

Breadwinner Mothers as Educators: Navigating the Challenges of Making Both Ends Meet

By Angeline M. Pogoy, Imelda C. Montalbo[±], Aslı Gül Öncel[°] &
Prosper Bernard[•]*

This phenomenological study described and examined the lived experiences of fifteen in (15) purposively selected breadwinners who were teaching basic education in the city and province of Cebu, Philippines. Naturalistic paradigm was used in the study with varied tools to crosscheck the information, responses and reflections gathered which were interpreted and deduced into different themes from their narrative accounts. Results revealed that breadwinner mothers worked hard for the family. They were dedicated mothers at home and committed teachers in school. They engaged themselves in selling cosmetics, hog raising and loans to financially support the family. The multifunction roles of the breadwinner mothers made them stronger in facing life's adversities. They realized that they could provide the family's needs while some of them, forgot their own needs as a woman. As teachers, they could easily avail loans even if they had very little left from their salary. With the credits and loans, they were able to send their children to school. Their quality of life was full of hardships, varied roles to play and economically challenged journey towards their goals in life. Yet they face the challenges with deep faith in God, satisfaction and contentment and strong determination for the family to succeed by sending them to school believing that education could help alleviate the family from the grips of poverty. Thus, breadwinner mothers had psychosocial and financial challenges and programs for financial literacy and support for well-being for teachers are recommended.

Keywords: *Women, Teachers, breadwinner, financial literacy, quality of life, phenomenology*

Introduction

Women moving out from home into paid labor force has changed the way the family lives for quality living and are financially fragile (OECD, 2023; Lusardi & Mitchell, 2023). The role of working mothers as breadwinners is one striking fact that they can no longer stay at home full time as mothers. According to Pew Research Center (2024) many women are economically responsible for themselves and their families shows how far women have come in terms of education, career advancement, and their own economic independence. This is an indication that this pattern will revert to those in 1960's. Women's roles have evolved significantly, and are able to make a good impact on society (Yadav & Kumar, 2021).

*Professor, Cebu Normal University, Philippines.

[±]Associate Professor, Cebu City, Philippines.

[°]Associate Professor, Galatasaray University, Türkiye.

[•]Professor, University of Quebec in Montreal, Canada.

Traditionally, fathers entered the workforce, while mothers dedicated their time and energy toward raising children and caring for elders. For married couples, only one parent joined the workforce while the other stayed at home to provide family care. However, patterns have changed over the past several decades. As the principal producer of revenue for the family, a parent who is raising their children alone naturally takes on the role of primary breadwinner, with salaries from employment being the most prevalent source of income (McErlean & Glass, 2024; Glass et al, 2021; Abishek & Gayathri, 2018).

Even in the most educated nations, financial literacy is still generally poor, despite the strong correlation between better education and increased financial awareness as noted by Lusardi & Mitchell (2023; 2008). Additionally, financial literacy cannot be adequately replaced by education because its effects extend beyond the confines of formal schooling. Globally, there are also noticeable disparities in financial literacy between genders and age groups. Women are more likely to be financially vulnerable than males since they continuously show lower levels of financial understanding than men (Lusardi & Mitchell, 2023, 2011; Gudjonsson et al, 2022). The recent COVID-19 pandemic showed how women were more likely than men to be financially vulnerable (OECD, 2023; IMF, 2020).

In the Philippines, based on the 2022 Standard & Poor's (S&P) Global Ratings (2022) indicated that just twenty-five percent (25%) of Filipino individuals were thought to be financially literate, placing the Philippines in the bottom 30 out of 144 countries. Likewise, the Philippine Enhancing Financial Literacy Program (2024) among Pantawid Pamilyang Pilipino Program beneficiaries, stated that families has low levels of financial literacy among middle-class households, but also for rural, low-income communities, where income may be variable or uncertain. Such situation is evident with marriage and increasing family obligations, such as household expenses, education and financial commitments. Based on the Bangko Sentral ng Pilipinas Report (2024), most Filipinos have good knowledge on financial concept of investments, but lack understanding in the concept of healthy budget and inflation. More importantly, the study showed that only forty-nine percent (49%) of Filipinos put money in bank accounts every month. Among those who do, only save an average of six percent (6%) which is below the minimum suggested ten percent (10%).

Financial literacy of professional and pre-service teachers is very low in the Philippines (Paneda & Albay, 2025; Alimon, 2024; Lopez et al, 2024; Montalbo et al., 2017). Thus, financial illiteracy is common among educators that reflect their students' financial literacy skills and the economic condition of the majority of the Filipino people.

Several studies have been conducted on the different roles of teachers for quality education. However, at present, no specific research has been made to study on the quality of life of teachers who are breadwinner mothers in making both ends meet which is a key building block to financial capability. Thus, the focus of this study is to describe and explore the lives of teachers who are breadwinner mothers and their roles in financial management in making both ends meet. Furthermore, this study also narrates the quality of life of breadwinner mothers' experiences and reflections in life in terms of their profession, economic responsibility and work-life balance.

Navigating of the lives of teachers who are breadwinners can lead us to emerging realities of gender roles in our society. The findings of this study may provide gender development workers insights on how to address gender equity, equality, decent work and economic growth particularly for women. The teaching community can also plan for work-life balance, well-being, financial literacy and investment programs in accordance to the code of ethics for teachers that are doable to improve productivity in their profession and their way of living.

Since the study trailed an atheoretical stance (Polit & Beck, 2008) this follows an inductive process (Berg, 2012). Substantive theoretical underpinnings and review of related literature are suspended since this can influence how data are being gathered and how transcriptions are interpreted (Polit & Beck, 2008; Creswell, 2014). To avoid data contamination, review of related literature and identification of substantive theory was done after data collection. This was done side-by-side with the interpretative process. To ensure that the findings were induced from the ground where the informants were in the natural world and not influenced by deduction.

Review of Related Studies

In recent times, there have been notable shifts in the roles and responsibilities of employment and parenting (Hwang, 2025). Women play different roles to maintain and manage a family and a home while men perceived themselves as breadwinners to earn and support the family. The proportion of working mothers and fathers who choose to stay at home is rising (Churchil et al, 2023). The norms in the society suggest that mothers staying at home give priority to her children and family above economic contribution and a career. These ideas still support the view that a woman's place is in the house, where she should spend quality time with her children on a physical and emotional level to ensure their appropriate development (Bigoni et al, 2025; Kopp et al, 2024).

As previously noted, due to their own experiences, working mothers frequently encounter negative social stigmas at the same time they struggle to reconcile their personal and professional lives (Munap et al, 2023). According to the report, full-time women often have a bad reputation in their communities and at the schools where their kids attend, since they believe that they are not as involved in household chores and that they are neglecting their roles as mothers and housewives. Parenting decisions may be influenced by feelings of inadequacy in their function as moms. Lacking emotional, social, and political support for their choice to stay at home, working women experience pressure to keep working. Stay-at-home dads frequently face backlash, with labels such as "lazy," "taking the easy way out," or "unmanly." (Hwang, 2025; Barigozzi et al, 2025; Dunn et al, 2011).

Because of the unequal allocation of family responsibilities, women frequently experience more difficulty juggling work and family obligations (Elegbede & Abidogun, 2023). According to the study of Hong et al (2025) women frequently shoulder a disproportionate amount of childcare and home responsibilities, which can provide serious barriers to their professional success. Most of the time, women are viewed as having to take care of the family's financial matters in addition to

working. Even though more and more women are supporting themselves financially, they usually still bear the majority of the childcare responsibilities. The salary gap is narrowing even though women still make less than males. According to Lusardi & Mitchell (2023), women have lower lifetime earnings and retirement savings but live five to ten years longer than males on average. Even with women's financial advancements and increasing financial prominence, there is still a noticeable economic gender gap (OECD, 2023; IMF, 2020).

Studies have demonstrated a link between responsible financial behavior and financial knowledge, as highlighted by Lusardi & Mitchell, 2023; Montalbo et al, 2017; van Rooji, Lusardi, and Alessie, 2012). According to the study of Manalo et al (2023), financial behavior has the strongest effect on teachers' financial well-being. Thus, women may advance by having a strong financial education that gives them the skills and information needed to accumulate the money needed to sustain themselves, their families, and their communities.

A Center for American Progress (2025) analyzed that large group of working women are breadwinners in economically developed countries like the United States which shows the shifting of gender role of the sole male breadwinner model. Thus, women in the workforce face the challenge in dealing their jobs and managing their family responsibilities (Fry et al, 2023). This implies that although working mothers who take on non-traditional roles find them empowering, they frequently feel compelled to defend and explain their decisions. On the other hand, stay-at-home-fathers have high level of role satisfaction and choose to stay-at-home with their children are likely to feel satisfied with their role (Guansing et al, 2023).

As more women are entering the workforce, they have not reduced their caring responsibilities and the amount of work they do outside of employment. More hours of housework were spent than men even as their share of household earnings increased (GEPI, 2023). The report showed mothers spent twice as much time on childcare and household work combines. Hence, there exist a free-time gender gap with women having 13% less free time than men, on average.

Methodology

This study utilized interpretative phenomenology to describe, identify the essence and interpret the lived-experiences of teachers who were breadwinner mothers and teaching basic education in the city and the province of Cebu. These teachers had a role in improving their family standards, and identifying its essence. The domain of inquiry focused on the (1) lived experiences; (2) financial management and the (3) quality of life.

Fifteen (15) key informants were chosen using purposive sampling. They were teachers who were breadwinner mothers and have a role in improving the quality of life in their family. They were working with colleagues, family members, politicians, community members, employers, and others as they teach basic education students. They were earning twenty thousand pesos (P20 000.00) to thirty thousand pesos (P30 000.00) having four to five members in the family to support in terms of their basic needs such as food, clothing, shelter, medicine and education of their children.

Auxiliary informants were purposely selected to authenticate the assertions provided by the primary informants.

The primary tool used in the study were the researchers themselves (Polit & Beck, 2008). This highlights the function of the researchers in the interviews, observations and interpretative process. Interviews were highly unstructured. All sessions were audio-taped to facilitate recording of the interactive process and data gathered were deleted after the conduct of the study.

Every informant participated in many unstructured interviews at different times to guarantee rigor in qualitative research. The following procedures were used to increase the study's credibility: 1) Person triangulation, in which auxiliary informants confirmed the statements provided by key informants; 2) Time triangulation, in which the same questions were asked at various times; and 3) Method triangulation, which comprised multiple individual interviews as well as observations to corroborate statements and the researchers' own reflections. The entire investigation was conducted with the utmost ethical standards.

All information gathered was based on interviews and observations were audio-recorded, transcribed and were coded for thematic analysis using Van Manen Method for phenomenological interpretation.

Ethical considerations were reflected prior to the start of this study. The informants completed a consent form indicating their willingness to engage in the interview and guaranteeing their anonymity and confidentiality throughout.

Results and Discussions

The breadwinner mothers' experiences and meanings are discussed in the context of the following themes.

Finding Balance in their Roles

The informants in the study are professional teachers who worked for five (5) to twenty (20) years in the Department of Education in the city and province of Cebu. These teachers earned around twenty-seven thousand pesos (P27,000.00) or more in a month with one to five children to feed in the family. They become breadwinners in their respective families for their husbands work as security guards, laborer, carpenter, mason, and contractual employees while others no earning job at all.

As mothers, almost all of them said that they still have to take care of their children when they arrive home from school. According to the third informant:

“It is very tiresome especially when my daughter got sick, I really have to take care of her personally and bring her to the doctor after my classes. My husband waited for me to bring our child for medical help. He was not able to bring her to the doctor for he has no money”.

Fifteen (15) informants said that they have to do some of the household chores such as cooking for the family, cleaning and washing their clothes. At night, they have to prepare their lessons for the following day. They felt tired in their daily

routines and challenged in their jobs as teachers and mothers. This was expressed freely by informants I15, I11, I8 and I1 saying:

“When I reached home from school I still have to cook for dinner and wash our clothes while the children are doing their homework. Afterwards, I have to write my lesson plans for we have visitor in school the following day. I have to prepare my class and some of the forms needed in school”. I15

“I am not a superwoman. I feel tired but there is no choice. I have to do the household chores for I cannot afford to pay somebody to help me at home or else I have to pay somebody to do these things for me which I cannot afford”. I11

“Most of my students are non-readers. They got very low scores in the division test. I cannot extend more time to give remedial classes and I don't have enough materials to use during teaching and my husband cannot understand my job and my needs”. I8

“It's really hard to balance being a mother, a wife and a teacher with my parents and younger siblings at home. Sometimes I feel like my parenting is not enough because I'm already exhausted from teaching the whole day. It is really very hard and challenging for me to manage all these responsibilities”. I1

These breadwinner moms are faced with life's struggle at home with their children, husband and even extended family members. They are also expected to perform their jobs as teachers while they are in school. They need to balance the various roles they portray in everyday life as mothers, wives, daughters and teachers with insufficient income. This result supports Khadka's (2020) study, which found that female teachers struggle to balance motherhood and their careers, making it difficult for them to do their jobs well at home and at school, and vice versa. Furthermore, this finding supports the report of UNESCO (2023) that the teaching profession is dominated by women and the working environment is becoming gradually masculinized working culture that gives little time for managing obligations both family and profession. The multi-dimensional roles that women play could be seen as stress in their attempt to balance parenting and career as they manage all these responsibilities (OECD, 2023).

If examined closely, aside from experiencing stress, breadwinner mothers who are teachers also experienced work-family conflict which affects their health and well-being. Psychological well-being is impacted by work-family conflict, according to research by Wang and Wu (2025). This means that as teachers their teaching performance is also affected and work-family role conflict would influence the learning capacity of college teachers. This finding confirms the studies of Ranijiwala (2024) and Taruc (2019) that say those who experience poor health and compromised psychological well-being, productivity in their work is affected. This is something that the Department of Education should also look into to improve the quality of education that we have. Though there are only a few of them in school, certain policies or program might be of help for these teachers.

Furthermore, Sustainable Developmental Goal 5 on Gender Equality supports that by acknowledging women's dual roles as educator and breadwinner in the family, certain policies in the workplace can empower them to thrive professionally

and economically. Likewise, Sustainable Developmental Goal 8 on Decent Work and Economic Growth ensures work-life balance of women and recognizes their economic contribution in the society.

Struggling in making both ends meet

Teachers who are breadwinners were engaged in selling cosmetic products, hog raising and having credit loans. They are resourceful as they utilize their talents as hosts and singers at events, and some of them sell things online to supplement their modest income (Carino, 2021). They had to budget well and buy only things that are needed for the family. Though they want to buy something for themselves, they gave priorities to the basic needs of the family like food and medicine. They had bank loans or credits for sending their children to school especially in college. This contention was expressed by the informants like:

“I sell beauty products to teachers in our school at the same time I loaned money from the bank so that I can pay the tuition of my children who are college students. I have to budget the money I earned after deductions from the loans that I have in the bank for it is not enough.” 15

“I have to buy medicine daily for my hypertension and my salary is not enough for the needs of my family. My husband sometimes earns from his job as a carpenter but still, not enough that’s why I have to loan my salary...anyway I can easily avail credits and loans as a public school teacher even if I still have a balance from the previous loan.” 16

Although breadwinner mothers have monthly income as teachers to support the family, they felt the obligation to earn more or to engage in loans so that they can financially support their family. They are usually perplexed and powerless due to financial hardships (Baloyot et al, 2023). Being the main providers in the family is a financial challenge for them for they have to spend more than what they earned.

Breaking the cycle of spending more than what the teachers earn is a manifestation of teachers’ lack of financial education. Based BSP 2021 Financial Inclusion Survey (FIS), financial literacy remains a concern for many households — not just for singles or youth, but potentially for families under strain due to financial obligations. Until now, this is manifested by the lives of the teachers who are the breadwinners in the family. Teachers’ lack of financial literacy measures may negatively impact the financial well-being of women as cited by OECD, 2023. and they may face some difficulties in paying them (Hasler & Lusardi, 2017).

The financial literacy skills of these teachers in terms of credits or loans is manifested when they could not pay the previous loan and added another loan or credits for the family needs. According to the study of Pinzon (2022) a large number of teachers in public schools used informal borrowing with high interest rates which makes them more vulnerable to predatory lenders and contributes to their debt cycle. Most of them are getting too deeply into debt, and hurting their ability to borrow in the future. Kaiser and Lusardi (2024) mentioned in their findings that women tend to have lower “debt literacy” levels than men. They engaged in more expensive ways of borrowing such as using payday lenders, pawn shops, and rent-to-own stores,

hence lower level of financial literacy. Consistent with this finding, Dunn and Mirzaie (2022) reported that women tend to engage in more costly credit card behaviors than men, such as carrying a balance on their credit cards and incurring late payment fees. Similar findings on having low financial literacy of these bread winner mothers may affect their life skills as professional teachers and parents. As cited by the OECD (2023) and Ozili (2021) financial literacy and financial inclusion are globally recognized as key determinants to life skills and significant components for economic and financial stability and development.

On the other hand, the study of Saharina (2025) revealed that teachers have impulsive spending, overconfidence, and financial procrastination further contributed to poor financial decision-making. The Department of Education would like to change the mindset of teachers and personnel in handling and managing their finances. Therefore, there is a need for teachers and the teaching staff to be financially literate. This could be done through financial education that the educational institutions can offer. According to the Philippine News Agency (2022) the Department of Education (DepEd) and China Bank Savings (CBS) partnered to provide financial wellness training for teachers and staff. It is not enough that students are to be prepared with financial education and financial literacy programs through the implementation and institutionalization of the K-12 curriculum. The teaching and non-teaching personnel should be equipped with financial knowledge and skills so that they may truly obtain the fruits of their hard labor in teaching or in their job even before retirement.

This program for teachers supports the Sustainable Developmental Goal 4 on Quality Education by giving teachers financial literacy training that strengthens their well-being and equips them to model and teach responsible financial behavior to students. Likewise, the partnership with a private financial institution are encouraged under Sustainable Developmental Goal 17 to support sustainable development initiatives.

Quality of Life in juggling Career and Family

Breadwinner mothers also had some wants and desires for things and activities for leisure. They want to enjoy and relieve themselves from stress and pressures in school and at home. However, they could not afford for the luxury and comfort for they had to set priorities for the needs of the family. This is manifested when Informant 2 says;

“Many times I wish I could go shopping for myself and buy things that I want to have like new dress or gadget or just watch the latest movie ... just like what my co-teachers do. I just want to relax from the situation at home and in my classroom but I cannot afford to do so. My family is my priority, so I have to make sure that I can provide my family’s needs.”¹²

The narration shows that these teachers as breadwinner mothers had to take the responsibility not just in managing their household and their classes but also ensuring financial stability at home by sacrificing what they want. This finding is congruent with the study of Olivieri et al (2024) and April & Soomar (2013) stating that the greatest sacrifice of the breadwinner women is the responsibility in managing

their household and taking care of the children and making certain of the family's financial stability.

It was also noted that the lack of time to take care of themselves breed intrinsic disappointment and discontentment of these breadwinner mothers. These women who are mothers and teachers perceived that they also need to take care of themselves or to be taken care of by the family members. It has been observed that they are less happy and satisfied with their own lives (Ponce, 2024). This issue was shared by the following informants saying;

“I was so tired from school but I have some children to take care when I reached home from school. They are my priorities especially if one of them is not feeling well. It is really draining on my part and physically I am exhausted and I need some tender loving care. 110”

This sharing shows that teachers who are breadwinner mothers also need recognition and appreciation for the hard work they have done in school and at home. Their salaries are insultingly low and with the high cost of living today, it is no wonder that many of the best and the brightest in the teaching profession are now teaching abroad, or worse, have migrated to work as caregivers or domestic helpers. To this effect, the Philippine News Agency(2024) reported that the House of Congress vowed to prioritize better pay and benefits as it pledged to improve teachers' salaries, benefits, and resources — acknowledging their heavy workload and undercompensation. Indeed, the importance and the urgency of helping the Filipino public school teachers through increasing their benefits and recognition would greatly help improve their quality of life. However, there is also a need to instill the values of professionalism and integrity of these teachers. By then, this would also greatly help the teachers who are breadwinner mothers. These actions contribute to the achievement of SDG 3, Good Health and Well-Being, by strengthening educators' welfare, safeguarding their security, and encouraging a more balanced work-life environment.

Another informant also expressed her feelings and burden saying;

“Since my husband has no job, I am hoping that he could help me in doing the household chores and give me time to relax sometimes but unfortunately he is so relaxed like a visitor at home for He spends his time with the other woman. Maybe because I don't have time for him anymore or he does not see me anymore as his wife”. 14

The multi-faceted role these breadwinner mothers and teachers play every day of their lives is a detriment of what they also need as a woman and as a female. Their greatest fear is when losing a family rather than money because they believe that money can be earned and found but the presence of a family cannot. This contention was presented by all of the respondents when they were sharing their reflections like;

*“at the end of the day, you go back to the family...with or without money...
 greatest fear is to lose my family...my source of income will not matter for I can
 still seek for a job but I cannot find another family”
 ... success in my job cannot compensate the failures at home. Money cannot compensate
 the value of my family.”*

Hence, it can be deduced that these women value their family more than the material things like their job or money. They willingly accepted their role with willingness in their heart as they perceive it in a positive light on being a breadwinner of the family (Elegbede & Abidogun, 2023). This means that these women could not anymore advance their careers as teachers for professional development. Similar studies have been conducted in describing multi-faceted role of the breadwinner mothers that compel them for the advancement of their careers as teachers as cited by Torres et al (2024). According to Lucifora (2021) “mommy track” is a social maturity that deters females to advance their careers. The advancement gap that mothers face is the main cause of the motherhood penalty in the workplace.

To keep their family members intact and safe they have some people to support them. Although some of the husbands do not help in doing the household chores, nevertheless, most of them help keep the family safe and healthy. For some cases, extended family members help support in managing their household by doing the household chores if necessary when the breadwinner mothers are teaching in school.

One third of the respondents had children who graduated from college and already earned a living. Through loans and credits, they were able to send their children in tertiary level. They expressed their notions and faith by saying;

*“So thankful to the ever most powerful God because in spite of all the stressful, painful
 and challenging life experiences I have, still, I am here alive and healthy. I have paid
 my loans. God is so good all the time in my life.”*

*“I was financially challenged...somebody put me down but I considered those things
 as a challenge not a pain. With the credits and loans, I had sent my children to finish
 college and now they are working abroad. I am happy and contented and grateful to
 God that I survive even if my husband earned less.”*

*“I may not be able to finish my master’s degree, but I always believe in the saying that
 “God will make a way and that God will provide.” It’s really true for my eldest is now
 working and my loans are almost paid up. I am contented and happy with what I am
 having now.”*

The narrative sharing and reflections of the teachers who are breadwinners indicate their deep faith in God. Their determination to try hard to financially support their children through loans and credits made their children finish a degree in college. As teachers, they know that education is a powerful tool for them to alleviate their families from the clutches of poverty. Their professional and personal aspirations to help their children become successful professionals align with Sustainable Development Goal 4 on Quality Education. These efforts contribute to empowering the next generation through improved educational opportunities.

Conclusion

In making both ends meet, teachers who are breadwinner mothers have multi-dimensional role to play in life. They are navigating the burden in professional, economic, and personal challenges of women breadwinners in education. In their professional role as women educators, they have fulfilled their demanding work responsibilities with strong commitment and integrity. In terms of economic responsibility, they are the breadwinners and they faced financial pressures and challenges in providing for themselves and their families. However, they continually strive to balance career tasks with family life, impacting their overall well-being and life satisfaction.

As they face adversities in life in terms of psychosocial and financial challenges, they conquered these with pride and determination to help family with their spiritual strength that gave them the conviction and contentment in life. It is recommended that teachers be provided with specific institutional policies on work-life balance, mental health and well-being, and financial support. Financial literacy and investment programs must be provided as a tool for them to acquire the necessary financial behavior, knowledge, and skills along with a network of support in school or in the community. Overall, policies that align with Sustainable Development Goals 3, 4, 5, 8, and 17, supportive, gender-responsive, and designed to empower women both academically and financially should be implemented to enhance the well-being, career development, and economic stability of breadwinner women and teachers.

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