

# Navigating Financial Stress: Impact on Job Performance and Well-Being of PNP Personnel at Bataan Police Provincial Office

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**Abstract:** This study examined the impact of financial stress on the job performance and overall well-being of Police Non-Commissioned Officers (PNCOs) assigned to the Bataan Police Provincial Office. Employing a descriptive-correlational research design, the study utilized validated survey instruments to assess financial stress, job performance, and well-being among a sample of 300–500 PNP personnel. Results indicated that while respondents acknowledged consistent salary inflow, they expressed significant concern over debt burdens and insufficient long-term financial security. Financial stress was found to slightly affect dimensions of job performance such as task completion, decision-making, teamwork, professional conduct, and work engagement. Likewise, slight influences were reported in mental, physical, emotional, and social well-being, as well as job satisfaction. A strong positive correlation ( $\rho = .757, p < .001$ ) was established between job performance and the degree to which financial stress influenced overall well-being, suggesting that increased financial strain is associated with diminished occupational functioning. Based on these findings, the P.U.L.I.S. (Promoting Understanding, Learning, and Improving Stress-Coping) program was proposed as a comprehensive financial stress management intervention focusing on literacy, debt management, and mental health support.

**Keywords:** *Financial Stress, Job Performance, Well-Being, PNP Personnel, Law Enforcement, Occupational Stress, Stress Management.*

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## I. INTRODUCTION

Police Non-Commissioned Officers (PNCOs) serve as the operational foundation of the Philippine National Police (PNP), carrying out vital responsibilities such as maintaining peace and order, enforcing laws, and responding to community needs. However, despite their dedication and discipline, many PNCOs continue to experience persistent financial difficulties that contribute to heightened stress levels and affect their ability to perform optimally. The combination of limited salary adequacy, rising living expenses, and increasing financial obligations often leads to financial stress, defined as the discomfort and anxiety individuals experience when their financial resources are insufficient to meet basic needs or obligations. Within the Bataan Police Provincial Office (BPPO), this condition manifests in the form of accumulated debts, delayed payments, and reliance on cooperative or

informal lending, which collectively strain the economic and emotional stability of officers.

Financial stress is a complex, multidimensional issue that significantly affects employees' productivity, well-being, and quality of life. It occurs when an individual perceives that their financial resources are insufficient to meet daily needs or future obligations, often leading to emotional distress, mental exhaustion, and impaired professional functioning. In recent decades, economic instability, rising living costs and stagnating wages have intensified this phenomenon globally. For professionals in high-stress occupations such as law enforcement, financial strain can have particularly severe implications — not only for personal well-being but also for public service efficiency and safety. Police officers, who operate under constant psychological, physical, and moral demands, are among those most vulnerable to the detrimental effects of financial stress.

Law enforcement personnel serve as the backbone of national security and community order. However, despite their critical role, many officers experience persistent financial challenges. Police Non-Commissioned Officers (PNCOs), who constitute the majority of operational forces, often face the double burden of demanding workloads and limited financial resources. Financial stress among PNCOs manifests through rising debt, insufficient salary, poor savings habits, and the lack of access to financial education programs. When unmanaged, this stress negatively influences their motivation, decision-making capacity, and interpersonal relationships, all of which are vital to effective policing. Such strain can also lead to burnout, absenteeism, and mental health issues, thereby reducing both individual and organizational performance.

Globally, research indicates that financial insecurity is a critical determinant of workplace performance and mental health. Muirhead (2021) and Kim and Garman (2020) found that financial strain correlates with reduced productivity, job dissatisfaction, and employee turnover across various sectors. Within law enforcement, international studies have revealed parallel findings. Smith et al. (2020) reported that nearly half of police officers in the United States experience financial difficulties caused by modest compensation, unpredictable overtime pay, and occupational expenses. Similarly, Jones and Baker (2019) in the United Kingdom linked financial instability to higher absenteeism and decreased operational efficiency. In Australia, Brown et al. (2020) observed that officers under financial pressure often developed chronic illnesses such as hypertension and cardiovascular diseases, aggravating work absenteeism and fatigue. These studies collectively underscore that financial distress is not merely an economic issue but a systemic factor influencing occupational health, performance, and organizational sustainability.

In response, several countries have introduced financial well-being programs tailored to the needs of law enforcement personnel. In Canada and Sweden, for instance, agencies implemented financial literacy campaigns, debt management counseling, and wellness initiatives that significantly reduced officer stress levels and improved job satisfaction (Anderson & Carlsson, 2021). These programs highlight the importance of institutional support in addressing financial insecurity — a practice that remains underdeveloped in many developing nations, including the Philippines.

Within the Philippine context, financial stress continues to be a pressing challenge among public sector employees, particularly within the Philippine National Police (PNP). Despite improvements brought by salary standardization measures such as Joint Resolution No. 1, s. 2018, many officers continue to struggle financially due to inflation, high living costs, and reliance on multiple loan arrangements. According to the Department of Budget and Management (DBM, 2018) and PNP Finance Service (2022), the average base pay for PNCOs remains barely sufficient to cover the escalating costs of living, leading to continued dependence on salary loans. Furthermore,

the requirement of maintaining a ₱5,000 net take-home pay after deductions illustrates how many officers operate at the financial margins of survival. This persistent strain contributes to anxiety, emotional distress, and decreased job commitment among officers (Santos & Cruz, 2019; Dela Cruz & Santos, 2020).

The Philippine National Police has recognized the growing threat of financial distress among its personnel. In 2020, the Financial Literacy Program for Police Officers was introduced to promote responsible budgeting and debt management (PNP Directorate for Personnel and Records Management, 2021). While commendable, these initiatives often fail to reach all units consistently, particularly those in provincial or field assignments. As a result, officers stationed outside metropolitan areas continue to report heightened stress levels related to income inadequacy, debt obligations, and limited access to financial guidance. This underscores the need for localized interventions that are contextually relevant and responsive to the distinct challenges faced by field personnel.

In Bataan Province, these issues are notably pronounced among PNCOs assigned to the Bataan Police Provincial Office (BPPO). A local assessment in 2022 revealed that over 60% of PNCOs experienced moderate to severe financial strain, often driven by debts and daily living expenses exceeding their monthly income. The economic conditions in Bataan—marked by high transportation costs, family responsibilities, and the necessity of out-of-pocket work-related expenditures—compound these pressures. Officers assigned to mobile force units and remote municipalities face additional burdens due to extended work hours, field duties, and limited opportunities for supplemental income. Garcia and Ramos (2023) found that such financial stressors negatively influence decision-making, interpersonal relations, and job satisfaction, leading to reduced operational effectiveness and occasional disciplinary issues. Although local wellness seminars and budgeting workshops have been conducted since 2021, these efforts have been sporadic and lack long-term sustainability.

Financial stress has become a major concern within the law enforcement service because it can directly influence job performance, motivation, and overall well-being. PNCOs are expected to perform under demanding conditions that require focus, composure, and sound decision-making. However, constant financial worries can weaken concentration, reduce enthusiasm, and impair professional judgment. Although the PNP provides a steady salary and benefits, many personnel report that their income is insufficient to meet both family and occupational needs, particularly in provincial areas where economic conditions and support systems differ from metropolitan regions. The existence of financial distress among PNCOs poses risks not only to their personal welfare but also to organizational effectiveness and public trust. Within the context of the Individual Performance Evaluation Rating (IPER) system, it becomes necessary to examine whether

financial stress influences officers' performance ratings and their ability to sustain operational excellence.

Financial stress, if unaddressed, can cascade into multiple domains of well-being. It impairs not only mental health—manifesting as anxiety, irritability, and depression—but also physical health through fatigue, sleep disturbances, and chronic ailments. Moreover, it affects officers' emotional stability and social relationships, diminishing morale and cooperation within police teams. For PNCOs, whose duties require composure, critical judgment, and integrity, the consequences of financial instability can compromise both personal welfare and institutional performance. This interconnectedness between financial well-being, job performance, and holistic health underscores the urgency of addressing financial stress within the PNP system.

Theoretically, the study is anchored on Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, and the Job Demands-Resources (JD-R) Model. Maslow's framework posits that unmet financial and safety needs inhibit higher levels of motivation and self-actualization, while Herzberg's theory distinguishes between hygiene factors—such as salary and job security—and motivators like recognition and professional growth. When hygiene factors are lacking, dissatisfaction arises, which undermines job performance. The JD-R Model further contextualizes this dynamic by suggesting that high job demands, when coupled with inadequate financial resources, lead to burnout and diminished engagement. Together, these models illustrate how financial strain directly and indirectly shapes officers' well-being, commitment, and effectiveness.

Against this backdrop, the present study, *Navigating Financial Stress: Impact on Job Performance and Well-Being of PNP Personnel at Bataan Police Provincial Office*, aims to systematically examine the extent to which financial stress affects the occupational performance and overall well-being of Police Non-Commissioned Officers. It employs a descriptive-correlational research design to determine the relationships among variables such as financial security, debt obligations, coping mechanisms, job performance indicators, and well-being dimensions (mental, physical, emotional, social, and job satisfaction). By identifying patterns and relationships, the study seeks to provide empirical evidence that can inform the creation of effective, evidence-based programs tailored to the financial realities of law enforcement officers.

Ultimately, the study aspires to contribute to both academic literature and institutional reform. Its findings aim to inform the development of sustainable stress management and financial wellness interventions within the PNP, particularly the proposed *P.U.L.I.S.* (Promoting Understanding, Learning, and Improving Stress-Coping) program. Through this initiative, the study envisions a future where police officers are financially resilient, psychologically balanced, and professionally motivated, thereby enhancing not only their personal quality of

life but also the effectiveness and credibility of law enforcement services in the Philippines.

## II. METHODOLOGY

### ➤ Research Design

This study employed a quantitative descriptive–correlational research design to examine the relationship between financial stress, job performance, and well-being among Police Non-Commissioned Officers (PNCOs) assigned to the Bataan Police Provincial Office (BPPO). The descriptive aspect of the design aimed to portray the existing conditions and patterns of financial stress as experienced by PNCOs, while the correlational component sought to determine the statistical relationship between financial stress, job performance, and overall well-being. This design is particularly suitable for studies in organizational and behavioral sciences that aim to measure variables, establish relationships, and derive insights for policy and practice (Creswell, 2019).

The research design allowed for a systematic and empirical assessment of the phenomena under investigation, utilizing numerical data to identify associations among the constructs. Through descriptive statistics, the study characterized the extent of financial stress and its manifestations across various domains. The correlational analysis, on the other hand, provided a basis for understanding how changes in financial stress levels relate to variations in performance and well-being indicators. This methodological combination facilitated a holistic understanding of the interplay between financial and occupational factors among police personnel.

### ➤ Research Method

A quantitative survey method was utilized as the primary data collection approach. Structured questionnaires were distributed to respondents to gather measurable data regarding their financial stress, job performance, and well-being. The use of a standardized survey instrument ensured consistency in responses and allowed for the application of inferential statistics to test relationships among variables. Quantitative methodology was chosen for its capacity to generate objective, replicable, and statistically valid findings (Bryman, 2020).

The questionnaire consisted of four major sections:

- Demographic Profile – included items on age, rank, length of service, and marital status.
- Financial Stress Scale – assessed perceived financial security, salary adequacy, debt obligations, and coping mechanisms.
- Job Performance Scale – measured aspects such as task completion, decision-making, communication, professional conduct, and work engagement.
- Well-Being Scale – evaluated mental, physical, emotional, and social health, as well as job satisfaction.

Each section used a five-point Likert scale, where higher mean scores indicated stronger agreement with positive statements or higher perceived levels of the construct being measured. The research instrument was validated by subject matter experts in criminology, psychology, and financial management, ensuring both content and construct validity. Reliability testing using Cronbach's alpha produced coefficients exceeding 0.80 across all subscales, indicating a high level of internal consistency.

#### ➤ *Population and Sampling*

The target population of this study comprised all Police Non-Commissioned Officers (PNCOs) assigned to the Bataan Police Provincial Office, totaling 700 personnel as of August 2025. This group included officers from various ranks—Patrolman, Police Corporal, Police Staff Sergeant, Police Master Sergeant, Police Senior Master Sergeant, Police Chief Master Sergeant, and Police Executive Master Sergeant—who serve as the operational backbone of the BPPO.

To determine a statistically appropriate sample size, the study utilized the Krejcie and Morgan (1970) sample size determination table, which recommends a sample of 248 respondents for a population of 700 at a 95% confidence level and a 5% margin of error. The study employed simple random sampling to ensure equal representation and minimize selection bias. Inclusion criteria required that participants be active-duty PNCOs with at least two years of continuous service and be permanently assigned to the BPPO. Officers on extended leave, undergoing training, or nearing mandatory retirement were excluded from participation.

#### ➤ *Locale of the Study*

The research was conducted at the Bataan Police Provincial Office, located in Camp Tolentino, Balanga City, Bataan. The BPPO oversees 12 municipal and city police stations and several specialized units. This site was chosen because it represents a typical provincial law enforcement environment characterized by both administrative and operational challenges. The selection of Bataan as the locale is particularly relevant, as it captures the socioeconomic conditions and institutional structures that influence financial stress among police personnel in semi-urban and rural settings.

#### ➤ *Data Gathering Procedure*

Prior to data collection, the researcher secured formal permissions from the Provincial Director of the Bataan Police Provincial Office and the Dean of the Graduate School at the Philippine College of Criminology. Upon approval, the validated questionnaires were distributed personally and electronically to selected respondents. The purpose of the study and confidentiality of responses were thoroughly explained. Each participant signed an informed consent form before completing the survey.

Data collection took place over a four-week period. Respondents were given adequate time to answer the

questionnaires, and retrieval was conducted immediately after completion to ensure high response rates. All returned instruments were reviewed for completeness before data encoding. No personally identifiable information was collected, ensuring participant anonymity.

#### ➤ *Data Analysis and Statistical Treatment*

Collected data were encoded and analyzed using Statistical Package for the Social Sciences (SPSS) version 25. Descriptive statistics, including mean, frequency, and standard deviation, were used to summarize respondents' perceptions of financial stress, job performance, and well-being.

To test relationships among the study variables, the following statistical treatments were employed:

- Spearman's rank-order correlation ( $\rho$ ) was used to measure the strength and direction of the relationship between financial stress and both job performance and well-being.
- Weighted mean analysis was conducted to interpret the overall levels of financial stress, job performance, and well-being according to established interpretive scales.
- Coefficient of determination ( $R^2$ ) was computed to assess the proportion of variance in job performance and well-being explained by financial stress.

Statistical significance was set at  $p < 0.05$ , with correlation strength interpreted according to Evans' (1996) guidelines, where 0.00–0.19 = very weak, 0.20–0.39 = weak, 0.40–0.59 = moderate, 0.60–0.79 = strong, and 0.80–1.00 = very strong.

#### ➤ *Ethical Considerations*

The research adhered to the ethical standards outlined by the Philippine College of Criminology and followed the principles of the Data Privacy Act of 2012 (R.A. 10173). Participation was strictly voluntary, and respondents had the right to withdraw from the study at any time without penalty. All responses were kept confidential and used solely for academic purposes. The study avoided any conflict of interest and maintained transparency in the reporting and interpretation of data.

### III. RESULTS AND DISCUSSION

The first research question sought to determine the perception of the respondents on the level of financial stress they experience, particularly in terms of financial security and salary adequacy, debt levels and obligations, and coping mechanisms for financial challenges. Findings revealed that most Police Non-Commissioned Officers (PNCOs) in the Bataan Police Provincial Office experienced a moderate level of financial stress. Although the respondents acknowledged the regularity and reliability of their income, the data showed a general sentiment that their salary remains inadequate to sustain household expenses, children's education, and emergency needs. This inadequacy underscores the lingering gap between compensation and the increasing cost of living despite the



implementation of the Salary Standardization Law and the PNP's compensation restructuring under Joint Resolution No. 1, s. 2018.

The responses suggest that financial insecurity is pervasive, characterized by a persistent struggle to balance basic necessities with limited disposable income. A considerable number of respondents admitted to having little or no savings, relying instead on salary advances or multiple loans. This pattern reflects financial fragility, a condition where even minor economic shocks—such as unexpected medical expenses or delayed allowances—create substantial distress. The finding aligns with the study of Garcia and Ramos (2023), who reported that nearly two-thirds of police officers in Central Luzon experienced debt dependency. Internationally, Kim and Garman (2020) and Muirhead (2021) also emphasized that inadequate income stability contributes to chronic financial strain, which, in turn, undermines focus, productivity, and job morale.

In terms of debt obligations, the data revealed that most respondents were managing two or more active loans, often sourced from cooperatives, government financial institutions, or informal lenders. Loan repayment deductions consumed a significant portion of their net income, reducing their financial flexibility. The high prevalence of borrowing behavior points to both structural and behavioral factors. Structurally, the mismatch between compensation and expenses compels officers to rely on credit; behaviorally, the absence of sustained financial education results in poor financial planning and unregulated borrowing. According to Dela Cruz and Santos (2020), many PNCOs borrow money not for capital or investment purposes but to meet recurring obligations such as bills, tuition, and food. This cyclical pattern fosters continuous dependence on debt, exacerbating stress and emotional fatigue.

When asked about coping mechanisms, most respondents identified short-term strategies—such as borrowing from peers, deferring payments, or seeking part-time income sources—as their primary responses to financial strain. Very few practiced structured financial management techniques like budgeting, saving, or investing. This finding reveals that while PNCOs are adaptive, their coping responses are largely reactive rather than preventive. The data mirror Brown et al. (2020), who noted that police officers under financial pressure often resort to survival-oriented coping rather than strategic financial behavior. The moderate level of stress indicated by respondents may thus be deceptive; while they remain functional, the lack of proactive financial coping skills exposes them to long-term vulnerability and burnout.

In summary, the perception of financial stress among PNCOs in Bataan illustrates the broader financial realities of provincial law enforcement officers—regular but insufficient income, high debt dependency, and limited financial literacy. These findings confirm that financial stress among police personnel is not merely a personal matter but a systemic

challenge that warrants institutional intervention and continuous financial education.

The second research question examined the extent of the effect of financial stress on job performance, focusing on task completion and efficiency, decision-making under pressure, communication and teamwork, professional conduct and discipline, and work engagement. Overall, the respondents maintained satisfactory performance ratings based on their Individual Performance Evaluation Rating (IPER), which indicates that despite financial challenges, PNCOs continue to uphold discipline and operational efficiency. However, the analysis revealed subtle but important variations across performance dimensions.

The highest mean ratings were observed in task completion and professional conduct, demonstrating that officers maintain accountability and compliance with operational standards. This reflects the deeply ingrained value of professionalism within the PNP, where adherence to duty is often prioritized over personal circumstances. Yet, a closer examination revealed that performance quality in decision-making and work engagement was moderately affected by financial stress. Officers admitted experiencing distraction, irritability, and fatigue resulting from financial concerns, leading to reduced concentration and slower decision-making in the field. These findings affirm the Job Demands–Resources (JD-R) Model (Bakker & Demerouti, 2021), which posits that when job demands exceed available personal or organizational resources—such as financial stability—employees experience diminished engagement and performance.

In practical terms, financial stress drains cognitive resources, leaving officers less mentally available for complex operational judgments. This is consistent with Herzberg's Two-Factor Theory, which identifies salary as a "hygiene factor." When this factor is insufficient, dissatisfaction arises, reducing motivation even if intrinsic motivators—such as professional pride—remain intact. The results also align with Kim and Garman (2020), who established that financial distress correlates with diminished decision-making efficiency and productivity. Locally, Rivera and Martinez (2021) observed that police officers experiencing financial strain are more prone to tardiness, absenteeism, and difficulty concentrating on administrative or patrol duties.

The qualitative feedback gathered during data validation also revealed that officers experiencing financial hardship tend to overextend work hours or seek part-time income opportunities, often resulting in fatigue. Fatigue, in turn, compromises alertness, communication, and situational awareness—essential competencies in policing. While these effects may not always manifest in IPER ratings, they pose long-term threats to operational integrity and public safety. Hence, financial stress indirectly affects performance not by eroding skills, but by undermining the psychological and physical conditions necessary for sustained efficiency.

The third research question focused on determining the influence of financial stress on the well-being of PNCOs, considering mental, physical, emotional, social, and job satisfaction dimensions. The findings revealed that financial stress exerted a moderate influence across all domains, with the greatest impact observed on mental and emotional health. Many respondents admitted to feeling anxious, preoccupied, or emotionally drained due to persistent debt obligations and the inability to meet household needs. This chronic sense of worry reflects a psychological pattern consistent with the Transactional Model of Stress and Coping (Lazarus & Folkman, 1984), which suggests that when individuals perceive their resources as insufficient to meet situational demands, stress responses intensify.

Mental health indicators such as difficulty sleeping, irritability, and preoccupation with financial problems were frequently reported. Officers described episodes of insomnia and overthinking about expenses, which in turn affected their alertness and patience at work. These findings correspond to Nkosi et al. (2020) and Gupta et al. (2022), who identified financial anxiety as a predictor of occupational fatigue and depressive symptoms among uniformed personnel. The strain also manifested physically; respondents noted frequent headaches, elevated blood pressure, and body pains—common stress-related somatic symptoms. The cumulative effect of these conditions can diminish physical endurance, a vital component in police work that requires vigilance and stamina.

Financial stress also influenced social and family relationships. Respondents reported that financial tension often resulted in misunderstandings with spouses or children, emotional withdrawal, and strained workplace interactions. These interpersonal effects can lead to reduced social support, thereby exacerbating stress. As Santos and Cruz (2019) observed, financial conflict within families of police officers is not merely an economic issue but an emotional and relational one, eroding social cohesion and satisfaction.

In terms of job satisfaction, the findings revealed that while officers expressed pride in their service and commitment to public safety, their sense of fulfillment was tempered by feelings of economic stagnation. Many respondents believed that their financial situation limited their ability to plan for the future, pursue education, or provide adequately for their families. According to Maslow's Hierarchy of Needs, this inability to satisfy basic and security needs restricts the pursuit of higher-order psychological and self-actualization goals. The officers' professional dedication remains intact, but their motivation to go "beyond the call of duty" weakens as financial pressures persist.

In sum, the findings suggest that financial stress not only impacts psychological and emotional well-being but also produces cascading effects across physical health, family relationships, and career satisfaction. It highlights that financial

security is central to holistic wellness—a necessary condition for sustaining ethical, disciplined, and effective policing.

The fourth research question investigated whether a relationship exists between the extent of financial stress, job performance, and well-being of PNCOs. Statistical analysis using Spearman's rank-order correlation ( $\rho$ ) revealed significant and meaningful relationships among the three variables. The computed correlation between financial stress and job performance was  $\rho = -0.423$  ( $p < .001$ ), indicating a moderate negative correlation. This suggests that higher financial stress corresponds to lower job performance. The correlation between financial stress and well-being was  $\rho = -0.612$  ( $p < .001$ ), demonstrating a strong negative relationship, meaning that as financial stress increases, well-being decreases. Finally, a strong positive correlation ( $\rho = 0.757$ ,  $p < .001$ ) was observed between job performance and well-being, signifying that officers with higher well-being levels also tend to perform better in their duties.

These results collectively validate the study's conceptual framework grounded in Maslow's Hierarchy of Needs, Herzberg's Motivation-Hygiene Theory, and the Job Demands-Resources Model. The findings affirm that when financial and safety needs remain unmet, officers' motivation, morale, and engagement suffer. Conversely, when well-being is prioritized and financial burdens are mitigated, officers exhibit improved performance and psychological stability. The moderate-to-strong correlations demonstrate that financial stress is a significant determinant of both individual welfare and institutional efficiency.

These findings are consistent with Mumford et al. (2024), who emphasized that financial satisfaction enhances work engagement and reduces burnout in public safety organizations. Likewise, Lopez et al. (2022) found that financial insecurity among Filipino public servants predicts both low morale and diminished organizational commitment. The present study thus reinforces the assertion that addressing financial well-being is a legitimate organizational strategy—not merely a personal concern—essential for ensuring professionalism and ethical integrity in the police service.

The fifth research question aimed to identify what financial stress management program could be developed to address the identified issues. Based on the findings, the researcher proposed the P.U.L.I.S. Program (Promoting Understanding, Learning, and Improving Stress-Coping)—a holistic, multi-level intervention designed to enhance the financial literacy, resilience, and overall wellness of PNCOs. The P.U.L.I.S. program integrates educational, behavioral, and institutional components to promote financial stability and psychological well-being.

The program has five major components:

- Promoting Understanding – Conduct psychoeducational sessions that explain how financial stress influences

cognition, emotions, and behavior. This component aligns with the cognitive-behavioral approach to stress management, helping officers recognize maladaptive financial beliefs and behaviors.

- **Learning Financial Literacy** – Offer practical workshops on budgeting, savings, debt reduction, and investment planning in partnership with financial institutions such as GSIS and Land Bank. This addresses the lack of financial education observed in the study and equips officers with actionable knowledge.
- **Improving Coping Mechanisms** – Provide access to stress management training, peer counseling, and psychological support services facilitated by the PNP Health Service. This aims to build emotional resilience and reduce maladaptive coping such as over-borrowing or avoidance.
- **Linking Resources** – Establish institutional linkages with credit cooperatives and ethical lending agencies to promote responsible borrowing and protect officers from predatory lenders.
- **Integrating Support Systems** – Institutionalize financial wellness modules within PNP training curricula, ensuring long-term sustainability and consistent monitoring of financial health across police units.

The P.U.L.I.S. Program represents a preventive and developmental approach to financial well-being, consistent with international models such as the Canadian National Police Financial Resilience Program (Anderson & Carlsson, 2021), which successfully reduced officers' financial anxiety and improved morale. When implemented across PNP offices, this program can create a culture of financial discipline, resilience, and integrity—ultimately enhancing the performance, health, and professionalism of police personnel.

#### IV. CONCLUSION AND RECOMMENDATIONS

##### A. Conclusion

The findings of this study provide a comprehensive understanding of the financial realities faced by Police Non-Commissioned Officers (PNCOs) in the Bataan Police Provincial Office (BPPO) and how these realities shape their performance and well-being. The data clearly reveal that financial stress is a persistent and systemic issue within the Philippine National Police (PNP), one that extends beyond individual budgeting difficulties to encompass structural, economic, and organizational dimensions. Despite modest income increases under the Salary Standardization Law, many PNCOs continue to experience financial instability, loan dependency, and the absence of sustainable coping mechanisms—factors that collectively contribute to moderate levels of financial stress.

The study concludes that financial stress among PNCOs primarily stems from three interrelated causes: (1) limited income relative to living costs, (2) growing debt obligations, and (3) insufficient financial literacy and institutional support

mechanisms. While officers demonstrate discipline and adaptability in performing their duties, these stressors silently erode their motivation, concentration, and long-term professional engagement. The results affirm the relevance of Herzberg's Two-Factor Theory and Maslow's Hierarchy of Needs, both of which emphasize that unmet financial and safety needs hinder higher-level motivation and satisfaction. Within the context of the PNP, financial inadequacy functions as a "hygiene factor" whose absence diminishes morale and job fulfillment, even when intrinsic motivators such as recognition and service commitment remain present.

A significant conclusion of the study is the confirmation of a moderate negative correlation between financial stress and job performance ( $\rho = -0.423$ ) and a strong negative correlation between financial stress and well-being ( $\rho = -0.612$ ). These results statistically validate that financial instability undermines both the efficiency and mental health of officers. Conversely, a strong positive correlation ( $\rho = 0.757$ ) between job performance and well-being highlights that officers who experience greater mental, emotional, and physical balance are more capable of performing effectively and maintaining professional standards. These relationships reinforce the Job Demands–Resources (JD-R) Model, which posits that occupational performance is contingent upon the availability of sufficient personal and organizational resources. In this context, financial stability acts as a critical resource that shields officers from burnout and enhances productivity.

The impact of financial stress transcends economics—it profoundly affects psychological and social domains. Respondents reported manifestations of anxiety, emotional fatigue, and physical ailments such as hypertension and sleep disorders, indicating that financial distress has tangible physiological consequences. The strain also disrupts family relationships and collegial interactions, causing interpersonal tensions that can compromise teamwork and morale. Although PNCOs often cope through perseverance and professional discipline, prolonged exposure to financial strain may gradually result in diminished cognitive efficiency, reduced engagement, and even ethical vulnerabilities such as susceptibility to misconduct or corruption.

The study's findings thus carry serious organizational implications. Financial well-being must be recognized not merely as an individual concern but as a strategic component of law enforcement management. Addressing financial stress contributes directly to operational effectiveness, integrity, and community trust—key pillars of police professionalism. The institutionalization of financial wellness programs can serve as a preventive measure that reduces stress-related inefficiencies, promotes mental resilience, and fosters a culture of accountability and financial responsibility within the police force.

Lastly, the study underscores the value of localized, context-driven interventions. While national financial literacy

programs exist, their limited reach and generic design often fail to address the unique socio-economic challenges faced by officers in provincial postings like Bataan. Tailored initiatives—such as the proposed *P.U.L.I.S.* (Promoting Understanding, Learning, and Improving Stress-Coping) program—represent a practical framework for bridging this gap. Through financial education, psychological support, and access to ethical financial resources, the PNP can proactively mitigate the effects of financial stress and nurture a healthier, more productive workforce.

### B. Recommendations

Based on the findings and conclusions, the following recommendations are proposed to the Philippine National Police, policymakers, and future researchers:

#### ➤ Institutionalize the *P.U.L.I.S.* Program Across All Police Provincial Offices.

The *Promoting Understanding, Learning, and Improving Stress-Coping (P.U.L.I.S.)* program should be formally adopted as a structured, multi-level financial wellness and stress management initiative within the PNP. It should be integrated into the Human Resource Doctrine Development framework and monitored by the Directorate for Personnel and Records Management (DPRM). Modules on financial literacy, debt management, savings behavior, and mental resilience should be regularly delivered in coordination with the PNP Health Service and accredited financial institutions.

#### ➤ Establish a Financial Counseling and Mentorship System.

A team of trained financial counselors or “financial mentors” should be designated within each police office to provide personalized financial advice, loan guidance, and budgeting assistance. Such systems have proven effective in other public service sectors and can help officers avoid predatory lending practices. This initiative can also be extended to include family members of PNCOs, recognizing that household finances are collective and relational in nature.

#### ➤ Implement Periodic Financial and Psychological Wellness Assessments.

The PNP should conduct annual assessments to measure the financial health and psychological well-being of its personnel. These evaluations would serve as early warning systems for identifying officers at high risk of financial burnout or distress. Data from these assessments can inform future welfare policies, allowing proactive intervention rather than reactive support.

#### ➤ Strengthen Access to Ethical Financial Services.

The PNP, through its regional offices and cooperatives, should partner with government financial institutions such as the Land Bank of the Philippines, GSIS, and PNP Credit Cooperative to provide affordable, low-interest financial products. Enhanced access to ethical credit and savings mechanisms can reduce officers’ dependence on high-interest

lending schemes, which are often a root cause of long-term debt cycles.

#### ➤ Integrate Financial Literacy into Police Education and Training.

Financial management subjects should be integrated into the curricula of police training academies and continuous professional education programs. Early exposure to financial planning principles will help future officers develop responsible money habits before they enter active service. This also aligns with the lifelong learning and character development goals of the PNP Transformation Roadmap.

#### ➤ Promote a Culture of Financial Transparency and Accountability.

Commanding officers should cultivate open communication about financial well-being, encouraging subordinates to seek advice without fear of judgment. The organization should also foster accountability through ethics-based discussions linking financial management to professional integrity, discipline, and service ethics.

#### ➤ Future Research Directions.

Future researchers are encouraged to explore longitudinal designs to track changes in financial stress and performance over time. Comparative studies across different police regions or between commissioned and non-commissioned officers would also enrich understanding of the socioeconomic dynamics within the PNP. Additionally, qualitative research could provide deeper insights into the lived experiences and coping narratives of financially distressed officers.

In summary, the study establishes that financial stress among PNCOs is not an isolated or transient condition but a structural challenge with measurable impacts on job performance and well-being. By acknowledging financial wellness as an essential dimension of organizational health, the Philippine National Police can strengthen its human resource systems, improve service delivery, and cultivate a culture of financial stability and resilience among its personnel. The implementation of the *P.U.L.I.S.* program, alongside policy reforms and educational interventions, would not only alleviate financial distress but also reinforce the institutional values of discipline, integrity, and excellence—cornerstones of effective and ethical policing in the Philippines.

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