financial health. Also, patterns of consumption can show how well people are living, so spending habits are an important part of financial wellness, especially in developing economies where people don't have a lot of money.

Spending is very important for keeping the economy growing from an economic point of view. Philip et al., (2016), said that spending is when you use money to buy things and services, and that habits and behavioral tendencies often affect how you spend. Even though daily spending decisions may seem small, the financial choices you make over time have a big impact on your family's long-term stability and well-being. So, being responsible with money is not only a personal duty, but also a social duty, especially for people who have to take care of others.

In the case of colleges and universities, managing money becomes even more important. State Universities and Colleges (SUCs) have a big impact on the academic world and the careers of their employees. The financial health of faculty members has a direct impact on their productivity, performance, and quality of life as a whole. Gumarac, (2024) stressed that financial literacy is more important than ever because of the unstable economy and the growing complexity of personal finance. This is especially true for professionals in higher education who may have unique financial pressures, such as fixed salary structures, family responsibilities, and long-term planning needs.

Additionally, national data further highlight the importance of analyzing spending patterns among Filipino professionals. The Bangko Sentral ng Pilipinas' 2018 Consumer Finance Survey found that Filipino households often spend more than they make each month. Household expenses are mostly made up of food, housing, utilities, transportation, education, and healthcare. Many families have trouble keeping their income and expenses in balance, even though they have a steady income. This is because costs are going up and inflation is rising (Paghasian, 2024). These results indicate that comprehending spending allocation patterns is essential for evaluating financial stability.

Even though there is farther research on financial literacy and saving habits, there aren't many studies that look specifically at how faculty members at State Universities and Colleges, especially on provincial campuses, spend their money. Most existing studies focus on household consumption in general populations or urban areas. This leaves a gap in our understanding of how academic professionals manage their income within structured salary systems. Moreover, scant research has investigated the impact of demographic factors such as age, gender, marital status, years of employment, educational qualifications, and income level on the spending behavior of SUC faculty members.

It is important to fill this gap because faculty members are important to the growth of the institution, and their financial stability helps them do their jobs better. Institutions may not be able to start financial wellness programs or targeted interventions if they don't have clear information about how people spend their money.

2. Review of Related Literature

2. 1. Financial Behavior

Morris et al. (2022) characterize financial behavior as “any human behavior that is pertinent to money management,” particularly those related to the use of money, credit, and savings. This definition emphasizes that financial behavior encompasses everyday decisions about earning, spending, borrowing, and saving money. It highlights how individuals allocate limited financial resources to meet both present needs and future goals. In this context, spending represents one of the most fundamental components of financial behavior. As part of the economic cycle, spending has become embedded in daily life, as individuals regularly purchase goods and services to sustain their lifestyles. Beyond essential expenses, people also allocate funds for leisure and other non-essential items. However, repeated spending decisions may gradually develop into habits that can either support or undermine long-term financial stability (Philip et al., 2016). Thus, examining spending patterns is crucial in understanding broader financial management practices and overall financial well-being.

2.2. Theoretical Foundations of Consumer Spending

Consumer spending, also referred to as consumer consumption or consumer expenditure, represents the total amount of money that individuals and households allocate to goods and services for personal use. It encompasses expenditures on services, durable goods, and non-durable goods, which collectively constitute a substantial portion of a country’s gross domestic product (GDP). As a major component of national income accounting, consumer spending plays a critical role in determining overall economic performance. From a macroeconomic perspective, John Maynard Keynes emphasized that consumer spending is the most significant short-term determinant of economic activity. According to Keynesian theory, total consumption expenditures strongly influence aggregate demand, making consumer spending a central concern of both fiscal and monetary policies (Idowu et al., 2024). In this view, consumption drives production because goods and services must first be produced before they can be consumed. Thus, fluctuations in consumer spending directly affect employment levels, income generation, and economic stability.

Beyond macroeconomic explanations, the theory of time allocation provides a micro-level perspective on consumer behavior. Heckman, (2015) posited that individuals allocate both time and income among work, leisure, and consumption activities in order to maximize utility. This framework suggests that financial decisions are not based solely on income levels but are also shaped by time constraints. For paid professionals such as faculty members, fixed income arrangements and limited discretionary time may significantly influence how financial resources are distributed between essential needs and discretionary wants. Consequently, this theoretical perspective highlights that both financial limitations and time obligations jointly shape expenditure choices and overall spending behavior.

2.3. Financial Literacy and Spending Behavior

A substantial body of empirical research has consistently demonstrated a significant association between financial literacy and individuals' saving and spending behaviors. For instance, studies conducted among university students in Malaysia revealed that higher levels of financial literacy positively influence saving behavior. Similarly, research involving millennial educators in Indonesia found that financial literacy significantly improves saving practices (Widyastuti et al., 2016; Zulaihati et al., 2020, as cited in Setiawan et al., (2022). Comparable findings were reported in Bhutan and Vietnam, where individuals with stronger saving competencies also exhibited higher levels of financial understanding. These findings collectively suggest that financial literacy plays a foundational role in shaping responsible financial habits.

Beyond saving behavior, numerous studies have confirmed that financial literacy also influences spending patterns. Empirical evidence from Perry (2011), Allgood and Walstad (2016), Frączek and Klimontowicz (2015), Varcoe et al. (2005), Henager and Cude (2016), Wangmo (2015), and Zulaihati et al. (2020), as cited in Setiawan et al., (2022), demonstrates that financial knowledge significantly affects individuals' spending decisions. Specifically, Perry (2011) found that millennials with limited financial literacy experienced difficulty regulating their spending. Similarly, Frączek and Klimontowicz (2015) suggested that excessive spending among young consumers may stem from insufficient financial awareness. These findings imply that inadequate financial literacy may lead to impulsive consumption and poor budgeting practices.

Recognizing the broader implications of financial capability, the Organisation for Economic Co-operation and Development (OECD, 2006) emphasized that financial education is essential not only for investors but also for ordinary households managing daily budgets, housing expenses, educational costs, and retirement planning. In line with this perspective, Setiawan et al., (2022) defined financial literacy as the ability to understand how money works—including its acquisition, management, and investment—and to apply financial knowledge effectively in everyday decision-making. Individuals with higher financial literacy are generally better equipped to assess risks, prioritize expenditures, and make sound investment choices.

While earlier literature largely concentrated on saving behavior, more recent studies have expanded the scope to examine the relationship between financial literacy and spending behavior among employees. Omakhanlen et al. (2021) argued that improper spending behaviors resulting from poor financial management may lead to long-term financial problems and increased indebtedness. Conversely, individuals who demonstrate sound financial decision-making tend to prioritize essential needs over discretionary wants, thereby minimizing the risk of financial distress.

In the Philippine context, research on financial literacy remains relatively limited but is gradually expanding. Gumarac (2024) found that financial literacy significantly influences the spending behaviors and financial challenges encountered by employees in State Universities and Colleges (SUCs). The study further identified generational differences in spending patterns, highlighting the role of demographic factors in expenditure allocation. Similarly, Jeolin (2024) reported that financial literacy and spending behavior are significant predictors of financial well-being among officials of the Department of Education.

Although many local studies focus on students, their findings remain relevant to broader employee populations. N. Fernandez et al. (2021) demonstrated that financial literacy significantly affects the spending behavior of accounting students, while Daculan (2025) reported a strong association between financial awareness and responsible spending among education students. Collectively, these studies reinforce the assertion that financial literacy plays a crucial role in shaping spending decisions across diverse demographic groups.

2.4. Financial Challenges among Salaried Employees

Spending behavior may be categorized into three primary dimensions: planning, saving, and purchasing decisions. Planning refers to adhering to a budget and avoiding impulsive buying, while saving involves setting aside funds for emergencies and future needs. Purchasing decisions, on the other hand, pertain to prioritizing essential expenditures over discretionary wants (Omakhanlen et al., 2021). Together, these dimensions provide a structured framework for analyzing employees' financial behavior, particularly in understanding how individuals allocate limited resources and maintain financial stability.

In addition to behavioral dimensions, demographic characteristics significantly influence spending patterns. Thomas & Thomas (2020) reported that younger employees tend to allocate a larger proportion of their income to savings, whereas married individuals generally exhibit higher levels of expenditure due to increased financial responsibilities. Furthermore, lifestyle preferences, social influences, interpersonal relationships, and the desire for improved living standards were identified as key determinants of spending behavior. These findings suggest that financial decisions are not solely income-driven but are also shaped by personal and social circumstances.

From a broader macroeconomic perspective, economic conditions such as inflation and financial instability further affect consumption patterns. According to Mankiw (2018), rising inflation reduces purchasing power, thereby influencing individuals' consumption decisions. For salaried employees—particularly those in the public sector—rigid compensation structures, delayed salary adjustments, and increasing living costs may intensify financial pressure. In the Philippine educational context, educators often face additional financial obligations, including family support, professional development expenses, and loan repayments, all of which may influence their spending priorities.

Empirical evidence supports the link between financial stress and spending behavior. Jeolin (2024) found that financial stress among educators is significantly associated with their spending habits and overall financial well-being. Similarly, Fernando & Arrieta (2023) observed that some educators engage in supplementary income-generating activities to cope with financial strain. These findings underscore that financial challenges directly shape expenditure decisions and influence long-term financial stability among employees.

2.5. Expenditure Categories in Household Budget Allocation

Household spending patterns vary according to income level, educational attainment, employment status, household size, and other socio-demographic characteristics. Lower-income households typically allocate a larger proportion of their income to essential goods and services, such as food and utilities, compared to higher-income households (Boonsaeng & Carpio, 2020). Moreover, shifts in prices and income levels significantly influence how households adjust their budget allocations, reflecting the dynamic nature of consumption behavior.

In examining expenditure prioritization, Dominick et al. (2018) emphasized that effective household budgeting requires allocating resources to major expense categories, including housing, food, healthcare, childcare, and transportation. While many studies concentrate on actual spending patterns, budgeting frameworks and financial planning tools have been developed to assist households in forecasting and organizing their expenses more systematically.

Transportation expenses represent a significant portion of workers' budgets, particularly for those who commute daily. These costs may include fuel, public transportation fares, vehicle maintenance, and short-distance travel. In contrast, leisure expenditure refers to discretionary spending that reflects individual preferences, lifestyle choices, and personal satisfaction rather than basic survival needs (Philip et al., 2016). The balance between essential and discretionary spending often reflects a household's financial capacity and stability.

Within the Philippine context, Fernando & Arrieta (2023) found that public school teachers allocate a substantial share of their income to food, utilities, transportation, and family-related expenses. The study further revealed that rising living costs and stagnant salary growth limit teachers' ability to spend on non-essential items. Similarly, Gumarac (2024) reported that employees in State Universities and Colleges (SUCs) face financial challenges related to loan repayments, emergency expenses, and household responsibilities, which frequently result in reduced savings and increased reliance on credit

A great deal of research has been done on how people spend their money, how well they understand money, and how much they spend on their homes. Prior research has predominantly concentrated on general consumers, youth demographics, or national household surveys. Although these studies yield significant macroeconomic and demographic insights, there is a paucity of research specifically investigating the spending behaviors of faculty members in public colleges, especially in rural Philippine settings. Furthermore, current study frequently addresses expenditure categories and financial literacy separately, failing to completely integrate them in order to clarify how employees allocate income among financial limitations. There is simply not enough local evidence about the financial problems that faculty members encounter and how these problems directly affect their spending choices. Because faculty members at public colleges and universities have different pay structures, job duties, and social and economic situations, each school needs its own analysis. Specifically, there has been a dearth of research examining the spending habits of academics at Eastern Samar State University – Salcedo Campus and the determinants affecting their financial choices.

3. Methodology

This study utilized a descriptive-comparative research approach to analyze the spending patterns of faculty members and establish the existence of significant differences across specific demographic characteristics. The descriptive method was employed to evaluate expenditures related to basic necessities, leisure activities, miscellaneous, and challenges faced in spending behaviors. The comparison component examined variations in spending patterns based on age, marital status, years of employment, number of dependents, and educational qualifications of respondents. This design was suitable as it enabled the researcher to delineate existing financial behaviors and compare them across groups without altering any variables.

The research was carried out at Eastern Samar State University - Salcedo Campus in Eastern Samar, Philippines. The participants comprised 80 faculty members chosen using total population sampling to guarantee thorough representation. Data were gathered utilizing a questionnaire from Philip et al. (2016) regarding expenditure patterns among educational staff. The responses were aggregated, encoded, and analyzed utilizing frequency, percentage, mean, and one-way ANOVA at a 0.05 significant level to identify trends and group differences in spending behaviors.

4. Objectives of the Study

The primary objective of this study was to determine the spending practices of the faculty members at Eastern Samar State University – Salcedo Campus**.**

Specifically, this study aimed to:

1. Describe the demographic profile of the faculty members in terms of:
   1.1 Age;
   1.2 Gender;
   1.3 Civil Status;
   1.4 Number of Years Employed;
   1.5 Number of Dependents;
   1.6 Educational Attainment; and
   1.7 Monthly Income.
2. Determine the spending habits of the faculty members in terms of:
   2.1 Basic Necessities;
   2.2 Leisure Activities; and
   2.3 Miscellaneous Expenses.
3. Examine whether there is a significant difference in the spending habits of the respondents when grouped according to their demographic profile.
4. Identify the problems encountered by the respondents in relation to their spending habits.

5. Results and Discussion

Table 1. Percentage Distribution of the Respondents' Profile

1.1 Age

Age	f	%
21-30 years old	12	15.0
31-40 years old	43	53.8
41-50 years old	16	20.0
51 years old and above	9	11.3
Total	80	100

The predominant age group among respondents is 31–40 years, accounting for 53.8%, followed by the 41–50 years age group at 20.0%. Only 15.0% are between the ages of 21 and 30, whereas 11.3% are 51 years or older. This distribution indicates that most faculty members are in the early to mid-phases of their careers. Individuals in this demographic typically exhibit increased professional obligations and financial responsibilities, which may significantly influence their spending habits and financial priorities. The relatively low proportion of senior academics suggests a workforce primarily made up of economically active and career-oriented professionals.

1.2 Gender

Gender	f	%
Male	33	41.3
Female	47	58.8
Total	80	100

Regarding gender, 58.8% of respondents are female, whereas 41.3% are male. This indicates a greater presence of women among faculty members on campus. The large number of female respondents may influence household financial decision-making behaviors, as studies frequently suggest that women prioritize critical expenses like food, education, and household necessities. The gender distribution may consequently affect the overall spending behavior trends identified in the study.

1.3 Civil Status

Civil Status	f	%
Single	29	36.3
Married	50	62.5
Widow/Widower	1	1.3
Total	80	100

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Concerning civil status, the majority (62.5%) of respondents are married, 36.3% are single, and a mere 1.3% are widowed. The significant proportion of married faculty members indicates that several respondents probably oversee family-related financial obligations, encompassing home expenditures, children's schooling, and other familial requirements. Civil status is a significant variable in expenditure behavior research, as married persons typically have distinct financial objectives in contrast to unmarried individuals.

1.4 Number of Years Employed

Number of Years Employed	f	%
Less than 10 years	39	48.8
10-20 years	24	30.0
More than 20 years	17	21.3
Total	80	100

Approximately 48.8% of respondents have been employed for fewer than 10 years, 30.0% have 10 to 20 years of service, and 21.3% have over 20 years of employment. This suggests that a significant fraction of the faculty is either new to the university or in the emerging phases of their tenure. The duration of employment may affect income level, financial stability, and expenditure patterns, as individuals with extended tenure typically receive higher salary and own more entrenched financial obligations.

1.5 Number of Dependents

Number of Dependents	f	%
1-2	30	37.5
3-4	24	30.0
5-6	4	5.0
None	22	27.5
Total	80	100

Regarding dependents, 37.5% of respondents had 1–2 dependents, 30.0% have 3–4 dependents, 5.0% have 5–6 dependents, and 27.5% reported having no dependents. The findings indicate that the majority of respondents supported at least one dependent. The presence of dependents significantly influences expenditure distribution, since individuals with children or family members to support generally prioritize fundamental costs such as nutrition, education, healthcare, and housing. The existence of dependents may greatly influence financial decision-making and consumption behaviors.

1.6 Educational Attainment

Educational Attainment	f	%
BS Degree	1	1.3
BS Degree with MS Units	20	25.0
Master's Degree	30	37.5
Master's Degree with Doctorate units	22	27.5
Doctorate Degree	7	8.8
Total	80	100

The respondents typically hold advanced educational qualifications. The majority possess a Master's Degree (37.5%), followed by individuals with a Master's Degree with doctoral degree (27.5%) and those with a Bachelor of Science Degree and Master's units (25.0%). Merely 8.8% possess a Doctorate Degree, whereas 1.3% hold solely a Bachelor of Science Degree. This signifies that the faculty members have academic qualifications and professional advancement that align with the norms anticipated in higher education institutions. Advanced educational achievement may connect with enhanced financial literacy and judicious spending choices.

1.7 Monthly Income

Monthly Income	f	%
P10,000-P20,000	18	22.5
P20,001-P30,000	21	26.3
P30,001-P40,000	22	27.5
P40,001 and above	19	23.8
Total	80	100

The respondents' monthly income is evenly split throughout groups. The predominant segment (27.5%) earns between ₱30,001 and ₱40,000, followed by 26.3% earning ₱20,001 to ₱30,000, 23.8% earning ₱40,001 and above, and 22.5% earning ₱10,000 to ₱20,000. The findings indicate a moderate salary distribution among faculty members, with a substantial percentage earning over ₱30,000 monthly. Income level is a fundamental driver of expenditure capacity and financial distribution, rendering this variable particularly pertinent in the analysis of spending behaviors.

Demographic variables like gender, marital status, age, or family dependants have been found to also influence how people spend money. For example singles have been found to possess lower literacy level and are more prone to financial indiscpline and poorer overall wellbeing than married individuals. Also, young adults between the ages 25 and 34 were found to have used loans with high costs.

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In similar vien, found that families with a child are less likely to show high financial literacy levels and good spending habit than those with more children. Same goes for families without dependent relatives in comparison to those with dependents. It obvious from the above that the connection between financial literacy level, behavior and demographic variables is well established in the literature though with a few divergent views.(Omakhanlen et al., 2021)

Table 2. Spending Habits with Regards to Basic Necessity

Indicators	Mean Score	Interpretation
1. Food	3.43	Always
2. Clothing	1.97	Seldom
3. Education	2.41	Seldom
4. Housing	1.45	Never
5. Health	2.76	Seldom
Weighted Mean	2.20	Seldom

Table 2 outlines the respondents' expenditure patterns for essential commodities, including food, clothing, education, housing, and healthcare. The overall weighted mean of 2.20, interpreted as Seldom, suggests that respondents generally do not consistently dedicate a significant amount of their income to the specified basic necessity categories, with the exception of food. Alan referred to Maslow's concept of the Hierarchy of wants in saying that people are motivated to fulfill specific wants, with food being one of the key ones. It is undeniable that food is a necessity for daily life and that it is the most crucial and fundamental thing for which a person should budget their finances.

Among the indicators, food had the highest mean score of 3.43, defined as Always. This outcome indicates that food is the primary expenditure priority among the faculty respondents. Food intake is a basic human necessity and a persistent, inescapable expense, especially for individuals who are married and have dependents. The elevated frequency of expenditure on food corresponds with the fundamental necessity of nourishment in household financial planning.

Conversely, health achieved a mean score of 2.76 (Seldom), signifying that respondents infrequently experience health-related expenditures. This implies that the majority of faculty members are comparatively healthy or depend on institutional health benefits, government health insurance, or employer-sponsored coverage, hence diminishing the necessity for regular out-of-pocket expenses.

Education achieved an average score of 2.41 (Seldom). Despite a considerable number of respondents being married and having dependents, the reduced frequency may suggest that educational expenditures are seasonal (e.g., tuition payments during enrollment times) rather than monthly, leading to a diminished average spending frequency.

Likewise, clothing (mean = 1.97, Seldom) indicates that respondents infrequently prioritize clothing expenditures, possibly regarding these costs as sporadic rather than critical recurrent spending. This indicates a consumption pattern prioritizing essentials above frivolous goods.

Significantly, housing recorded the lowest average score of 1.45, read as Never. This data may suggest that numerous respondents either own their homes, reside in family dwellings, or do not have consistent housing expenses like rent or mortgage payments. This may indicate that housing costs are stable and altered less frequently than other essential necessities.

Table 3. Spending Habits with Regards to Leisure Activities

Indicators	Mean Score	Interpretation
1. Travel	1.83	Seldom
2. Movies/Entertainment	1.43	Never
Weighted Mean	1.63	Seldom

Table 3 indicates the respondents' expenditure patterns concerning leisure activities, notably travel and movies/entertainment. The aggregate weighted mean of 1.63, translated as Seldom, signifies that faculty members infrequently spend financial resources to leisure-related expenses.

Travel received a mean score of 1.83, classified as Seldom. This indicates that respondents infrequently allocate funds for travel, treating it as a non-essential expenditure. Travel frequently necessitates discretionary resources, and due to the moderate income levels and familial obligations of many respondents, such activities may be confined to special occasions, vacations, or essential journeys rather than regular leisure travel.

Conversely, movies/entertainment obtained a mean score of 1.43, interpreted as Never. This data suggests that respondents infrequently allocate funds for entertainment activities, like cinema attendance or comparable leisure pursuits. This may indicate prudent financial management, prioritizing essential household requirements above non-essential expenses. This may indicate that respondents favor inexpensive or home-based entertainment over paid recreational activities.

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Table 4. Difference of Responses on Spending Habits When Grouped According to Age

Profile	Spending Habits	Mean	Sum of Squares	df	Mean Square	F	Sig	Description
Age	Basic Necessity	Between Groups	.476	3	.159	1.703	.173	Not Significant
		Within Groups	7.073	76	.093			
		Total	7.549	79				
	Leisure	Between Groups	.228	3	.076	.647	.587	Not Significant
		Within Groups	8.911	76	.117			
		Total	9.139	79				
	Miscellaneous	Between Groups	1.268	3	.423	2.837	.044	Significant
		Within Groups	11.325	76	.149			
		Total	12.594	79				

The findings indicate no significant difference in expenditure patterns regarding basic necessities (F = 1.703, p = .173) and leisure (F = .647, p = .587), since the calculated p-values exceed the 0.05 significance threshold. This suggests that faculty members of various age demographics dedicate comparable percentages of their income to basic necessities, including food, utilities, transportation, and leisure activities.

A notable difference was observed in miscellaneous expenses (F = 2.837, p = .044). The null hypothesis is rejected for this category due to the p-value being less than 0.05. This indicates that age affects spending patterns in discretionary or variable expenditures. The discovery indicates that essential and leisure expenditures remain largely constant across age groups, however miscellaneous spending fluctuates according to life stage. Junior faculty members may emphasize personal development, technology, or lifestyle expenditures, while senior faculty members may direct resources towards health, familial support, or emergency-related costs. This illustrates the evolution of financial priorities as individuals advance through various phases of maturity.

Table 5. Difference of Responses on Spending Habits When Grouped According to Civil Status

Profile	Spending Habits	Mean	Sum of Squares	df	Mean Square	F	Sig	Description
Civil Status	Basic Necessity	Between Groups	.413	2	.206	2.228	.115	Not Significant
		Within Groups	7.136	77	.093			
		Total	7.549	79				
	Leisure	Between Groups	.270	2	.135	1.172	.315	Not Significant
		Within Groups	8.869	77	.115			
		Total	9.139	79				
	Miscellaneous	Between Groups	.211	2	.106	.657	.521	Not Significant
		Within Groups	12.382	77	.161			
		Total	12.594	79				

Table 5 shows the difference in spending habits when grouped according to civil status. The results demonstrate that there is no significant difference in expenditure patterns across all categories: Basic Necessities (p = .115) Leisure (p = .315) Miscellaneous (p = .521). Given that all p-values above the 0.05 significance value, the null hypothesis is accepted. This indicates that civil status does not substantially affect the income distribution choices of faculty members. While it may be presumed that married people bear larger financial obligations than their single counterparts, the findings indicate that respondents exhibit comparable money management behaviors irrespective of marital status. This may suggest that the compensation structure, institutional compensation scale, or standardized lifestyle habits within the academic setting lead to relatively uniform spending behavior.

Table 6. Difference of Responses on Spending Habits When Grouped According to Number of Years Employed

Profile	Spending Habits	Mean	Sum of Squares	df	Mean Square	F	Sig	Description
Number of Years Employed	Basic Necessity	Between Groups	.452	2	.226	2.453	.093	Not Significant
		Within Groups	7.097	77	.092			
		Total	7.549	79				
	Leisure	Between Groups	.097	2	.048	.413	.663	Not Significant
		Within Groups	9.042	77	.117			
		Total	9.139	79				
	Miscellaneous	Between Groups	1.995	2	.998	7.248	.001	Significant
		Within Groups	10.598	77	.138			
		Total	12.584	79				

Table 6 presents the difference in spending habits according to the number of years employed. The investigation reveals: Basic Necessities a (p = .093) which reflects Not Statistically Significant, Leisure (p = .663) also Not Significant and Miscellaneous (p = .001) that shows a Statistically significant. A statistically significant difference is present in miscellaneous expenses (F = 7.248, p = .001). The null hypothesis is rejected for this category due to the p-value being significantly below 0.05.

This finding indicates that tenure or duration of employment affects discretionary expenditure. Seasoned employees may possess elevated compensation grades, supplementary benefits, or enhanced financial stability, enabling them to dedicate more resources to discretionary expenditures. Conversely, newly employed individuals may exhibit more conservative spending habits due to reduced pay levels or financial changes during the initial years of employment. Nonetheless, expenditures on fundamental necessities and recreational activities remain generally stable irrespective of employment duration. This indicates that essential financial responsibilities are uniformly valued among employees.

Table 7. Difference of Responses on Spending Habits When Grouped According to Number of Dependents

Profile	Spending Habits	Mean	Sum of Squares	df	Mean Square	F	Sig	Description
Number of Dependents	Basic Necessity	Between Groups	.585	3	.195	2.127	.104	Not Significant
		Within Groups	6.964	76	.092			
		Total	7.549	79				
	Leisure	Between Groups	.137	3	.046	.386	.763	Not Significant
		Within Groups	9.002	76	.118			
		Total	9.139	79				
	Miscellaneous	Between Groups	.197	3	.066	.403	.751	Not Significant
		Within Groups	12.397	76	.163			
		Total	12.594	79				

Table 7 presents the difference in spending habits according to the number of dependents. The findings reveal no significant difference among all expenditure categories in Basic Necessities (p = .104), Leisure (p = .763) and Miscellaneous (p = .751). Given that all calculated p-values exceed 0.05, the null hypothesis is accepted. Despite the assumption that more dependents generally entails heightened financial obligation, the results indicate that faculty members effectively regulate their income to sustain stable expenditure habits. This may signify efficient budgeting tactics or regulated spending behaviors among respondents, irrespective of family size.

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Table 8. Difference of Responses on Spending Habits When Grouped According to Educational Attainment

Profile	Spending Habits	Mean	Sum of Squares	df	Mean Square	F	Sig	Description
Educational Attainment	Basic Necessity	Between Groups	.666	4	.167	1.815	.135	Not Significant
		Within Groups	6.882	75	.092			
		Total	7.549	79				
	Leisure	Between Groups	1.262	4	.315	3.003	.023	Significant
		Within Groups	7.877	75	.105			
		Total	9.139	79				
	Miscellaneous	Between Groups	1.237	4	.309	2.042	.097	Not Significant
		Within Groups	11.357	75	.151			
		Total	12.594	79				

Table 8 shows the difference in spending habits when grouped according to educational attainment. The results indicate: Basic Necessities (p = .135) – Not Statistically Significant, Leisure (p = .023) – Statistically significant and Miscellaneous (p = .097) – Not Significant. A significant difference is present in leisure expenditure (F = 3.003, p = .023). The null hypothesis is rejected for this category due to the p-value being less than 0.05. This indicates that educational achievement affects spending on leisure activities. Faculty members with advanced academic qualifications can tell higher salary or exhibit distinct lifestyle choices, perhaps resulting in elevated expenditures on travel, recreation, dining, or professional social engagements. Nonetheless, educational level does not markedly influence expenditure on necessary and miscellaneous items, indicating that basic necessities persist as a priority irrespective of academic qualifications.

Table 7. Problems Encountered on Spending Practices

Indicators	Mean Score	Interpretation
1. Misallocation of Money	2.23	Seldom
2. Overspending	2.23	Seldom
3. Usually use credit cards to pay my expenses	1.16	Never
4. Inflation	3.25	Often
5. In deep debt	1.56	Never
6. Do not make enough money for family expenses	1.73	Seldom
7. Too many dependents	1.93	Seldom
8. Breadwinner of the family	2.02	Seldom

Table 9 indicates the prevalent issues faced by the respondents about their expenditure habits. The data indicate contrasting degrees of financial difficulties, with the majority of variables categorized as Seldom or Never, except for inflation, which is evaluated more significantly.

Among the identified issues, inflation had the highest mean score of 3.25, defined as Frequently. This signifies those respondents often encounter financial strain as a result of escalating prices of goods and services. Inflation lessens purchasing power, complicating individuals' ability to sustain their standard of living despite consistent income levels. This indicates that external economic factors, rather than individual financial mismanagement, are the predominant financial issue for faculty members.

The indices for misallocation of funds (mean = 2.23) and overspending (mean = 2.23) were both classified as Seldom. This indicates that respondents typically exhibit regulated and disciplined expenditure habits. They seldom encounter problems associated with inadequate budgeting or excessive spending. This discovery indicates prudent financial stewardship among most faculty members.

The statement "Typically utilize credit cards to settle my expenses" garnered a mean score of 1.16, interpreted as Never. This indicates that respondents infrequently depend on credit cards for their expenditures. The restricted utilization of credit cards may signify prudent financial conduct and a deliberate effort to evade debt building via high-interest borrowing.

Correspondingly, “In deep debt” received a mean score of 1.56 (Never), signifying that the majority of respondents are not significantly indebted. This reinforces the view that faculty members sustain reasonably stable financial circumstances and avoid excessive financial obligations.

Additional factors, including “Do not earn sufficient income for family expenses” (mean = 1.73), “Excessive dependents” (mean = 1.93), and “Family breadwinner” (mean = 2.02), were classified as Seldom. The findings indicate that although certain respondents may encounter financial pressures associated with familial obligations, these difficulties are not frequently identified as significant issues.

The findings reveal that inflation, an external economic variable outside the respondents' direct influence, is the predominant issue impacting spending behaviors. Conversely, concerns related to personal financial management, including overspending, misallocation of funds, substantial debt, and excessive credit utilization, are reported as unusual.

These data indicate that faculty members typically demonstrate prudent spending behaviors and sustain tolerable financial circumstances. Their financial difficulties are predominantly shaped by macroeconomic issues rather than inadequate financial discipline.

6. Recommendation

The research resulted in the following recommendations:

- Implementing programs that inform consumers about financial literacy. The university administration may conduct financial management seminars and workshops to enhance faculty members' competencies in budgeting, saving, and investing, emphasizing discretionary expenditure.
- Career-Stage-Based Financial Planning Support
  The institution may establish financial planning programs for faculty members at various career stages, including early-career, mid-career, and senior faculty, due to the impact of years of service on diverse spending patterns.
- Promotion of long-term planning.
  Faculty members are urged to prioritize long-term financial stability through savings, insurance acquisition, and retirement preparation. This is particularly significant when their salaries increases with their tenure and educational attainment.
- Formulating policies to promote employees' financial well-being.
  The institution may consider incorporating financial wellness workshops into its workforce development initiatives to promote effective money management and mitigate financial stress risks.
- Further research.
  Future researchers may include administrative personnel and non-teaching staff for comparative analysis. Expand the research to further campuses of Eastern Samar State University. Incorporate variables such as income level, financial literacy, and savings behavior. Employ qualitative methodologies to get insights into the motivations behind consumer spending and the processes involved in financial decision-making.

7. Conclusion

- The findings of the study resulted in the following conclusions: Faculty members have consistent spending patterns on essentials, regardless of their demographic characteristics. Participants continue to assert that fundamental needs remain their primary financial priority.
- Age and length of employment influence expenditure on many items. This suggests that life stage and career progression affect discretionary financial decisions.
- The level of education influences the expenditure on leisure activities. Faculty possessing higher degrees may have greater financial resources or distinct lifestyle preferences that influence their utilization of leisure time.
- Marital status and number of dependents have minimal influence on spending. This indicates that educators can manage their finances in a manner that maintains consistent spending patterns, regardless of alterations in their family responsibilities.
- The null hypothesis, which claims that there are no significant differences in spending patterns based on profile characteristics, is largely rejected due to the discovery of significant differences in certain spending categories.

The study reveals that faculty members' purchasing behaviors remain consistent in significant domains, whereas they vary in less critical areas according to certain demographic factors.

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