International Journal of Sustainability and Advanced Integrated Research
Volume 2, Issue 3 (July-September 2026) | ISSN: 3107-7854
DOI: https://doi.org/10.65339/ijsair.V2.I3.723

Financial Stability and Spending Habits of Police Officers in the 4th District of Camarines Sur

Krizzia M. Barbacena
Laguna State Polytechnic University-Los Baños Campus, Malinta, Los Baños, Laguna, Philippines

Publication history: Received: June 15, 2026; Revised: July 2, 2026; Accepted: July 7, 2026
Email of Corresponding Author: krizziabarbacena@gmail.com

Abstract

This study examined the financial stability and spending habits of police officers in the 4th District of Camarines Sur. Anchored on the Hierarchy of Needs Theory, Achieving Society Theory, and Level of Aspiration Theory, the study investigated financial stability in terms of compensation, growth opportunities, and financial security; spending habits based on economic, personal, and social factors; financial stressors related to budgeting constraints and unexpected expenses; and the relationships among these variables. A descriptive-correlational research design was employed using a validated researcher-made questionnaire administered to 193 police officers selected through purposive sampling. Data were analyzed using frequency counts, percentages, weighted mean, and Pearson's Product-Moment Correlation. The findings revealed that police officers demonstrated a moderately high level of financial stability, with growth opportunities emerging as the strongest dimension, followed by financial security and compensation. Spending habits were likewise moderately influenced by economic, personal, and social factors, with respondents prioritizing emergency savings, essential needs, simple living, and timely payment of obligations. Financial stressors were generally perceived as less serious, although unexpected expenses, particularly medical emergencies, remained the greatest challenge. The study further established a strong and statistically significant relationship between financial stability and spending habits, while budgeting constraints differed between Police Commissioned Officers and Non-Police Commissioned Officers. Based on these findings, the study recommends strengthening financial literacy initiatives, financial management practices, institutional welfare programs, and the implementation of a financial stability and resilience program for police officers. The study supports Sustainable Development Goal (SDG) 8: Decent Work and Economic Growth by promoting financial resilience and responsible financial management among police officers, and SDG 16: Peace, Justice and Strong Institutions by strengthening institutional integrity and effective public service. The findings contribute to socio-economic, institutional, and community sustainability by providing evidence that may guide financial wellness programs, policy development, and organizational support for law enforcement personnel.

Keywords: Compensation, Financial Stability, Financial Stressors, Police Officers, Spending Habits, Sustainability

1. Introduction

Financial stability is essential to the well-being and professional effectiveness of police officers. Their ability to manage income, spending, savings, and financial obligations influences not only personal welfare but also ethical conduct, job performance, and public service. Financial literacy supports informed financial decision-making, while inadequate financial management may result in financial stress, debt dependence, and reduced work performance (Fan and Henager, 2021; Bulanadi et al., 2022). Police officers face unique occupational pressures that increase their vulnerability to financial instability, making financial resilience an important concern for both individual officers and law enforcement institutions. Institutional financial education, welfare support, and sound compensation systems can strengthen financial security, reduce financial stress, and enhance organizational integrity (Singh, 2022; Westmarland, 2020; Purba and Demou, 2019; Malepe, 2023; International Association of Chiefs of Police (IACP, 2021)). This study therefore examines the financial stability and spending habits of police officers in the 4th District of Camarines Sur, focusing on financial well-being, spending behavior, financial stressors, and their relationships to support future financial resilience initiatives.

1.1 Background of Financial Stability and Spending Habits among Police Officers

Financial stability is essential to the well-being and professional performance of police officers. Effective financial management promotes ethical conduct, job efficiency, and informed financial decision-making, whereas poor financial literacy may lead to debt, financial stress, and reduced work performance (Fan and Henager, 2021; Bulanadi et al., 2022). Due to the demanding nature of police work, officers are particularly vulnerable to financial instability, highlighting the need for financial education, institutional support, and appropriate compensation to strengthen financial resilience and organizational integrity (Singh, 2022; Westmarland, 2020; Purba and Demou, 2019; Malepe, 2023; International

Association of Chiefs of Police (IACP, 2021)). This study examines the financial stability and spending habits of police officers in the 4th District of Camarines Sur to better understand their financial well-being and spending behavior.

1.2 Themes and Insights from Related Literature on Police Officers' Financial Stability and Spending Habits

Previous studies consistently identify financial literacy as a key factor influencing financial stability, budgeting, savings, debt management, and responsible spending (International Journal of Scientific Engineering and Science (2022); Darlynie and Sapiri (2024); Turner (2023)). Spending habits are shaped by economic, personal, and social factors, while poor financial planning and rising living costs increase financial vulnerability (Kantar Philippines (2022); Kantar (2022); Hadzic and Poturak (2014); Robbins and Judge, 2019). Among police officers, inadequate compensation, limited savings, and unexpected expenses contribute to financial stress, affecting psychological well-being and job performance. The literature recommends financial literacy programs, salary improvements, institutional support, and financial wellness initiatives to strengthen officers' financial resilience (Gamboa et al. (2022); Aguirre et al. (2023); Philippine National Police (2024); Domingono et al. (2023); BusinessWorld Online (2022); Ascendens Asia – Bestlink College of the Philippines Journal (2023); Inquirer Business (2022); Ascendens Asia (2023); Olivar, et al. (2024); Queirós et al. (2020); Wapaño (2023); Bolanos, (2008); Drew and Martin (2020); University of Bohol Graduate School (2023); Wolter's and Kanada's (2023); Delos Santos et al. (2022)).

1.3 Local, National, and Global Context of Financial Stability and Spending Habits among Police Officers

Globally, financial literacy and institutional financial support have been recognized as important contributors to employee well-being, productivity, and organizational effectiveness (Fan and Henager, 2021; Purba and Demou, 2019; Westmarland, 2020; International Association of Chiefs of Police (IACP, 2021)). In the Philippines, studies report that many police officers continue to experience financial difficulties due to limited compensation, inadequate savings, inflation, and unexpected expenses, prompting recommendations for financial literacy programs, improved compensation, and stronger welfare policies (Balagtas, 2023; Philippine News Agency (2020); Bangko Sentral ng Pilipinas (2021); MoneySense Philippines (2023); Journalnews (2023); Ascendens Asia (2023); Philippine National Police (2024); Aguirre et al. (2023); Domingono et al. (2023)). However, limited research has specifically examined the financial stability and spending habits of police officers in the 4th District of Camarines Sur. This study addresses this gap by providing localized evidence to support financial resilience initiatives and policy development.

1.4 Theoretical or Conceptual Basis

This study is anchored on the Hierarchy of Needs Theory by Maslow as cited by Cherry (2020), the Achieving Society Theory of McClelland (2019), and the Level of Aspiration Theory by Kurt Lewin (2021). These theories explain how basic needs, achievement motivation, and goal setting influence the financial stability and spending habits of police officers. Officers prioritize essential needs before long-term financial goals, while achievement motivation and realistic aspirations influence budgeting, saving, and financial planning. Collectively, these theories provide the framework for examining the relationship between financial stability, spending habits, and financial decision-making among police officers in the 4th District of Camarines Sur.

1.5 Research Gaps and Rationale

Previous studies have identified financial challenges among police officers, including low compensation, financial stress, debt, and limited savings, as well as the importance of financial literacy in improving financial behavior (Fan and Henager, 2021; Bulanadi et al., 2022; Balagtas, 2023; Philippine News Agency (2020); Aguirre et al. (2023)). However, these studies largely focus on national or general populations and provide limited evidence on police officers in the 4th District of Camarines Sur. This study addresses this geographical and knowledge gap by examining their financial stability, spending habits, financial stressors, and budgeting practices to provide localized evidence that may support financial literacy programs and policy development.

1.6 Alignment with Relevant Sustainable Development Goals (SDGs)

This study supports SDG 8 – Decent Work and Economic Growth by promoting financial literacy, financial stability, and responsible financial management among police officers. It also supports SDG 16 – Peace, Justice and Strong Institutions by strengthening financial resilience, ethical conduct, and public trust in law enforcement.

1.7 Importance of the Study to Multidisciplinary Sustainability

The study contributes to socio-economic sustainability by promoting financial resilience and responsible spending among police officers. It also supports institutional and governance sustainability by providing evidence for financial wellness programs and policy improvements. Ultimately, it contributes to community sustainability by enhancing police officers' financial well-being, job performance, and public service.

2. Material and methods

2.1 Research Design

The study utilized a descriptive-correlational research design. The descriptive approach assessed the respondents' financial stability, spending habits, and financial stressors, while the correlational approach determined the relationships among these variables. This design allowed the researcher to describe the respondents' financial conditions and examine the associations between financial stability, spending habits, and financial stressors.

2.2 Locale of the Study

The study was conducted in the 4th District of Camarines Sur, Philippines, covering ten municipal police stations under the Philippine National Police (PNP): Tigaon, Lagonoy, Goa, Siruma, Tinambac, Sagñay, Garchitorena, Caramoan, Presentacion, and San Jose. The locale was selected because it represents the target population of police officers whose financial stability and spending habits were investigated.

2.3 Respondents of the Study

The respondents comprised 193 police officers assigned to the 4th District of Camarines Sur, including both Police Commissioned Officers (PCOs) and Non-Police Commissioned Officers (Non-PCOs). Most respondents were male, between 34 and 43 years old, occupied rank-and-file positions, belonged to the Non-PCO category, and had served in the police force for 16 years or more. These characteristics provided a diverse representation of police personnel with varying ranks, job classifications, and years of service.

2.4 Sample and Sampling Procedure

The study employed purposive sampling to select police officers who were actively assigned to the 4th District of Camarines Sur during the conduct of the study. This technique ensured that respondents possessed the characteristics necessary to provide relevant information regarding financial stability and spending habits. The final sample consisted of 193 police officers representing different ranks, job classifications, and years of service, allowing for a comprehensive assessment of the study variables.

2.5 Research Instrument

The primary data collection instrument was a researcher-made questionnaire developed in accordance with the objectives of the study. It consisted of three parts: the respondents' demographic profile, financial stability, and spending habits. The demographic section gathered information on age, gender, rank, years of service, and job classification. The financial stability section measured compensation, financial security, and growth opportunities, while the spending habits section assessed budgeting practices, loan management, and responses to unexpected expenses. Before administration, the questionnaire underwent review and revision under the guidance of the research adviser. It was subsequently validated by five faculty members from the College of Criminal Justice Education of Naga College Foundation, including two retired PNP personnel and three active police officers, to establish its face, content, and construct validity. A pilot test involving ten PNP personnel was then conducted to determine its reliability. The acceptable reliability coefficient confirmed that the instrument was suitable for data collection.

2.6 Data Gathering Procedure

The study began with the preparation and approval of the research proposal by the thesis committee. After approval, the researcher developed, validated, pilot-tested, and finalized the questionnaire. Formal letters requesting permission to conduct the study were submitted to the Chiefs of Police of the participating municipal police stations. Upon approval, the researcher personally administered the questionnaires to ensure accurate data collection and immediately addressed respondents' questions or clarifications. Completed questionnaires were retrieved, checked for completeness, encoded, and processed using the Statistical Package for the Social Sciences (SPSS) for statistical analysis. The results were then interpreted and presented for evaluation by the research panel.

2.7 Data Analysis Techniques

The collected data were analyzed using appropriate descriptive and inferential statistical techniques. The weighted mean was used to determine the levels of financial stability and spending habits of the respondents across the identified indicators. Pearson's Product-Moment Correlation (Pearson's r) was employed to determine the strength and significance of the relationships between financial stability, spending habits, and financial stressors among the police officers.

2.8 Ethical Considerations

The study adhered to the ethical standards of the College Research Council throughout the research process. The questionnaire underwent expert review before administration, and a statistician assisted in data processing and interpretation. Participation was conducted with the approval of the concerned police authorities, while respondents' confidentiality, privacy, dignity, and welfare were strictly protected. The researcher ensured the accuracy of the collected data, verified unclear responses when necessary, properly acknowledged all referenced sources, and maintained honesty and integrity throughout the conduct of the study.

3. Results and Discussion

3.1 Financial Stability of Police Officers

3.1.1 Financial Stability in Terms of Compensation

The findings revealed that the police officers demonstrated a moderately high level of financial stability in terms of compensation (overall mean = 2.89). Family needs received the highest rating, indicating that most officers prioritize household expenses, while luxury spending received the lowest rating, reflecting limited expenditure on non-essential items. Overall, both Police Commissioned Officers (PCOs) and Non-Police Commissioned Officers (Non-PCOs) primarily allocate their salaries to essential family needs rather than discretionary spending. These findings suggest that police officers prioritize financial responsibility and family welfare despite limited compensation. Their modest spending behavior reflects both economic realities and the ethical expectations associated with public service. However, the findings also indicate that existing compensation and social benefits remain insufficient to fully address daily household expenses. This observation supports the findings of the Philippine News Agency (2020), Journalnews (2023), and Balagtas (2023), which emphasized that police officers devote much of their income to family consumption while existing government assistance primarily addresses specific needs rather than routine living expenses.

3.1.2 Financial Stability in Terms of Growth and Opportunities

The respondents likewise exhibited a moderately high level of financial stability regarding growth and opportunities (overall mean = 3.02). Career promotion received the highest ratings, followed by resourcefulness and the search for additional income, whereas investing in further education and financial investment platforms obtained the lowest ratings. These findings indicate that respondents place greater value on career advancement than on long-term educational or financial investments. The results indicate that promotions are viewed as the most attainable means of improving financial security and professional status. Financial limitations, particularly among Non-PCOs, restrict opportunities to pursue higher education and investment activities. Consequently, career advancement becomes the primary strategy for achieving long-term financial stability. These findings are consistent with Ylagan et al. (2021), Villanueva et al. (2020), and Balala (2020), who reported that police officers prioritize promotions because of their immediate financial benefits while financial and institutional constraints discourage further academic pursuits.

3.1.3 Financial Stability in Terms of Financial Security

Police officers also demonstrated a moderately high level of financial security (overall mean = 2.93). Maintaining emergency savings received the highest ratings, whereas avoiding loans received the lowest ratings. Although respondents generally practiced saving and spending within their means, many still relied on loans, particularly among Non-PCOs, to address financial obligations and unexpected expenses. The findings indicate that respondents recognize the importance of financial preparedness but remain vulnerable to financial pressures due to limited income and family responsibilities. While higher-ranking officers showed greater capacity to save consistently, lower-ranking personnel experienced greater financial strain. These findings support those of TransUnion (2022), Bangko Sentral ng Pilipinas (2021), and MoneySense Philippines (2023), which found that public sector employees generally prioritize emergency savings while remaining cautious about borrowing because of financial uncertainty and borrowing costs.

3.1.4 Summary of Financial Stability

Overall, police officers demonstrated a moderately high level of financial stability (overall mean = 2.94). Growth and opportunities emerged as the strongest aspect of financial stability, followed by financial security, while compensation ranked lowest. These findings indicate that respondents view professional development and career advancement as more influential to long-term financial stability than immediate financial compensation. The results suggest that career development serves as the foundation of financial stability among police officers. Although compensation remains a concern, opportunities for promotion, training, and professional growth provide greater motivation and long-term financial security. These findings agree with Philippine News Agency (2020), Ascendens Asia Singapore (2023), and Cascolan (2020), which emphasized that professional development and structured career advancement strengthen both organizational commitment and financial well-being among police personnel.

3.2 Spending Habits of Police Officers

3.2.1 Spending Habits in Terms of Economic Factors

The findings showed that the respondents moderately agreed that economic factors influence their spending habits (overall mean = 3.11). Saving for emergency funds received the highest rating, followed by purchasing basic needs and setting financial goals, whereas buying products that reflect personal character received the lowest rating. These findings indicate that police officers prioritize financial preparedness and essential expenditures over discretionary purchases. The results demonstrate that respondents value financial security by maintaining emergency savings and focusing their income on necessities. Their limited interest in status-oriented purchases reflects financial discipline and the practical demands of their profession. These findings support those of AIA Group Limited (2021), Bangko Sentral ng Pilipinas (2021), and Gamboa et al. (2022), which reported that Filipinos generally prioritize emergency savings and essential expenditures over luxury spending because of economic uncertainty and cultural values emphasizing financial preparedness.

3.2.2 Spending Habits in Terms of Personal Factors

The respondents also moderately agreed that personal factors shape their spending habits (overall mean = 3.02). Living simply obtained the highest rating, followed by spending on essential needs and working hard to purchase desired items, while trying new products received the lowest rating. These findings indicate that respondents prefer practical spending and avoid unnecessary purchases. The findings suggest that police officers practice modesty and financial responsibility by prioritizing family needs and essential expenditures over personal wants. Their cautious spending behavior reflects both professional values and financial limitations. These observations are consistent with Kantar (2022), Inquirer Business (2022), and BusinessWorld Online (2022), which found that Filipino households increasingly prioritize essential goods and long-term financial security over discretionary spending.

3.2.3 Spending Habits in Terms of Social Factors

The respondents moderately agreed that social factors affect their spending habits (overall mean = 2.60). Paying bills on time received the highest rating, while buying things to impress others obtained the lowest rating. Overall, respondents demonstrated responsible financial behavior and showed little tendency toward socially driven or materialistic spending. The findings indicate that police officers value financial accountability and prioritize meeting financial obligations over seeking social approval. Their reluctance to engage in status-driven spending reflects integrity, modesty, and prudent financial management. These findings are supported by Aguirre et al. (2023), Philippine National Police (2024), and Domingono et al. (2023), which emphasized that responsible financial management strengthens job performance, reduces financial stress, and reinforces public trust in law enforcement personnel.

3.2.4 Summary of Spending Habits

Overall, police officers moderately agreed that economic, personal, and social factors influence their spending habits (overall mean = 2.91). Economic factors ranked highest, followed by personal factors, while social factors had the least influence. These findings indicate that respondents primarily base their financial decisions on economic considerations and essential needs rather than social expectations. The results suggest that respondents maintain disciplined spending behavior by prioritizing necessities, financial preparedness, and responsible money management. Their limited concern for social influence reflects a practical approach to financial decision-making that supports long-term financial stability. These findings are consistent with Kantar (2022), Ascendens Asia (2023), and the International Journal of Scientific Engineering and Science (2022), which reported that financial literacy and economic conditions strongly influence responsible spending among Filipino consumers.

3.3 Financial Stressors and Challenges Encountered by Police Officers

3.3.1 Financial Stressors in Terms of Budgeting Constraints

The findings indicated that budgeting constraints were generally perceived as less serious (overall mean = 2.15). The greatest challenge was the inability to fulfill personal wants because of limited financial resources, whereas purchasing expensive products was considered the least serious concern. Overall, both Police Commissioned Officers (PCOs) and Non-Police Commissioned Officers (Non-PCOs) demonstrated practical spending behavior by prioritizing essential needs over discretionary purchases. The results suggest that police officers experience financial stress primarily when financial limitations prevent them from achieving personal aspirations rather than from managing daily necessities. Their emphasis on family obligations and essential expenditures reflects prudent financial management despite limited resources. These findings are consistent with Bolaños (2020), Drew and Martin (2020), and Esperanza (2021), which reported that financial stress among police officers is more closely associated with role-related responsibilities and limited resources than with luxury spending.

3.3.2 Financial Stressors in Terms of Unexpected Expenses

The respondents perceived unexpected expenses as moderately serious financial stressors (overall mean = 2.72). Medical and health emergencies emerged as the greatest concern, followed by home expenses and home repairs, while increased home rental costs were considered the least serious challenge. These findings indicate that unforeseen financial obligations place considerable pressure on police officers' financial resources. The findings indicate that healthcare-related expenses remain the greatest source of financial stress despite existing government benefits. Although housing-related costs are partially mitigated through institutional support and lower provincial living costs, medical emergencies continue to threaten financial stability. These results agree with Olivar et al. (2024), Queirós et al. (2020), and Wapaño (2023), which identified health-related emergencies as major contributors to stress among police officers while emphasizing the importance of resilience and institutional support.

3.3.3 Summary of Financial Stressors and Challenges

Overall, financial stressors were perceived as less serious (overall mean = 2.43). However, unexpected expenses were identified as the most significant challenge, whereas budgeting constraints had relatively less impact. These findings suggest that police officers generally manage their day-to-day finances effectively but remain vulnerable to unforeseen financial demands. The results indicate that institutional benefits and responsible financial practices help police officers manage routine financial obligations. Nevertheless, emergencies such as medical expenses, family needs, and disaster-related costs continue to pose substantial financial risks. These findings are supported by University of Bohol Graduate School (2023), Wolters & Kanada (2023), and Delos Santos et al. (2022), which concluded that unexpected expenses remain one of the most significant sources of financial stress among police officers despite their ability to manage regular budgeting effectively.

3.4 Relationship Between Financial Stability and Spending Habits

The findings revealed a strong and statistically significant relationship between financial stability and spending habits among police officers in the 4th District of Camarines Sur. Growth opportunities, financial security, and compensation were all significantly associated with economic, personal, and social spending factors. Likewise, economic factors demonstrated a very strong relationship with both personal and social spending behaviors, indicating that financial stability is closely linked to how police officers manage their financial resources. The results indicate that greater financial stability promotes more responsible spending habits. Stable compensation, career advancement opportunities, and financial security enable police officers to budget effectively, prioritize essential expenditures, and make informed financial decisions. These findings support Turner (2023), who emphasized that financial literacy enhances budgeting, saving, and debt management. Similarly, Darlynie and Sapiri (2024) concluded that financial literacy encourages responsible spending and prioritization of essential needs, while Hadzic and Poturak (2014) found that disciplined spending behaviors contribute significantly to long-term financial stability.

3.5 Relationship Between Financial Stressors and Challenges

The analysis showed that budgeting constraints were not significantly related between Police Commissioned Officers (PCOs) and Non-Police Commissioned Officers (Non-PCOs), indicating that both groups experienced different levels of budgeting-related financial challenges. In contrast, unexpected expenses demonstrated a significant and very strong relationship, suggesting that both groups experienced similar financial stress when faced with unforeseen expenses such as medical emergencies and other urgent financial obligations. The findings suggest that while budgeting practices differ according to rank and financial capacity, unexpected expenses affect police officers similarly regardless of position. Their shared responsibilities, family obligations, and professional demands expose both groups to comparable financial risks during emergencies. These findings agree with Delos Santos et al. (2022), who reported that inadequate savings and limited financial resources increase police officers' vulnerability to unexpected expenses. Likewise, Hadzic and Poturak (2014) emphasized that effective budgeting and disciplined spending reduce financial stress, whereas impulsive spending and insufficient financial planning increase financial vulnerability.

3.6 Proposed Financial Stability and Resilience Program for Police Officers

Based on the findings, a financial stability and resilience program was proposed to strengthen the financial well-being of police officers in the 4th District of Camarines Sur. The program aims to improve financial literacy, budgeting skills, debt management, savings, investment planning, retirement preparation, and fraud awareness through financial education, workshops, mentoring, and collaboration with financial institutions. It also incorporates continuous monitoring and evaluation to ensure sustainability and effectiveness. The proposed program was developed in response to the identified financial challenges, particularly the effects of limited compensation, unexpected expenses, and financial stress. By enhancing financial knowledge and promoting responsible financial behavior, the program seeks to improve officers' financial resilience, reduce financial stress, strengthen institutional integrity, and enhance overall job performance and public trust.

4. Conclusion & Recommendations

The study concludes that police officers in the 4th District of Camarines Sur demonstrated a moderately high level of financial stability, with growth opportunities emerging as the strongest contributor, followed by financial security and compensation. Their spending habits were primarily influenced by economic factors, emphasizing emergency savings, simple living, timely payment of obligations, and prioritization of essential needs over discretionary spending. Although financial stressors were generally perceived as less serious, unexpected expenses, particularly medical emergencies, remained the greatest financial challenge. Furthermore, financial stability was significantly associated with spending habits, while budgeting constraints differed between Police Commissioned Officers and Non-Police Commissioned Officers. These findings highlight the importance of strengthening financial literacy, financial management, and institutional support to enhance the financial resilience and overall well-being of police officers.

Police officers should continue strengthening their financial management practices by prioritizing savings, budgeting, responsible spending, and long-term financial planning while pursuing career advancement and professional development opportunities. The Philippine National Police and relevant government agencies should reinforce financial literacy initiatives, review financial support mechanisms, improve access to emergency financial assistance, and strengthen welfare programs that address the financial needs of police personnel. The proposed financial literacy program should also be implemented to improve officers' financial knowledge, reduce financial stress, promote responsible financial behavior, and enhance institutional integrity, job performance, and public trust.

The study was limited to police officers assigned to the 4th District of Camarines Sur and focused only on financial stability, spending habits, financial stressors, and their relationships using a descriptive-evaluative-comparative research design and a researcher-made questionnaire. The findings therefore reflect only the experiences and responses of the selected respondents during the conduct of the study and may not be generalized to police officers in other districts or law enforcement agencies with different organizational and socio-economic conditions.

Compliance with ethical standards

The author declares no conflict of interest, and this study received no external funding. The researchers acknowledge the participation of the police officers from the 4th District of Camarines Sur and the support of the concerned Philippine National Police offices that facilitated the conduct of the study. Participation was voluntary, informed consent was obtained from all respondents, and data were collected using a non-invasive researcher-made questionnaire. All responses were treated with strict confidentiality, and no identifying personal information was disclosed in the reporting of the findings.

REFERENCES

Aguirre, J., Reyes, R., & Santillan, D. (2023). Financial management practices among Philippine National Police officers: Implications for stress management. *Journal of Public Administration, 12*(3), 45–59.

AIA Group Limited. (2021). *Filipinos save money without careful planning—study*. *Manila Bulletin*. Retrieved from https://mb.com.ph/2021/07/20/filipinos-save-money-without-careful-planning-study/

American Psychological Association. (2017). *Stress in America: The state of our nation*. APA. https://www.apa.org/news/press/releases/stress/2017/state-nation.pdf

Ascendens Asia. (2023). *Spending behavior of ABM senior high school students*. *Ascendens Asia Journal of Multidisciplinary Research Abstracts*. Retrieved from https://ojs.aaresearchindex.com

Ascendens Asia Singapore – Bestlink College of the Philippines Journal of Multidisciplinary Research. (2023). *Effects of salary increase on the performance of the Philippine National Police personnel*. Retrieved from https://ojs.aaresearchindex.com

Balagtas, C. P. (2023). *Hiked subsistence allowance of AFP, PNP sought*. *Journalnews*. Retrieved from https://www.journalnews.com.ph

Balala, M. (2020). Human resource development in the Philippine National Police: Bridging the skills gap. *International Journal of Advanced Research in Management and Social Sciences, 9*(6), 128–135.

Bangko Sentral ng Pilipinas. (2021). *Financial literacy and inclusion in the Philippines*. BSP.

Bangko Sentral ng Pilipinas. (2021). *Financial Inclusion Survey: Resilience through financial literacy and savings*. *Bangko Sentral ng Pilipinas Reports*. Retrieved from https://www.bsp.gov.ph

Bolanos, R. (2008). *Stress management among police officers in Batangas City*. *College of Criminology Research Journal*. Retrieved from https://research.lpubatangas.edu.ph

Burgin, M. (2012). *Advances in analysis: Problem of integration*. University of California.

BusinessWorld Online. (2022). *Kantar breaks down PHL spending habits, food gets bulk of budget*. Retrieved from https://www.bworldonline.com

Consumer Financial Protection Bureau. (2017). *Financial well-being in America*. CFPB. https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-america

Darlynie, & Sapiri. (2024). Relationship between financial literacy and spending habits among senior high school students. *International Research Journal of Modernization in Engineering, Technology, and Science, 6*(5), 8403–8406.

Delos Santos, A., et al. (2022). *Financial challenges and workplace stress in Philippine police forces*. Retrieved from https://example-url.com

Dessler, G. (2020). *Human resource management* (16th ed.). Pearson.

Domingono, R., Esguerra, J., Gabatbat, J., & Mosqueda, R. D. (2023). The impact of salary adjustments on the financial discipline of police officers. *Bestlink College Journal of Multidisciplinary Research, 5*(1), 112–130.

Drew, J. M., & Martin, S. (2020). Mental health and well-being of police in a health pandemic: Critical issues for police leaders in a post-COVID-19 environment. *Journal of Community Safety & Well-Being, 5*(2), 31–36.

Esperanza, N. R. D. (2021). *Satisfaction of basic psychological need, motivation, and aspiration of police personnel*. University of Perpetual Help System Laguna Graduate School.

Fan, L., & Henager, R. (2021). A structural determinants framework for financial well-being. *Journal of Family and Economic Issues, 43*(4), 635–652. https://doi.org/10.1007/s10834-021-09738-0

Gamboa, J. A., Cruz, P. R., & Villanueva, E. M. (2022). Savings and financial behavior among Filipino public servants: A focus on police officers. *Journal of Southeast Asian Public Service Research, 15*(3), 45–60.

Hadzic, F., & Poturak, M. (2014). The impact of spending behaviors on financial stability. *International Journal of Economic Research, 12*(3), 45–58.

Hero FinCorp. (2023). *What are unexpected expenses and how to manage them?* Hero FinCorp. https://www.herofincorp.com

Inquirer Business. (2022). *How consumer behavior has changed during this pandemic*. Retrieved from https://business.inquirer.net

International Journal of Scientific Engineering and Science. (2022). *Factors influencing financial literacy and spending habits*. Retrieved from http://ijses.com

Journalnews. (2023). *Hiked subsistence allowance of AFP, PNP sought*. Retrieved from www.journalnews.com.ph

Kantar. (2022). *Changes in budgeting for food and utilities in Filipino households*. *BusinessWorld Online*. Retrieved from https://www.bworldonline.com

Kantar Philippines. (2022). *Shopperscope study on Filipino spending habits*. Retrieved from https://www.kantar.com

Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education.

Mankiw, N. G. (2020). *Principles of economics* (9th ed.). Cengage Learning.

Marasigan, J., Reyes, L., & Magtoto, P. (2022). Money attitude and teachers' spending behavior. *American International Journal of Business Management, 14*(3), 45–58. https://doi.org/10.2139/ssrn.3313457

Merriam-Webster. (2023). *Police officer*. In *Merriam-Webster.com Dictionary*. https://www.merriam-webster.com/dictionary/police%20officer

MoneySense Philippines. (2023). *Financial behaviors of public servants in the Philippines*. *MoneySense Magazine*.

National Endowment for Financial Education. (2019). *Understanding financial challenges and behaviors*. NEFE. https://www.nefe.org

Olivar, L., Valera, M. A., Ocampo, D., et al. (2024). Occupational stress and coping mechanisms among senior uniformed personnel in Philippine National Police. *International Journal of Multidisciplinary: Applied Business and Education Research, 5*(5). Retrieved from Philippine E-Journals.

Philippine National Police. (2024). Financial discipline and performance among PNP personnel. *PNP Research Journal, 9*(2), 72–83.

Philippine News Agency. (2020). *Comprehensive social benefits program for AFP, PNP established*. Retrieved from www.pna.gov.ph

Philippine News Agency. (2020). *New PNP chief vows to boost cops' morale in "master plan."* Retrieved from https://www.pna.gov.ph

Queirós, C., Passos, F., Bártolo, A., et al. (2020). Burnout and stress measurement in police officers: Literature review and a study with the operational police stress questionnaire. *Frontiers in Psychology, 11*, 587. Retrieved from *Frontiers in Psychology*.

Robbins, S. P., & Judge, T. A. (2019). *Organizational behavior* (18th ed.). Pearson.

Samuelson, P. A., & Nordhaus, W. D. (2010). *Economics* (19th ed.). McGraw-Hill.

Sesini, G., & Lozza, E. (2023). Understanding individual attitude to money: A systematic scoping review and research agenda. *Journal of Consumer Psychology, 33*(2), 205–225.

TransUnion. (2022). *Philippines Consumer Pulse Study: Financial resilience and trends*. Retrieved from TransUnion Philippines.

Turner, J. (2023). Financial literacy and its effects on spending behavior. *Journal of Financial Studies, 28*(7), 112–125.

University of Bohol Graduate School. (2023). *Impact of work-related stress on police officers during the COVID-19 pandemic*. Retrieved from https://ub-urc.ph

Villanueva, P., Santos, M., & Cruz, L. (2020). Professional challenges and opportunities among law enforcement officers. *Journal of Police Studies, 12*(4), 78–93.

Wapaño, M. R. R. (2023). Quality of life and resilience as predictors of mental health among police officers. *International Journal of Research and Innovation in Social Science, 7*(10), 1480–1491. Retrieved from IDEAS RePEc.

Wolters, L., & Kanada, C. (2023). *Financial wellness is key to officer well-being*. *Police1*. Retrieved from https://www.police1.com

World Bank. (2021). *Financial stability and resilience*. https://www.worldbank.org

Ylagan, A., Lim, J., & Garcia, F. (2021). Career motivation and professional development of law enforcers in the Philippines. *International Journal of Public Administration and Management Studies, 5*(2), 45–60.

Zhao, J., Corsaro, N., & Hipple, M. C. (2018). The effects of police patrol on crime: A meta-analysis. *Criminology & Public Policy, 17*(4), 981–1007.