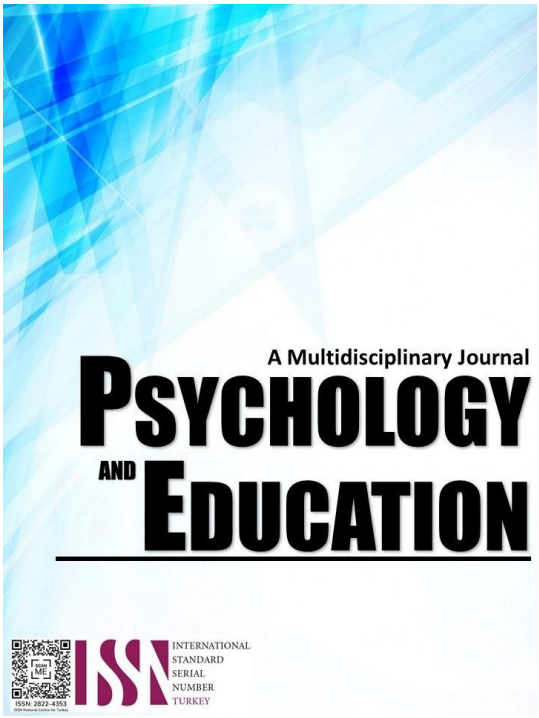
TEACHERS' TAKE-HOME PAY AND THEIR TEACHING PERFORMANCE



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Research Article

Teachers' Take-Home Pay and their Teaching Performance

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Abstract

This study explores the relationship between teachers' take-home pay and their teaching performance across selected schools in the three divisions of Bukidnon province. A sample of 100 teachers was surveyed to assess their socio-demographic profiles, perceptions of the effect of take-home pay on their teaching, and individual performance ratings. Most participants were female, married, had 1-2 children, and possessed 1-10 years of teaching experience, with most holding a Bachelor of Science degree and master's degree units, primarily in the Teacher I position. The average monthly take-home pay was below PHP 10,000, leading many teachers to rely on supplementary income sources, such as farming. The researcher created a survey-questionnaire that was used to collect the data. Findings indicated that while teachers expressed satisfaction in meeting classroom needs, they had moderate concerns regarding their financial situations affecting their teaching effectiveness. Although they believed that higher take-home pay could enhance their opportunities for professional development, a significant relationship between take-home pay and overall teaching performance was not established. Teachers acknowledged the importance of government policies aimed at improving their welfare and salaries, yet they expressed moderate confidence in their implementation and effectiveness. Performance ratings revealed that most teachers received "Outstanding" or "Very Satisfactory" evaluations. Statistical analyses, including frequency counts, percentages, means, standard deviations, t-tests, and Pearson Product Moment Correlation Coefficient, found no statistically significant relationship between teachers' take-home pay and their teaching performance, regardless of socio-demographic factors or the examined dimensions of teaching performance.

Keywords: *teachers, take-home pay, teaching performance, socio-demographic profiles*

Introduction

The quality of education is a cornerstone of any nation's progress, and the role teachers in shaping young minds is paramount. However, the effectiveness of teachers can be significantly influenced by various factors, including their economic well-being. This comprehensive study delves into the teachers' takehome pay and their teaching performance.

The researcher is very interested in conducting a study on the multifaceted challenges faced by the teachers due to inadequate take-home pay. It aims to investigate the complex relationship between teachers' take-home pay and their teaching performance, exploring the potential consequences of insufficient takehome pay on various aspects of teachers teaching performance.

The Philippine public school teachers were the subject of this research. The province of Bukidnon in the Philippines is the one where the researcher decided to carry out this study. There are three division offices within the Bukidnon Department of Education: the Division of Bukidnon, the Division of Valencia City, and the Division of Malaybalay City. For this study, the researcher has chosen five (5) schools from each division office. To complete the 100 public school teachers as the researchers' respondents. The study's significance lies in its potential to contribute to the development of evidence-based solutions that address the financial challenges faced by public school teachers in the province of Bukidnon, Philippines. By understanding the extent to which economic struggles effect teachers' ability to perform their duties effectively, this research can inform policy recommendations and initiatives aimed at improving their financial well-being and, ultimately, the quality of education.

Research Questions

This research aimed to understand the complex interplay between teachers' take-home pay and their teaching performance, considering a range of factors that contribute to these challenges. Specifically, this study aimed to answer the following questions:

1. What is the socio-demographic profile of the respondents in terms of age, gender, civil status, household size, and number of children, type of family structure, and years of teaching experience, highest educational attainment, present position, approximate take-home pay and any other source of income?
2. What is the IPCRF Final Rating of the teacher?
3. What is the take home pay of the teachers in different schools of Valencia City, Malaybalay, and Bukidnon Division?
4. Is there a significant relationship between teachers' take-home pay and their teaching performance?

Methodology

Research Design

A descriptive-correlational design was used in this study. It looked at the connection between teachers' take-home and their teaching performance.

This study will make use of a survey-questionnaire created by the researcher. The study was carried out according to the correct methodology, especially while collecting data. The Superintendent of the Schools Division, the Public School District Supervisor, and the School Head granted permits. Respondents were appropriately briefed on the study. With the help of the coordinators of the researchers in the various divisions, questionnaires were dispersed in the field during the 2024–2025 school year.

Respondents

All of the public school teachers at the selected school from each of the Province of Bukidnon's division offices took part in the survey as respondents. These educators had won honors for excellence and recognition at the division and district levels.

This study's sampling strategy was purposeful sampling. During the data collection process, the following public school teachers were chosen since they were all easily accessible and close to the researcher. Bulonay Integrated School and Magawa Elementary School of Impasugong I District are the two schools from the Division of Bukidnon. Dagat Kidavao Integrated School of District 10 is the school from the Division of Valencia City, whereas Busdi Integrated School and Kulaman Elementary School of District 10 are the schools from the Division of Malaybalay City.

Table 1 presents the distribution of responders by division.

Table 1. *Distribution of Respondents by Division*

Name of Division Office	*Name of District*	*Name of School*	*Number of Respondents*
Division of Bukidnon	Impasugong I District	• Magawa Elementary School	4
Division of Malaybalay City	District 10	• Bulonay Integrated School	18
Division of Valencia City	District 10	• Busdi Integrated School	26
		• Kulaman Elementary School	9
		• Dagat Kidavao Integrated School	45
Total			102

Instrument

The researcher particularly designed the study's instrument. The surveyquestionnaire that was utilized was composed of three distinct parts. The purpose of this survey is to collect information for a thorough investigation into how teachers' take-home pay affects their professional performance in the Philippine educational system. Every component has a distinct function in comprehending this intricate relationship.

The purpose of part I was to gather data on the socio-demographic profile of the respondents, including their gender, age, civil status, and number of children, household size, and years of teaching experience, highest level of education, current position, approximate monthly take - home pay, supplemental income strategies and cost of living. In order to provide the study a demographic background, this section attempts to determine the fundamental traits of the respondents. Researchers are better able to comprehend the diversity of the teacher population and pinpoint demographic variables that may have an effect on their financial status and effectiveness as educators.

By examining their take-home pay and the teacher's classroom needs, Part IIA focuses on the financial reality of teachers. Understanding the financial strains teachers experience and how their take home pay stacks up against their essential expenses inside their classroom.

The methods teachers use to augment their income are examined in Part IIB. It seeks to ascertain how common extra work is, what kinds of activities people engage in, and how these activities affect their time, stress levels, and general well-being.

The perceived correlation between teachers' take-home pay and their effectiveness as a teacher is directly examined in Part IIC. It looks into whether educators think their financial status affects their drive, vitality, concentration, and capacity to foster a supportive learning environment.

Government initiatives and laws pertaining to teacher pay are the main topic of Part IID. It evaluates the efficacy of current regulations and looks into possible changes that can raise teachers' take-home pay.

Part III's goal was to gather data regarding the teachers' SY 2023–2024 IPCRF ratings. It seeks to comprehend the intricate interactions between these variables and spot possible correlations.

Data from teachers in the Province of Bukidnon's several division offices will be gathered for this study, which will offer important insights on the difficulties teachers face and how these could affect their teaching performance. The results will be essential for guiding policy choices and formulating plans to raise teachers' incomes and strengthen the educational system.

Procedure

The researcher adhered to the data collecting protocols established by Valencia Colleges' Graduate School (Buk) Incorporated.

Following her thesis proposal, she made revisions to her work based on the panel's recommendations and corrections. After that, she printed a duplicate to provide to the Graduate School Dean, who would then give it to the Division Superintendent of each of the Province of Bukidnon's three division offices along with the letter of endorsement. For permission to distribute her questionnaire to the instructors, Dr. Victoria V. Gazo of the Division of Bukidnon, Dr. Cherry Mae Limbaco-Reyes of the Division of Malaybalay City, and Dr. Jesnar Dems S. Torres of the Division of Valencia City. When approved, she approached the district supervisor and the school head for the launching proper.

Data Analysis

The following statistical treatment were utilized to interpret the data:

Frequency count and percentage for the profile of the respondents in terms of gender, age, civil status, household size, number of children, years of teaching experience, highest educational attainment, present position, approximate takehome pay, any other source of income and approximate cost of living.

Mean and standard deviation for the effect of teachers' take-home pay on teachers' teaching performance. In terms of: Teachers Classroom Needs and Take-Home Pay, Supplementary Income Strategies, Effect of Take-Home Pay on Teaching Performance and, Policy Interventions

Frequency count and percentage for the teachers' Individual Performance Commitment and Review Form (IPCRF) Final Rating SY 2023-2024.

T-test for the test of significant relationship between teacher's take-home pay and their teaching performance when they are grouped according to sociodemographic profile.

Pearson r for the test of the significant relationship between teachers' take-home pay and their teaching performance.

Results and Discussion

This section includes the presentation, analysis, and interpretation of the information obtained from the respondents. The presenting order is determined based on the sequence of individual problems in the problem statement.

The socio-demographic profile of the respondents, including their age, gender, civil status, household size, number of children, type of family structure, years of teaching experience, highest educational attainment, present position, approximate take-home pay, any other source of income and approximate cost of living is included in the presentation, analysis, and interpretation; the Effect of teachers take-home pay on teachers teaching performance in terms of: teachers classroom needs and take-home pay, supplementary income strategies, takehome pay and teaching performance, and policy interventions; the teacher's teaching performance; the assessment of whether there is a discernable difference in the effectiveness of the teachers in implementing take-home pay and their teaching performance when they are grouped according to socio-demographic profile; and the evaluation of a substantial association between teachers' takehome pay and teachers teaching performance.

The following sections provide the socio-demographic profile of the respondents, including their age, gender, civil status, household size, number of children, type of family structure, years of teaching experience, highest educational attainment, present position, approximate take-home pay, any other source of income and approximate cost of living.

Table 2 presents the socio-demographic profile of the respondents in terms of age.

Table 2. *Socio-demographic profile of the respondents in terms of age.*

Age	*f*	*%*
20 – 29 Years Old	25	25.0
30 – 39 Years Old	34	34.0
40 – 49 Years Old	25	25.0
50 – 59 Years Old	14	14.0
60 Years Old and Above	2	2.0
Total	1100	100.0

Table 2 is the socio-demographic profile of the respondents in terms of age reveals a diverse distribution across different age groups. The highest percentage of respondents falls within the 30–39 years old category (f = 34, 34.0%), indicating that a significant portion of the respondents are in their early to mid-career stages. This is followed by the 20–29 years old group (f = 25, 25.0%) and the 40–49 years old group (f = 25, 25.0%), both representing a quarter of the total respondents.

Meanwhile, the 50–59 years old category (f = 14, 14.0%) constitutes a smaller proportion, suggesting a gradual decline in numbers as respondents approach retirement age. The lowest representation is observed in the 60 years old and above category (f = 2, 2.0%). As a result, the majority of the teachers from the selected schools of the three divisions of the province of Bukidnon were in their mid-career stages.

Table 3 presents the socio-demographic profile of the respondent in terms of gender

Table 3. *Socio-demographic profile of the respondents in terms of gender.*

Gender	*frequency*	*%*
Male	11	11.0
Female	89	89.0
Total	100	100.0

Table 3 shows the demographic profile of the respondents in terms of gender shows a significant disparity between male and female participants. The majority of the respondents are female (f = 89, 89.0%), while only a small proportion are male (f = 11, 11.0%).

The data suggests that the majority of the teachers from the selected schools of the three divisions of the province of Bukidnon are women, possibly reflecting trends in gender representation within the specific profession or setting.

Table 4 presents the socio-demographic profile of the respondents in terms of civil status.

Table 4 presents the socio-demographic profile of the respondents in terms of civil status reveals that the majority are married (f = 73, 73.0%), Meanwhile, single respondents make up 22.0% (f = 22), representing the second-largest group. A smaller percentage of respondents are widowed (f = 3, 3.0%), while an even smaller fraction reported living with a partner (f = 2, 2.0%). This means that the majority of the teachers from the selected schools of the three divisions of the province of Bukidnon are married, indicating that a significant portion of the respondents have established families.

Table 4. *Socio-demographic profile of the respondents in terms of civil status.*

Civil Status	*frequency*	*%*
Single	22	22.0
Married	73	73.0
Widowed	3	3.0
Living With a Partner	2	2.0
Total	100	100.0

Table 5 presents the socio-demographic profile of the respondents in terms of household size.

Table 5. *Socio-demographic profile of the respondents in terms of household size.*

Household Size	*frequency*	*%*
1 – 2	5	5.0
3 – 4	52	52.0
5 – 6	34	34.0
7 – 8	1	1.0
9 Above	7	7.0
Total	100	100.0

Table 5 reveals the socio-demographic profile of the respondents in terms of household size shows that the majority belong to households with 3 – 4 members (f = 52, 52.0%).This is followed by respondents with 5 – 6 household members (f = 34, 34.0%), suggesting that a considerable portion of the population resides in moderately large households. A smaller percentage of respondents have 9 or more household members (f = 7, 7.0%), while only 5.0% (f = 5) live in households with 1 – 2 members, which may include single-person households or couples without children. The least common household size is 7 – 8 members (f = 1, 1.0%), indicating that very few respondents live in large families. This means that the majority of the teachers from the selected schools of the three divisions of the province of Bukidnon are belong to the households with 3 – 4 members, indicating that most families are of small to medium size.

Table 6 presents the socio-demographic profile of the respondents in terms of number of children.

Table 6. *Socio-demographic profile of the respondents in terms of number of children.*

Number of Children	*frequency*	*%*
1 – 2	56	56.0
3 – 4	21	21.0
5 – 6	3	3.0
7 – 8	2	2.0
9 Above	0	0
Total	100	100.0

Table 6 is the socio-demographic profile of the respondents in terms of the number of children reveals that the majority have 1 – 2

children (f = 56, 56.0%). This is followed by respondents with 3 – 4 children (f = 21, 21.0%). A smaller percentage of respondents have 5 – 6 children (f = 3, 3.0%) and 7 – 8 children (f = 2, 2.0%), showing that large families are less common. Notably, no respondents reported having 9 or more children (f = 0, 0%), reinforcing the trend toward smaller family sizes. This means that the majority of the teachers from the selected schools of the three divisions of the province of Bukidnon have 1 – 2 children, indicating a preference for smaller families.

Table 7 presents the socio-demographic profile of the respondents in terms of years in teaching.

Table 7. *Socio-demographic profile of the respondents in terms of years of teaching experience.*

Years in Teaching Experience	*f*	*%*
1 – 10 Years	63	63.0
11 – 20 Years	25	25.0
21 – 30 Years	5	5.0
31 Years Up	7	7.0
Total	100	100.0

Table 7 shows the socio-demographic profile of the respondents in terms of years of teaching experience indicates that the majority have 1 – 10 years of teaching experience (f = 63, 63.0%). This is followed by those with 11 – 20 years of experience (f = 25, 25.0%). A smaller percentage of respondents have 21 – 30 years of teaching experience (f = 5, 5.0%), while 7.0% (f = 7) have 31 years or more, representing the most experienced educators in the group. This indicates that most of the teachers working in the chosen schools across the three different division of the province of Bukidnon are still relatively new to the field.

Table 8 presents the socio-demographic profile of the respondents I terms of highest educational attainment.

Table 8. *Socio-demographic profile of the respondents in terms of years of highest Educational Attainment.*

Highest Educational Attainment	*frequency*	*%*
BS Degree	37	37.0
BS Degree with MA Units	50	50.0
Master's Degree	11	11.0
With PhD Units	2	2.0
Doctorate Degree Holder	0	0
Total	100	100.0

Table 8 illustrates The socio-demographic profile of the respondents in terms of highest educational attainment reveals that the majority have a BS Degree with MA Units (f = 50, 50.0%). This is followed by those who hold only a BS Degree (f = 37, 37.0%). A smaller percentage of respondents have obtained a Master's Degree (f = 11, 11.0%), while only 2.0% (f = 2) have completed coursework toward a PhD. Notably, none of the respondents are Doctorate Degree Holders (f = 0, 0%), indicating that while some educators have pursued advanced studies, very few have reached the highest level of academic qualification. This indicates that most of the teachers working in the chosen schools across the three different division of the province of Bukidnon are motivated to advance their education by obtaining Master's Degree units.

Table 9 presents the socio-demographic profile of the respondents in terms of years of present position.

Table 9. *Socio-demographic profile of the respondents in terms of years of Present Position.*

Present Position	*f*	*%*
Teacher I	70	70.0
Teacher II	11	11.0
Teacher III	14	14.0
Master Teacher I	4	4.0
Master Teacher II	1	1.0
Total	100	100.0

Table 9 presents the socio-demographic profile of the respondents in terms of their present position. As cab be seen in the table, the majority of respondents hold the Teacher I position (f = 70, 70.0%). This is followed by those in the Teacher III rank (f = 14, 14.0%) and Teacher II (f = 11, 11.0%), showing that a smaller portion has progressed to higher teaching ranks. Only a few respondents have attained the Master Teacher I position (f = 4, 4.0%), and an even smaller percentage have reached Master Teacher II (f = 1, 1.0%). This indicates that most of the teachers working in the chosen schools across the three different division of the province of Bukidnon are in the entry-level teaching position and have not been promoted yet.

Table 10 presents the level of effect of Teachers Take Home Pay and Teachers Teaching Performance in terms of Teachers Classroom Needs and Take-Home Pay.

The indicator with the highest mean is "How satisfied are you with your ability to provide your students with enriching experiences and activities, considering your take-home pay?" (Mean = 3.74, SD = 3.183), which falls under a high level, indicating that teachers from the selected schools across the three divisions of the province of Bukidnon generally feel relatively satisfied with their ability to provide enriching experiences for their students, even considering their take-home pay.

Meanwhile, the indicator with the lowest mean is "How much do you worry about your personal financial situation impacting your ability to be an effective teacher?" (Mean = 2.89, SD = 1.197), which is rated at a moderate level. This means that teachers from the selected schools across the three divisions of the province of Bukidnon are considering that while financial concerns are present, they are not overwhelming or severely hindering their teaching effectiveness.

Other indicators also show a moderate level of impact, including "How confident are you that your current take-home pay allows you to adequately support your students' social-emotional well-being?" (Mean = 3.36, SD = 1.159) and "How well do you feel your take-home pay allows you to meet the diverse learning needs of all your students, including those who require extra support?" (Mean = 3.14, SD = 1.164). Additionally, teachers rated their confidence in purchasing essential classroom supplies at a moderate level (Mean = 2.99, SD = 1.165). The overall mean score (Mean = 3.22, SD = 1.016) falls within the moderate level.

Table 10. *Level of effect of Teachers Take Home Pay and Teachers Teaching Performance in terms of Teachers Classroom Needs and Take-Home Pay.*

Indicator	*Mean*	*Standard Deviation*	*Qualitative Description*
How satisfied are you with your ability to provide your students with enriching experiences and activities, considering your take home pay?	3.74	3.183	High Level
How confident are you that your current take-home pay allows you to adequately support your students' social-emotional well-being?	3.36	1.159	Moderate Level
How well do you feel your take home pay allows you to meet the diverse learning needs of all your students, including those who require extra support?	3.14	1.164	Moderate Level
How confident are you that your current take home pay allows you to purchase all the essential classroom supplies your student's needs?	2.99	1.165	Moderate Level
How much do you worry about your personal financial situation impacting your ability to be an effective teacher?	2.89	1.197	Moderate Level
Overall	3.22	1.016	Moderate Level

Legend: 5 (4.20–5.00) – Very High Level: Rate occurs 9–10 times out of every 10; 4 (3.40–4.19) – High Level: Rate occurs 7–8 times out of every 10; 3 (2.60–3.39) – Moderate Level: Rate occurs 5–6 times out of every 10; 2 (1.80–2.59) – Low Level: Rate occurs 3–4 times out of every 10; 1 (1.00–1.79) – Very Low Level: Rate occurs 0–2 times out of every 10.

Overall, the research results presented in Table 13 highlight the complex relationship between teachers' take-home pay and their perceived teaching performance in terms of Teachers Classroom Needs. This means that the teachers employed in the selected schools across the three divisions of the province of Bukidnon generally feel satisfied with their ability to provide enriching experiences for their students, they also express moderate levels of concern about their financial situation impacting their effectiveness. This suggests that while takehome pay may not be the sole determinant of teacher satisfaction, it does play a significant role in shaping their perceptions of their ability to meet the diverse needs of their students. This is aligned to the study of Johnson et al. (2019) on the relationship between financial stress and teacher effectiveness. The findings suggested that while financial concerns can impact teachers' well-being and job satisfaction, they do not necessarily correlate with diminished teaching effectiveness. Also, Dizon-Ross, et al (2019) researched how financial worries affect teachers' performance in the classroom. The study revealed that while financial concerns can be a source of stress, teachers often demonstrate resilience in maintaining their effectiveness despite these worries.

Table 11 shows the level of effect of teachers take home pay and teachers teaching performance in terms of supplementary income strategies.

Table 11 presents the level of effect of teachers' take-home pay on their teaching performance in terms of supplementary income strategies. The indicator with the highest mean is "How important is your supplementary income to meet your financial needs?" (Mean = 3.32, SD = 1.222), which falls under a moderate level. This echoes the findings of García and Weiss (2019), who highlight the alarming trend of teachers taking on additional work due to low pay. This reinforces the reality of financial pressure faced by teachers, driving them to seek supplementary income sources.

On the other hand, the indicator with the lowest mean is "How difficult is it to balance your teaching responsibilities with your supplementary income strategies?" (Mean = 2.72, SD = 1.120). This means that the teachers employed in the selected schools across the three divisions of the province of Bukidnon are relying on supplementary income to make ends meet, but they are struggling to

juggle their teaching responsibilities with their side hustles. Teachers are resourceful in finding ways to support themselves financially, they are also facing significant challenges in balancing their teaching responsibilities with their supplementary income strategies. This aligns with the concerns raised by García and Weiss (2019) about the potential for teacher burnout and the national teacher shortage due to the stress of juggling multiple jobs.

Table 11. *Level of effect of Teachers Take Home Pay and Teachers Teaching Performance in terms of Supplementary Income Strategies.*

Indicator	*Mean*	*Standard Deviation*	*Qualitative Description*
How important is your supplementary income to meet your financial needs?	3.32	1.222	Modeerate Level
How frequently do you engage in activities to supplement your income?	3.05	1.082	Moderate Level
How significant is the impact of your supplementary income activities on your overall well-being?	3.04	1.238	Moderate Level
How time-consuming are your supplementary income activities?	2.73	1.024	Moderate Level
How difficult is it to balance your teaching responsibilities with your supplementary income strategies?	2.72	1.120	Moderate Level
Overall	2.97	0.939	Moderate Level

Legend: 5 (4.20–5.00) – Very High Level: Rate occurs 9–10 times out of every 10; 4 (3.40–4.19) – High Level: Rate occurs 7–8 times out of every 10; 3 (2.60–3.39) – Moderate Level: Rate occurs 5–6 times out of every 10; 2 (1.80–2.59) – Low Level: Rate occurs 3–4 times out of every 10; 1 (1.00–1.79) – Very Low Level: Rate occurs 0–2 times out of every 10.

Other indicators also reflect a moderate level of impact. These include "How frequently do you engage in activities to supplement your income?" (Mean = 3.05, SD = 1.082), "How significant is the impact of your supplementary income activities on your overall well-being?" (Mean = 3.04, SD = 1.238), and "How time-consuming are your supplementary income activities?" (Mean = 2.73, SD = 1.024).This finding aligns with the research by Belfield and Heywood (2008), which suggests that financial incentives, while potentially increasing earnings, might negatively impact job satisfaction and well-being.

The overall mean score (Mean = 2.97, SD = 0.939) falls within the moderate level. Despite the challenges, teachers from the selected schools across the three divisions of the province of Bukidnon demonstrate resourcefulness and commitment to their profession. This aligns with the findings of Ortan, Simut, and Simut (2021), who emphasize the importance of factors like self-efficacy and positive work environments in mitigating the impact of financial concerns.

Table 12 presents the level of effect of teachers take home pay and teachers teaching performance in terms of take-home pay and teaching performance.

Table 12. *Teachers Teaching Performance in terms of Take-Home Pay and Teaching Performance Based on the IPCRF*

Indicator	*Mean*	*Standard Deviation*	*Qualitative Description*
How likely are you to seek additional training or professional development course if your take-home pay were significantly higher?	3.24	1.215	Moderate Level
How significant is the impact of your take-home pay on your overall motivation to teach?	3.12	1.313	Moderate Level
How difficult is it for you to afford professional development opportunities including CPD units (e.g., workshops, conferences, courses) due to your takehome pay?	2.98	1.279	Moderate Level
How important is your take-home pay in influencing your commitment to the teaching profession?	2.89	1.339	Moderate Level
How often do you feel that your takehome pay affects your ability to provide a positive learning environment for your students?	2.83	1.264	Moderate Level
Overall	3.01	1.001	Moderate Level

Legend: 5 (4.20–5.00) – Very High Level: Rate occurs 9–10 times out of every 10; 4 (3.40–4.19) – High Level: Rate occurs 7–8 times out of every 10; 3 (2.60–3.39) – Moderate Level: Rate occurs 5–6 times out of every 10; 2 (1.80–2.59) – Low Level: Rate occurs 3–4 times out of every 10; 1 (1.00–1.79) – Very Low Level: Rate occurs 0–2 times out of every 10.

The indicator with the highest mean is "How likely are you to seek additional training or professional development courses if your take-home pay were significantly higher?" (Mean = 3.24, SD = 1.215), which falls under a moderate level. This suggests that teachers see a strong link between higher pay and their ability to invest in professional development. This aligns with the research on payfor-performance (PFP) models, which often incentivize teachers to pursue additional training and qualifications (Cebula et al., 2015; Buffalin, 2016). However, it's crucial to note that PFP models can be controversial, as they might prioritize standardized test scores over broader educational goals (Jones and Hartney, 2017; Ismael et al., 2021). This indicates that, like many educators, recognize the value of professional development in enhancing their skills and knowledge. However, financial limitations can act as a barrier to accessing these opportunities. Increased compensation could empower teachers to invest in their own growth, potentially leading to improved teaching practices and student outcomes.

On the other hand, the indicator with the lowest mean is "How often do you feel that your take-home pay affects your ability to provide a positive learning environment for your students?" (Mean = 2.83, SD = 1.264), also rated at a moderate level. Other indicators also reflect a moderate level of impact. These include "How significant is the impact of your take-home pay on your overall motivation to teach?" (Mean = 3.12, SD = 1.313), "How difficult is it for you to afford professional development opportunities including CPD units (e.g., workshops, conferences, courses) due to your take-home pay?" (Mean = 2.98, SD = 1.279), and "How important is your take-home pay in influencing your commitment to the teaching profession?" (Mean = 2.89, SD = 1.339).The overall mean score (Mean = 3.01, SD = 1.001). The moderate mean scores across indicators suggest that while teachers in in the selected schools across the three divisions of the province of Bukidnon recognize the impact of take-home pay on their ability to provide a positive learning environment, afford professional development, and maintain motivation, they are not overwhelmed by these financial concerns. This aligns with Johnson et al. (2019) and Dizon-Ross et al. (2019), who found that teachers often exhibit resilience in maintaining effectiveness despite financial worries. Like those in other studies, teachers demonstrate a commitment to their profession and find ways to adapt and maintain their teaching quality despite financial constraints. This resilience is likely driven by factors like intrinsic motivation, a sense of purpose, and strong relationships with students (as highlighted by Hoque et al., 2021).

This study provides further evidence that teacher compensation is a critical factor in attracting and retaining quality educators. The high turnover rates in the teaching profession can have a detrimental impact on student learning, particularly in underprivileged communities (Ismael et al., 2021).

Table 13 presents the level of effect of teachers take home pay and teachers teaching performance in terms of policy interventions.

Table 13. *Level of effect of Teachers Take Home Pay and Teachers Teaching Performance in terms of Policy Interventions.*

Indicator	*Mean*	*Standard Deviation*	*Qualitative Description*
How important is it for the government to prioritize teacher welfare and improve their take-home pay?	3.39	1.222	Moderate Level
How confident are you that these policy interventions will be implemented in the near future?	3.17	1.074	Moderate Level
How confident are you that the government will implement effective policies to improve teacher take-home pay in the future?	3.11	1.188	Moderate Level
How effective do you believe that the government policies have been in alleviating financial burdens for teachers?	3.04	1.063	Moderate Level
What level do you believe that the current government policies address the issue of teachers' take-home pay?	2.96	1.171	Moderate Level
Overall	2.99	1.165	Moderate Level

Legend: 5 (4.20–5.00) – Very High Level: Rate occurs 9–10 times out of every 10; 4 (3.40–4.19) – High Level: Rate occurs 7–8 times out of every 10; 3 (2.60–3.39) – Moderate Level: Rate occurs 5–6 times out of every 10; 2 (1.80–2.59) – Low Level: Rate occurs 3–4 times out of every 10; 1 (1.00–1.79) – Very Low Level: Rate occurs 0–2 times out of every 10.

Table 13 shows the level of effect of teachers' take-home pay on their teaching performance in terms of policy interventions. The indicator with the highest mean is "How important is it for the government to prioritize teacher welfare and improve their take-home pay?" (Mean = 3.39, SD = 1.222), which falls under a moderate level. Conversely, the indicator with the lowest mean is "What level do you believe that the current government policies address the issue of teachers' take-home pay?" (Mean = 2.96, SD = 1.171), also rated at a moderate level. Other indicators also reflect a moderate level of impact. These include "How confident are you that these policy interventions will be implemented in the near future?" (Mean = 3.17, SD = 1.074), "How confident are you that the government will implement effective policies to improve teacher take-home pay in the future?" (Mean = 3.11, SD = 1.188), and "How effective do you believe that the government policies have been in alleviating financial burdens for teachers?" (Mean = 3.04, SD = 1.063).

The overall mean score of 2.99, with a standard deviation of 1.165, falling within a moderate level of effect, suggests that while teachers who are employed in the selected schools across the three divisions of the province of Bukidnon acknowledge the importance of policy interventions related to their take-home pay, there is a degree of uncertainty regarding the implementation and effectiveness of these policies. This indicates that while teachers recognize the significance of government initiatives aimed at improving teacher welfare and salaries, they also express reservations about the current state of policy implementation and effectiveness in alleviating financial burdens.

This study's results that teachers acknowledge the importance of policy interventions related to their take-home pay but express uncertainty about their implementation and effectiveness aligns with the concerns raised by Santos and Reyes (2019). Their research emphasizes the disconnect between policy intentions and actual outcomes, suggesting that while policies aim to improve teacher conditions, their implementation often falls short, leading to mixed feelings among educators.

Like Gasteiger (2016), this study underscores the importance of efficient implementation strategies beyond mere policy interventions. While teachers recognize the need for policy changes to address their financial concerns, their moderate confidence in future implementation suggests a lack of trust in the government's ability to effectively translate policy into tangible improvements.

Garcia et al. (2020) investigated teachers' perceptions of policies related to their welfare and take-home compensation. Their study

found that educators held a complex viewpoint, acknowledging policies' significance while expressing reservations about their implementation and results. While, this study's findings echo this complexity, indicating that teachers recognize the importance of government initiatives but also express reservations about their effectiveness in alleviating financial burdens.

Table 14 presents the teachers' individual performance rating.

Table 14. *The Teachers' Individual Performance Rating.*

Range	f	%	Adjectival Rating
4.500-5.000	56	56.0	Outstanding
3.500-4.499	39	39.0	Very Satisfactory
2.500-3.499	5	5.0	Satisfactory
1.500-2.499	0	0	Unsatisfactory
Below 1.499	0	0	Poor
Total	100	100.0	

The majority of the respondents fall within the 4.500-5.000 range (f = 56, 56.0%), receiving an Outstanding rating. Meanwhile, a significant portion of the respondents belong to the 3.500-4.499 range (f = 39, 39.0%), classified under the Very Satisfactory rating. A small percentage of teachers fall within the 2.500-3.499 range (f = 5, 5.0%), earning a Satisfactory rating. Notably, no teachers received an Unsatisfactory (1.500-2.499, f = 0, 0%) or Poor (Below 1.499, f = 0, 0%) rating.

This indicates that the teachers at the chosen schools in the three divisions of the province of Bukidnon, where the respondents were drawn, are very effective in their teaching techniques, devoted to their jobs, and focused on the achievement of their students.

The following section discuss the test of whether there are significant relationship between teacher's take-home pay and their teaching performance when they are grouped according to socio-demographic profile.

According to Jones and Hartney (2017), school districts select teachers who do better—that is, who have "30 points higher SAT scores"—because of the PFP implications. There is a clear relationship between teacher quality and student performance in the classroom. But in order to make sure that students are prepared for success both academically and in the future, we also need to take into account the source of salary rises. Disproving the neoliberal theory of education, it has been discovered that a teacher's effectiveness has a direct impact on a student's performance, which is detrimental to underprivileged communities in particular. Ismael et al. (2021) contend that teachers are compensated despite going above and above to support students, satisfy requirements, execute curricula, and create connections. Using the framework of neoliberalism, one interviewee in the article said, "I am happiest when I am teaching, but also poorest when I am teaching, which is unfortunate" (Ismael et al, 2021, p. 32). He explained that we should fear that good educators will leave because of how hard they work for such little pay. In general, this has an effect on teacher retention rates and turnover rates. By putting this analysis into practice, we can mobilize against efforts that don't directly advance student well-being, also known as the "neoliberal education industry speed-up," which includes committees for new institutional initiatives, accountability mechanisms, and extensive hiring and on boarding due to low pay and high turnover (Ismael, 2021, p. 35). They should be compensated more for the effort and commitment they make to their students if we are to maintain their excellent profession.

Table 15 presents the test of significant relationship between teachers take-home pay and their teaching performance when they grouped according to socio-demographic profile.

Table 15. *Test of significant relationship between teacher's take-home pay and their teaching performance when they are grouped according to socio-demographic profile*

Variable		*p-value*	*Interpretation*
Age	.036	.642	Not Significant
Gender	-.061	.427	Not Significant
Civil Status	-.115	.083	Not Significant
Household Size	-.023	.770	Not Significant
Number Of Children	-.111	.096	Not Significant
Type Of Family Structure,	-.101	.073	Not Significant
Years Of Teaching Experience	.028	.756	Not Significant
Highest Educational Attainment	.053	.521	Not Significant
Present Position,	.043	.672	Not Significant
Approximate Take-Home Pay	.102	.072	Not Significant
Any Other Source Of Income	.024	.768	Not Significant

When the teachers at the chosen schools in the three divisions of the province of Bukidnon, where the respondents were drawn are grouped by sociodemographic profile, such as age, gender, civil status, household size, number of children, type of family structure, years of teaching experience, highest educational attainment, present position, approximate take home-pay and any other source of income. Table 18 revealed that none of the variables showed a significant relationship. Specifically, age (r/rpb/tb/ = .036, p-value = .642), gender (r/rpb/tb/ = -.061, p-value = .427), civil status (rpb = -.115, p-value = .083), household size (r = -.023, p-value = .770), number of children (r = -.111, p-value = .096), type of family structure (tb = -.101, p-value = .073), years of teaching experience (r =

.028, p-value = .756), highest educational attainment (tb = .053, p-value = .521), present position (tb = .043, p-value = .672), approximate take-home pay (r = .102, p-value = .072), and any other source of income (r = .024, p-value = .768) all yielded pvalues greater than the conventional significance level of 0.05. Reject the null hypothesis.

This indicates that there is no statistically significant relationship between teachers' take-home pay and their teaching performance across all sociodemographic factors considered in the study.

The result of this study, present a contrasting picture compared to the studies by Kotherja & Hamzallari (2022) and Arteaga-Cedeño et al. (2022). While those studies found significant relationships between socio-demographic factors and teacher performance, this study found no statistically significant relationships between the various socio-demographic variables has examined (age, gender, civil status, household size, number of children, type of family structure, years of teaching experience, highest educational attainment, present position, approximate take-home pay, and any other source of income) and teaching performance.

Therefore, the null hypothesis, which states that there is no relationship between the variables, was not rejected. This supports the conclusion that there is no statistically significant relationship between the socio-demographic factors and teacher performance in this study.

In light of this, the study suggest that the relationship between sociodemographic factors and teacher performance might be influenced by specific contextual factors in the chosen schools of three divisions in the province of Bukidnon, where the respondents are drawn. And, findings of this study support the call for further research made by Kotherja & Hamzallari (2022) to explore factors beyond socio-demographic profiles that might influence teacher performance.

The section that follows discusses the test of significant relationship between teachers' take-home pay and teachers teaching performance

Table 16 presents the test of significant relationship between teacher's take-home pay and the teachers teaching performance

Table 16. *Test of significant relationship between teachers' take-home pay and teachers teaching performance*

Variable	*r*	*p-value*	*Interpretation*
Teachers Classroom Needs and Take-Home Pay	-.167	.097	Not Significant
Supplementary Income Strategies	-.013	.897	Not Significant
Take-Home Pay and Teaching Performance	-.014	.892	Not Significant
Policy Interventions	-.138	.172	Not Significant
Overall	-.125	.215	Not Significant

The result of the study indicate that there is no significant relationship between Teachers' Classroom Needs and Take-Home Pay (r = -0.167, p-value = 0.097), suggesting that variations in take-home pay do not strongly impact teachers' ability to meet their classroom needs effectively.

Similarly, Supplementary Income Strategies (r = -0.013, p-value = 0.897) and Take-Home Pay and Teaching Performance (r = -0.014, p-value = 0.892) did not show significant relationships. This implies that earning extra income or the level of take-home pay does not directly influence overall teaching performance.

Furthermore, the association between Policy Interventions and teachers' take-home pay was also not significant (r = -0.138, p-value = 0.172), indicating that government policies regarding teacher salaries may not have a measurable impact on teaching performance. Overall, the study found no significant relationship (r = 0.125, p-value = 0.215) between teachers' take-home pay and their teaching performance across all variables.

Therefore, the null hypothesis is not rejected, suggesting that while financial compensation is crucial for teachers' well-being, it may not lead to measurable changes in teaching performance.

Conclusions

Based on the findings, it can be concluded that the majority of respondents are mid-career female professionals in entry-level teaching positions, primarily supporting small to medium-sized families with one or two children. Despite their relatively new experience in the field, there is a strong interest in furthering their education with master's degrees. However, the respondents face significant economic challenges, with most earning less than PHP 10,000 per month and nearly half relying solely on their primary income. This economic vulnerability is compounded by a monthly cost of living that falls within PHP 5,000 to PHP 10,000, suggesting that many individuals may struggle to meet their basic needs. Farming serves as the most common supplementary income source for those with alternative streams, highlighting a reliance on traditional income strategies amidst limited financial resources. Overall, these findings reflect the need for targeted support and resources to assist these professionals in overcoming economic barriers and pursuing their educational

aspirations.

The findings reveal that the majority of respondents have received outstanding individual performance ratings, highlighting their effectiveness and dedication as teachers. This high level of performance underscores their capability in fostering student learning and engagement, suggesting that they possess strong pedagogical skills and a commitment to their profession. Such positive evaluations reflect their current teaching efficacy and indicate potential for further professional development and career advancement. Recognizing and supporting these effective educators through continued training and resources can enhance their impact in the classroom and contribute to overall educational quality.

The findings indicate that there is no statistically significant relationship between teachers' take-home pay and their teaching performance when classified across various socio-demographic factors. This suggests that factors such as salary may not directly influence the effectiveness of teachers in their roles, highlighting that other elements beyond financial compensation can drive teaching performance. Such elements may include personal motivation, professional development, classroom environment, and support systems. This lack of correlation underscores the importance of recognizing and fostering these nonmonetary factors to enhance teaching performance, rather than solely focusing on salary as a determinant of effectiveness.

The study's findings reveal that there is no significant relationship between teachers' take-home pay and their teaching performance across all examined variables. As a result, the null hypothesis is not rejected, indicating that while adequate financial compensation is essential for the overall well-being of teachers, it does not necessarily result in measurable improvements in their teaching performance. This suggests that factors influencing teaching effectiveness may extend beyond salary alone, emphasizing the need for a holistic approach to teacher support that includes professional development, a positive work environment, and recognition of teaching efforts. Understanding this dynamic can help educational stakeholders prioritize strategies that enhance teacher effectiveness without solely relying on financial incentives.

Based on the findings of the study, the following recommendations are proposed:

The Government and educational authorities may explore additional financial support mechanisms for teachers, such as stipends or incentives, to help alleviate their financial burdens and improve overall job satisfaction.

The Department of Education Officials must continue the implementation of formal recognition programs that celebrate and may reward outstanding teachers. Acknowledging their achievements can boost morale and motivate them to continue excelling in their roles. Also, provide access to advanced training and professional development workshops tailored to high-performing teachers. This can help them refine their skills, explore innovative teaching strategies, and stay updated on the latest educational research.

Teachers may enhance support systems within schools, such as mentoring programs and collaborative teaching models, to foster a positive teaching environment. Encouraging peer collaboration and mentorship can lead to improved teaching practices and morale.

The Department of Education Officials may implement campaigns to raise awareness about the critical role of teachers in society, which can lead to greater public support for policies benefiting educators. Also, develop and implement comprehensive support programs that focus on teachers' professional development, mental health, and job satisfaction. This can include workshops, counselling services, and peer support networks.

Encourage additional research to explore the various factors influencing teacher performance and job satisfaction beyond financial compensation, including work environment, administrative support, and personal well-being.

By addressing these recommendations, stakeholders can better support teachers, enhance their effectiveness, and ultimately improve educational outcomes for students.

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