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# Inflation and Consumption of Teacher's Households in the Island Garden City of Samal, Davao Del Norte

11 Abstract  
12

The research examined the correlation between inflation and household consumption among college teachers located in the Island Garden City of Samal in Davao del Norte from July to December 2024. This study explored the different types of inflation such as demand-pull inflation, cost-push inflation, and inflation expectations, as well as household spending on durable goods, non-durable goods, entertainment, housing, healthcare, and debts. A descriptive correlational research design was employed, and seventy-six college teachers were randomly chosen as respondents. Data were gathered from the Philippine Statistics Authority and through an adapted survey questionnaire used to assess the spending patterns of the respondents. The results revealed that inflation during the study period was at a moderate level. Teachers' households tended to spend more on non-durable goods and debt-related expenses, while allocating less for durable goods, housing, and healthcare. These findings imply that most of their income was directed toward immediate necessities and financial obligations rather than long-term investments or savings. The analysis further showed a negative relationship between inflation and household consumption. However, this relationship was not statistically significant, meaning that changes in inflation did not strongly affect how teachers managed their household expenses. The results suggest that other factors such as financial stability, priorities, and budgeting practices had a greater influence on consumption behavior. Overall, the study emphasizes the importance of proper financial management among teachers to maintain stability despite price fluctuations in the economy.

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*Keywords: Inflation, consumption of teacher's households IGACoS*

## 1. INTRODUCTION

Inflation the continuous rise in prices of goods and services, reduces the purchasing power of households and affects their spending patterns. In the Island Garden City of Samal, teachers with fixed salaries are especially impacted, as they must prioritize essential expenses such as food, transportation, and utilities while limiting discretionary spending and savings. Many households resort to loans or other financial adjustments to cover basic needs. As prices continue to rise, teacher households modify their consumption by focusing on necessities and reducing non-essential expenditures. Understanding how inflation influences household consumption is important for guiding policies, programs, and interventions aimed at supporting teachers' financial stability and overall well-being.

### 1.1 Statement of the Problem

31 This study determined the relationship between inflation and the consumption of the  
 32 teacher's households in Island Garden City of Samal, Davao Del Norte. Specifically, it  
 33 answers the following questions:

- 34 1. What is the level of inflation rate in Island Garden City of Samal, Davao del Norte in  
 35 terms of: Demand-Pull, Cost- Push, Inflation Expectations?
- 36 2. What is the level of household's consumption of teachers in Island Garden City of  
 37 Samal, Davao del Norte in terms of: Durable goods (cars, appliances, electronics), Non-  
 38 durable goods (food, clothing, gas), Entertainment, Debt per month (Housing rent,  
 39 Healthcare & Loans?
- 40 3. Is there a significant relationship between inflation and consumption of teacher's  
 41 households in Island Garden City of Samal, Davao del Norte?
- 42 4. Does the domain of Inflation Rate significantly influence consumption of teacher's  
 43 households in Island Garden City of Samal, Davao del Norte?

#### 44 **1.2 Theoretical and Conceptual Framework**

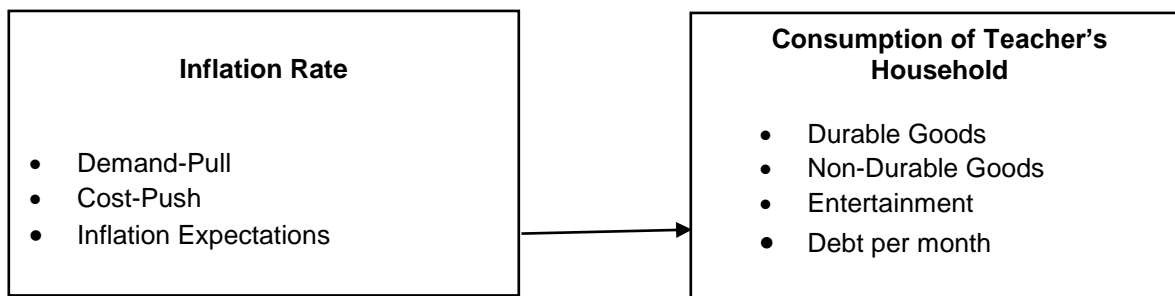
45 This study was anchored on Keynesian theory of inflation, which is an extension and  
 46 generalization of Wicksell's view. Keynes argued that an increase in aggregate demand  
 47 could be a result of an increase in real factors (Obinna, O. 2020). Keynesian theory of  
 48 inflation states that inflation occurs when aggregate demand in the economy exceeds  
 49 aggregate supply. This is called demand-pull inflation because prices are driven up by higher  
 50 demand for goods and services (Team, 2024). This theory is related to this current study  
 51 since it provides an explanation of how inflation influences the household's consumption of  
 52 teachers in the Island Garden City of Samal. With the increase in prices of goods and  
 53 services, teacher households change their spending habits depending on their income level,  
 54 purchasing power, and expectations regarding future inflation.

55 Another theory that supports this study is the Demand-Pull Theory and Cost-Push Theory.  
 56 The demand-pull theory is based on the condition where, in an economy, aggregate demand  
 57 grows faster than aggregate supply. Moreover, this usually happens in economies near or at  
 58 full employment, where household's consumption, government spending, and private  
 59 investment increase aggregate demand. Such a mismatch between demand and supply  
 60 raises prices, which is inflation, while the Cost-Push Theory explains that inflation occurs  
 61 when the cost of making products goes up. This can happen if wages increase or if the  
 62 prices for raw materials rise. Firms are likely to react by raising prices, which can increase  
 63 the cost of everything for consumers. In reality, inflation is not driven by a single thing.  
 64 Instead, it often results from both demand-pull and cost-push forces. Demand-pull inflation  
 65 happens when the demand for goods and services exceeds supply, driving prices up. On the  
 66 other hand, cost-push inflation arises when production costs rise (Jackson, E. A. 2024). This  
 67 study is also supported by the Keynesian Consumption Theory, according to John Maynard  
 68 Keynes, households' choices about what to buy are influenced mainly by their existing  
 69 income. Although it can happen more slowly, consumption can rise in tandem with income.  
 70 Keynes argues that the current level of income is the most important element in determining  
 71 both an individual's and society's consumption. According to Keynes, the current level of  
 72 income is the most crucial factor in determining one's own and society's consumption.  
 73 Keynes' theory of consumption is known as the absolute income theory because he  
 74 highlighted current income as a determinant of consumption (Drakopoulos, S. A. 2021).

75 **INDEPENDENT VARIABLE**

**DEPENDENT VARIABLE**

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**Figure 1. Theoretical and Conceptual Framework of the Study**

88 Figure 1 show the theoretical model of the study regarding the inflation rate and the  
89 consumption of teachers' households. The dimension of the inflation rate has three basic  
90 facets of demand-pull, cost-push, and inflation expectations. Demand-pull inflation is where  
91 the demand for purchase exceeds available quantities, naturally increasing the price. This is  
92 consistent with Keynesian theory that holds a view toward the causes of inflation being  
93 spending above production capabilities of an economy (Olusola, B. E., Chimezie, M. E.,  
94 Shuuya, S. M., & Addeh, G. Y. A.2022). Cost-push inflation happens when the cost of  
95 producing goods increase, often as a result of higher wages or more expensive raw material  
96 costs, thus creating price rises. Inflation expectations deal with how people anticipate future  
97 price changes, and this affects their spending behaviors, especially for durable items.  
98 Together, these factors significantly shape how inflation influences buying habits (Andrade,  
99 P., Gautier, E., & Mengus, E. 2023).

100 The dependent variable in the current study is how households of teachers used and  
101 allocate their income. This measure takes all expenditures on goods and services. The  
102 Keynesian Consumption Theory is important here, too, as household's consumption is  
103 fundamentally a function of income. (Drakopoulos, S. A. 2021) Inflation reduces the value of  
104 income, and this caused households, and teacher households especially, to change  
105 spending behavior. They may choose to purchase necessities while restricting discretionary  
106 spending on services or luxuries. Expenditure is particularly important for people working in  
107 occupations that require them to balance their work-life and family-life (function); therefore,  
108 inflation particularly impacts the lives of people like teachers because they experience  
109 inflation in the course of their daily lives.

110 As inflation changes from the previous year's levels, teachers encouraged make changes to  
111 their spending on essential things like food, transportation, educational supplies, and utilities.  
112 Additionally, the extra things we have been able to afford, when they are paid (and I hope  
113 they are at least, if not more, than the previous year). When prices go up, while salaries do  
114 not go up by the same amount at once, the flow only goes so far, and therefore, they can  
115 buy only essentials. These are economic variables that economists, like Keynes, used to  
116 explain these processes. According to keynes, income and expectations of price changes  
117 actually affect the buying choices now. Understanding these concepts is essential for seeing  
118 how teachers adapt their spending to handle the challenges inflation brings.

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**1.3 Significance of the Sudy**

121 This study provides an excellent opportunity to examined how inflation influences the  
122 spending patterns of teacher families. The short-term implications of this study are that  
123 inflation increases prices, whether due to greater demand, people have to spend more if  
124 they tend to notice and interact with the prices of rising costs, or people's expectations that  
125 prices are rising can directly impact the spending decisions made by teachers on  
126 discretionary and occupational outcomes. Understanding these trends is important for

127 supporting teachers in making informed financial decisions and responding to the increased  
128 cost of living.

129 Regardless of the specific outcomes from the study, there are numerous implications for  
130 government employees, school administrators, teachers, and future researchers.  
131 Stakeholders can benefit from the findings together in developing policies, programs, plans,  
132 and project processes to improve teachers' financial well-being and quality of life. Moreover,  
133 stakeholder groups' knowledge regarding inflation and its effects on spending behavior can  
134 aid in identifying ways to create an environment that helps teachers be financially secure  
135 and feel good about their work.

136 The study is a vital resource for teachers as it shows how inflation changes households'  
137 purchasing power. Understanding the types of inflation, such as demand-pull inflation, cost-  
138 push inflation, and inflation expectations, can help teachers make better spending decisions.  
139 Gaining insight into these constraints helps teachers manage rising costs and maintain  
140 financial sustainability during inflation.

141 Policymakers can learn a lot from this research, which investigates the economic constraints  
142 teachers experience due to inflation. Any related policy area that acknowledges how inflation  
143 can constrict teachers' budgets can provide avenues for policymaking opportunities to  
144 review and consider supports for teachers, perhaps through salary reconsideration, subsidy  
145 consideration, and/or income support programs. In the end, these interventions can  
146 ultimately provide teachers with some level of income to maintain their purchasing power  
147 amid rising prices and pressures from inflation.

#### 148 **1.4 Literature Review**

149 Inflation is the general increase in prices of goods and services over time. It affects  
150 household consumption by reducing the purchasing power of fixed incomes. Households,  
151 especially teachers, often adjust their spending to prioritize necessities such as food,  
152 transportation, and loan payments, while reducing savings and discretionary expenses. This  
153 can lead to financial strain and affect their quality of life. (Giami, C. B. N., 2023) (Badrancea,  
154 L., 2021) (De Jesus, F. S., & De Jesus, M. B., 2021)

155 Different types of goods are affected differently by inflation. Durable goods, like appliances  
156 and vehicles, require planning and are sensitive to price changes. Nondurable goods, such  
157 as food and personal care items, are purchased frequently and are more immediately  
158 affected by changes in income or prices. Entertainment and service expenses may be  
159 reduced when essential costs rise. (Bhatt, V., & Kishor, N. K., 2023) (Kim, H. Y., & Wong,  
160 G., 2022) (Taylor, L. D., 2022) (Medwid, L., & Mack, E. A., 2021)

161 Inflation expectations influence consumption behavior. Teachers may make purchases  
162 earlier if they anticipate higher future prices or find alternative ways to cope, such as working  
163 part-time or delaying major expenditures. Understanding these patterns can guide  
164 policymakers in developing strategies to support teachers' financial stability and well-being.  
165 (D'Acunto, F., Malmendier, U., & Weber, M., 2023) (Andrade, P., Gautier, E., & Mengus, E.,  
166 2023) (Giami, C. B. N., 2023) (De Jesus, F. S., & De Jesus, M. B., 2021)

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## 168 **2. METHOD**

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### 170 **2.1 Research Design**

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172 The study used a quantitative research approach, which used a descriptive correlational  
173 design. Quantitative research refers to a methodical way of gathering and evaluating

174 numerical data. This approach can identify patterns and averages, predict, test caused, and  
175 generalize to broader populations (bhandari, 2023).  
176 Meanwhile, descriptive correlational research is generally used when a researcher wants to  
177 identify the characteristics of particular groups of people or find relationships between  
178 different variables. A descriptive correlational design is a study in which the researcher has a  
179 single group and tries to determine the relationship between two variables. The descriptive  
180 correlational design in research is introduced to illustrate the important role of correlational  
181 designs in examining associations between variables (brodowicz, m. 2024).  
182 This study is quantitative because numerical data were used for analysis and interpretation.  
183 A descriptive research design is being used because the primary goal of this research is to  
184 measure the inflation hedge and consumption of teachers' households. It is also correlational  
185 because it observed the relationship between inflation and the consumption of households of  
186 teachers.

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## 188 **2.2 Research Respondents**

189 The respondents of this study are the local college teachers in the samal island city college,  
190 with a teaching population of 126 teachers. With the help of the slovin formula, considering a  
191 margin of error of .05, the teaching population of 126 college teachers is reduced to 76.  
192 According to memon, m. A., Ting, H., Cheah, J. H., Thurasamy, R., Chuah, F., & Cham, T.  
193 H. (2020), the minimum acceptable sample size for a pearson analysis is 50, with 76 being  
194 more typical for most research scenarios. Therefore, the researcher has chosen to include  
195 76 respondents from local college teachers.

196 In selecting the sample, the researcher employed a simple random sampling. This method is  
197 the simplest of all probability sampling techniques since it only takes one random selection  
198 and minimal prior population knowledge. Simple random sampling is a type of probability  
199 sampling in which the researcher randomly selects a subset of respondents from a  
200 population. Each member of the population has an equal chance of being selected (thomas,  
201 I. 2020).

202 In the inclusion criteria, the researcher considers respondents who are full-time college  
203 instructors at samal island city college, regardless of their work status, including contract of  
204 service, job order, and plantilla position. This standard is based on the idea that it is possible  
205 to assess college instructors' proficiency and originality regardless of their work situation.  
206 Additionally, the local college teachers who responded to the survey were working at the  
207 time of the study. Additionally, the study cannot include teachers who did not participate in  
208 samal island city college. In addition, respondents are free to leave the study if they  
209 experience any discomfort or anxiety while filling out the survey. The respondent's right to  
210 withdraw can be fully respected, emphasizing its utmost importance throughout the research  
211 process.

## 212 **2.3 Research Instrument**

213 In gathering data, this study can make used of both secondary data and an adapted survey  
214 questionnaire, specially tailored to the research. The collection was divided into two sets to  
215 capture all aspects of the research objectives. The first data set is the inflation rate, acquired  
216 using secondary data from the philippine statistics authority (psa). The second data set can  
217 assess the consumption of teachers' households using an adapted survey questionnaire  
218 designed to measure consumer consumption. the data concerning inflation obtained and  
219 converted from the official records of the philippine statistics authority (psa). the instrument  
220 can consist of secondary data recorded from the officially published consumer price index  
221 (cpi) and year-on-year inflation rates. the data can include the months of july to december  
222 2024. the measurements of inflation can focus on three (3) indicators, namely: demand-pull,  
223 cost-push, and inflation expectations. inflation can be assessed by exploring monthly  
224 inflation rates and trends in commodity groupings associated with the three respective  
225 indicators. demand-pull inflation can be indicated by increases in the demand for consumer  
226 goods (e.g., food, housing), cost-push inflation can be denoted by rising production costs

227 (e.g., fuel, transportation), and inflation expectations can be illustrated by sustained upward  
228 trends over time.  
229 given the used of secondary data, there no need to conduct a pilot test. data can be cross-  
230 checked against the philippine statistics authority (psa) releases and official economic  
231 bulletins to guarantee the reliability, validity, and accuracy of the data.  
232 based on the inflation scale provided by the national economic and development authority  
233 (neda) categorized into above target, within target, and below target the monthly inflation  
234 rates were interpreted relative to the national inflation target. months with inflation above  
235 4.0% were classified as above target, indicating elevated price pressures that may affect  
236 household purchasing power. months falling within the 2.0% to 4.0% range were categorized  
237 as within target, reflecting manageable and stable inflation. meanwhile, inflation rates below  
238 2.0% were labeled as below target, which may signal weak demand or deflationary  
239 tendencies. this classification guided the interpretation of inflation trends and provided a  
240 clearer context for assessing their potential effects on household consumption. The  
241 consumption questionnaire for teachers' households was adapted and modified from Anon.  
242 (n.d.). Model Set of Questions for Household Budget Survey UNECE.org. Retrieved April 27,  
243 2025. The instrument contains ten (10) items that ask respondents to indicate, in Philippine  
244 Peso (PHP), their monthly expenditures on various goods and services. It is composed of  
245 four (4) indicators, which include: expenditure on durable goods (Items 1–3), nondurable  
246 goods (Items 4–6), entertainment (Item 7), and monthly payments on debts and other  
247 service-related expenses (Items 8–10). The questionnaire covers the household  
248 consumption of teachers for the period of July to December 2024, allowing an assessment of  
249 their monthly spending during this timeframe. The instrument was pilot-tested and  
250 demonstrated acceptable reliability, with a Cronbach's Alpha of 0.703. To further interpret  
251 the reported monthly expenditures, spending ranges (high, moderate, low) were established  
252 to classify the levels of household consumption based on the actual amounts provided by  
253 the respondents. These classifications helped in organizing and explaining the patterns of  
254 spending observed in the results and discussion.

#### 255 **2.4 Data Gathering Procedure**

256  
257 In gathering the data, the researcher follows a strict procedure and protocol. After obtaining  
258 the necessary letter of endorsement from the dean of graduate studies, the researcher can  
259 formally request permission from the college president through human resource  
260 management in samal island city college to secure the final authorization and support  
261 needed for the study. Subsequently, a schedule can be set for the distribution of the survey  
262 questionnaire in compliance with health and safety practices. The questionnaire can be  
263 administered personally so that all required precautions can be taken. Respondents can  
264 receive a thorough explanation of the study's purpose and can be given one hour to  
265 complete the survey. The distribution and collection of the questionnaire can occur on school  
266 days, considering respondents' availability. The collection of responses can be automated,  
267 documented, and processed. Collation and statistical treatment of data. All the data gathered  
268 can be tallied, tabulated, analyzed, and interpreted confidentially and accordingly.

#### 269 **2.5 Data Analysis**

270 For more comprehensive interpretation and analysis of the data, the following statistical tools  
271 can be utilized.

272 The mean is a statistic that shows the middle value of a set of data, and it is calculated when  
273 the total of all or a part of the observations is divided by the total number of observations. It  
274 is a way to describe the average or central tendency of the data. The mean can be utilized to  
275 measure the level of inflation and consumption in the households of teachers. Triola (2021)  
276 states that the mean "gives a single value that describes the center of the data distribution,  
277 and it is often convenient for comparing the average level of variation of two different  
278 distributions."

279 The pearson product-moment correlation coefficient ( $r$ ) is a measure of strength and  
 280 direction of linear relationship between two continuous variables. The correlation can be  
 281 used to establish a relationship between inflation and consumption in the households of  
 282 teachers. Jebb, tay, wang, and huang (2021) define pearson  $r$  as “the value that shows the  
 283 degree to which two variables are related in a linear way, from -1 (perfect negative) to +1  
 284 (perfect positive) correlation.”

285 Regression analysis is a statistical method used to assess the association between a  
 286 dependent variable, accompanied by one or more independent variables, in an attempt to  
 287 predict an outcome or assess significance. In this research, it can be employed to test  
 288 significance between inflation and consumption in teachers’ households (frost 2020).  
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292 **3. RESULTS AND DISCUSSION**

293  
 294 The data gathered are presented in tables and supported with interpretation. The discussion  
 295 is organized according to the statement of the problem, beginning with the level of inflation  
 296 rate, followed by the household’s consumption of teachers, and the relationship between  
 297 inflation and consumption.

298 Table 1 presents the inflation rate in the Island Garden City of Samal based on three key  
 299 factors: demand-pull, cost-push, and inflation expectations. The overall mean inflation rate  
 300 was 3.00 with a standard deviation (SD) of 1.26491, indicating that the inflation level in the  
 301 area is within target. Among the components, demand-pull inflation recorded the highest  
 302 mean of 3.75 (SD = 1.55788). Even though it is the highest among the three factors, it still  
 303 falls within the target range, suggesting that increased consumer demand remains  
 304 manageable. Cost-push inflation obtained the lowest mean of 2.17 (SD = 1.63666), which is  
 305 also within target, indicating that rising production costs, wages, or raw materials have  
 306 minimal effect on inflation in the locality.

307 Meanwhile, inflation expectations had a mean of 3.55 (SD = 0.25100), still within target,  
 308 showing that while people anticipate future price increases, their expectations remain at  
 309 controlled levels.

310 Overall, the data suggest that inflation in the Island Garden City of Samal remains within the  
 311 acceptable target range, with demand and public expectations being the more influential  
 312 factors compared to production-related pressures.

313 **Table 1. Level of Inflation Rate in the Island Garden City of Samal, Davao del Norte in**  
 314 **Terms of: Demand-Pull, Cost-Push, Inflation Expectations**

Variables	N	SD	Mean	Descriptive level
<b>Inflation</b>	6	1.26491	3.0000	Within Target
Demand Pull		1.55788	3.7500	Within Target
Cost Push		1.63666	2.1667	Within Target
Inflation Expectations		.25100	3.5500	Within Target

316 The results presented in Table 1 indicate that demand-pull inflation had the highest mean  
 317 (3.75), followed by inflation expectations (3.55), while cost-push inflation had the lowest  
 318 mean (2.17). Even though these components differ in magnitude, all three remain within the  
 319 target range, showing that inflationary pressure in the Island Garden City of Samal, Davao  
 320 del Norte is influenced mainly by consumer demand and people's expectations of future  
 321 price increases, rather than by rising production costs. These findings align with  
 322 Punongbayan's (2024) analysis, which reported that strong consumer spending and high  
 323 aggregate demand were the major causes of rising prices in the Philippines. Likewise, Mapa,  
 324 C. R., Bunyi, M. K. C., Arcin, A. C. T., and Fuentes, E. B. L. (2024) concluded that many  
 325 households expect high inflation due to uncertainty, leading them to adjust their spending  
 326 patterns in ways that strengthen demand-pull inflation. In addition, Olusola, Chimezie,  
 327 Shuuya, and Addeh (2022) emphasized that inflation typically increases when aggregate  
 328 demand surpasses total supply, reinforcing the role of consumer demand as a key driver of  
 329 inflation. This pattern appears observable in Samal, where strong consumer activity and  
 330 expectations of future price increases contribute to higher demand. Overall, the findings  
 331 suggest that while inflationary pressures on Samal Island remain within acceptable limits,  
 332 they are still primarily driven by demand-side factors and household expectations,  
 333 highlighting the need for local efforts that focus on stabilizing demand and managing public  
 334 perceptions of future price behavior.

335 Table 2 shows the level of household consumption among teachers in the Island Garden  
 336 City of Samal, Davao del Norte. For durable goods, the mean of 2,289.33 indicates a  
 337 moderate level of spending on items such as appliances and furniture. In terms of non-  
 338 durable goods, the mean of 2,632.35 suggests that a large portion of teachers' monthly  
 339 consumption goes to essential items like groceries and food supplies. Entertainment  
 340 expenses recorded a mean of 1,970.51, indicating that teachers allocate a moderate but  
 341 smaller portion of their income to leisure-related activities. The mean for house rent was  
 342 769.08, reflecting low spending on housing, which may be attributed to many teachers  
 343 residing in their own homes or having minimal rental obligations. Health care expenses had  
 344 a low mean of 707.97, suggesting that teachers spend relatively little on medical services. In  
 345 contrast, loan expenditures had the highest mean at 4,045.16, showing that a significant  
 346 share of teachers' income is dedicated to loan repayments.

347 Overall, the consumption pattern indicates that teachers prioritize essential needs and  
 348 financial obligations, particularly food and debt payments, while allocating smaller portions of  
 349 their budget to housing, healthcare, and leisure.

350

351 **Table 2. Level of Household's Consumption of Teachers in the Island Garden City of**  
 352 **Samal, Davao del Norte in terms of: Durable Goods, Non-Durable Goods,**  
 353 **Entertainment, Housed Rent, Health Care, Loans**

Variables	N	SD	Mean	Descriptive Level
<b>Households Consumption</b>	76	2003.05173	2297.3955	Moderate
Durable Goods		2799.69058	2289.3311	Moderate
Non-Durable Goods		1744.86484	2632.3465	Moderate

Entertainment	4844.56638	1970.5088	Moderate
Housed Rent	1234.50306	769.0789	Low
Health Care	960.15477	707.9737	Low
Loans	5620.55202	4045.1579	High

354

355 As seen in Table 2, teachers in the Island Garden City of Samal generally exhibited a  
 356 moderate level of household consumption across most categories. Spending on durable  
 357 goods and nondurable goods both registered moderate levels, indicating that teachers  
 358 allocate a reasonable portion of their income to appliances, groceries, and other essential  
 359 items. Entertainment expenses also fell under the moderate level, suggesting that only a  
 360 limited part of their budget is used for leisure activities. Housing rent and health care showed  
 361 low levels of spending, which may be explained by many teachers living in their own homes  
 362 and having limited allocations for medical services. In contrast, loan repayments recorded a  
 363 high level of expenditure, indicating that a substantial part of teachers' income goes toward  
 364 settling debt.

365 These findings are consistent with national observations. De Jesus and De Jesus (2021)  
 366 noted that teachers commonly devote much of their salaries to food, transportation, and loan  
 367 repayments due to rising living expenses. Similarly, Fernando and Arrieta (2023) found that  
 368 public school teachers often direct a significant portion of their income to basic necessities  
 369 and recurring obligations, leaving little for savings or optional spending. Meanwhile, Saleh,  
 370 Hasid, and Rochaida (2023) emphasized that income limitations force teachers to prioritize  
 371 immediate needs over long-term financial planning. Overall, the results of the present study  
 372 reflect that teachers prioritize essential goods and debt repayment, with loan obligations  
 373 obtaining the highest mean and high descriptive level, while most other categories remain  
 374 moderate, and rent and health care fall under the low descriptive level.

375 Table 3 shows the Pearson correlation of the study indicating -0.432 represents a negative  
 376 correlation between inflation and household's consumption by teachers from Samal, Davao  
 377 del Norte. It also states that the p-value is 0.392, which is above 0.05. This results in the  
 378 conclusion to accept the null hypothesis, which indicates a lack of a statistically significant  
 379 relationship between inflation and household's consumption. This points to the fact that  
 380 inflation changes during the study have not influenced the teachers' course of consumption  
 381 in a substantial manner.

382 **Table 3. Relationship between Inflation and Consumption of Teacher's Households in**  
 383 **the Island Garden City of Samal, Davao del Norte**

Variable Name	r	p-value	Decision on H <sub>0</sub>	Interpretation
Inflation and				
Households Consumption	-0.432	0.392	Accepted	Not Significant

384

385 Table 3 shows the relationship between inflation and households' consumption of teachers  
 386 during the study in the Island Garden City of Samal. The resulting correlation coefficient ( $r =$   
 387  $-0.432$ ) indicates a negative relationship. This means that as inflation increases, household  
 388 consumption tends to decrease. However, the  $p$ -value of  $0.392$  is higher than the  $0.05$  level  
 389 of significance, indicating that the relationship is not statistically significant. Thus, the study  
 390 accepts the null hypothesis, which states that inflation does not significantly affect the  
 391 consumption level of teachers' households. This outcome aligns in direction, but not in  
 392 significance, with the findings of Tremblay (2025), who reported that inflation significantly  
 393 reduces household consumption in emerging market countries. Likewise, Gbenga, Solomon,  
 394 Paul, and Adegioriola (2024) noted that rising prices generally lead households to limit non-  
 395 essential spending due to reduced purchasing power. Additionally, Taylor (2022)  
 396 emphasized that inflation can change the distribution of household consumption by forcing  
 397 families to reallocate budgets toward necessities. Although these established patterns  
 398 support the negative correlation seen in the present study, the lack of statistical significance  
 399 suggests that teachers in the Island Garden City of Samal may be less sensitive to inflation  
 400 due to stable income sources or reliance on loans to meet daily needs.

401 Table 4 shows that inflation had a negative beta coefficient of  $-0.432$ . This indicates that an  
 402 increase in inflation can decrease household's consumption among teachers in Samal,  
 403 Davao del Norte. However, the  $p$ -value of  $0.392$  means that the  $p$ -value is above the  $0.05$   
 404 level of significance, which indicates that the result is not statistically significant. The fixed  
 405 value of  $4,350.27$  represents the estimated degree of household's consumption when  
 406 inflation is held fixed. Based on this assessment, it can be inferred that the fluctuations in  
 407 inflation during the span of the study did not influence teachers' spending rates.

408

409 **Table 4. Influence of Inflation Rate and Consumption of Teacher's Households in**  
 410 **the Island Garden City of Samal, Davao del Norte**

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Decision
	B	Std. Error	Beta	t		
(Constant)	4350.274	2295.298		1.895	.131	
infAVE	-684.293	714.034	-.432	-.958	.392	Accept

411

412 The regression findings suggest that inflation has a negative and insignificant effect on  
 413 teachers' households spending ( $\beta = -0.432$ ,  $p = 0.392$ ). This indicates that while higher

414 prices tend to reduce households' overall spending, the impact is not statistically significant.  
415 Pascasio, Dizon, and Resurreccion (2022) indicate that inflation negatively impacts  
416 household consumption in the Philippines because increased prices can force families to cut  
417 back on non-essential goods. Similarly, Cacnio and Lubangco (2024) contend that Filipino  
418 households tend to adjust their spending patterns during inflation, prioritizing food, utilities,  
419 and other necessities. In addition, Obinna (2020) found that inflation weakens households'  
420 real purchasing power, often leading to reduced consumption levels as families reallocate  
421 their budgets to essential expenditures.

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#### 425 **4. CONCLUSION**

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427 Based on the results of the study, the average monthly inflation rate was moderate, with a  
428 demand-pull inflation rate of three-point seventy-five percent, cost-push rate of two-point  
429 seventeen percent and an inflation expectation rate that had little to no fluctuation, of three-  
430 point fifty-five percent. The teacher's household's consumption patterns showed moderation  
431 in their consumption of goods and services. Non-durable goods showed a higher average  
432 total monthly expenditure compared to durable goods. In particular, within durable goods,  
433 several months showed average peaks for some service categories (including vehicles,  
434 appliances, and electronics). Average monthly fixed expenditures in the household, such as  
435 housing rent or mortgage, remained stable during the study period. The average monthly  
436 expenditure on health services was the lowest compared to other goods and services. In  
437 contrast, the monthly total of loan repayments was the largest share of teachers'  
438 household's expenses across the study.

439 Correlation analysis showed a strong negative relationship of negative zero point four  
440 hundred thirty-two between inflation and households consumption; however, this relationship  
441 was not statistically significant p-value of zero point three hundred ninety-two.

442 Regression analysis showed that teachers' households consumption explained only  
443 eighteen point seven percent of the variation in consumption by inflation during the study  
444 period and was also not statistically significantly predictive of the overall effects of inflation  
445 on teachers' household's consumption. Based on the findings and data collected for the  
446 present study, inflation fluctuations did not have a statistically significant impact on the  
447 teachers' household's consumption in Island Garden City, Samal, Davao del Norte, during  
448 the study period. The overall findings of the study reveal that inflation in the Island Garden  
449 City of Samal, Davao del Norte during the study was moderate. Additionally, while inflation  
450 made a slight change to households' consumption patterns (mostly more spending on non-  
451 durable goods and changes in fixed expenses) it was not statically significant in relation to  
452 teachers' households' consumption. It can be assumed that in the case of household's  
453 consumption, household's consumption may have adjusted with inflation fluctuations. Loan  
454 represented the most significant portion of the monthly expenses (Obinna, O. 2020).

455 These findings align with the Keynesian Theory of Inflation, which states that inflation is  
456 often driven by increases in aggregate demand and production costs. However, in this study,  
457 moderate inflation did not lead to significant changes in household spending (Obinna, O.  
458 2020). Likewise, the Keynesian Consumption Theory suggests that consumption is primarily  
459 determined by income levels and financial stability (Drakopoulos, S. A. 2021). This supports  
460 the study's results, indicating that teachers' spending behavior was more influenced by their  
461 stable income, priorities, and budgeting practices than by inflationary changes. Overall, the

462 findings imply that while inflation was present, it had minimal impact on teachers' household  
463 consumption in the Island Garden City of Samal, Davao del Norte.

## 464 **5. RECOMMENDATION**

465 Given the results and conclusion of the study, the following recommendations are made.

466 Teachers in the Island Garden City of Samal are encouraged to regularly keep track of their  
467 household expenditures, especially in high-spending categories such as loans, food,  
468 clothing, and gas. They should budget their expenses while meeting essential needs and  
469 always consider their daily necessities. It is also helpful for teachers to set aside a small  
470 portion of their income for emergency funds or savings, even in minimal amounts, to improve  
471 financial stability during periods of rising prices.

472 Policymakers, and local government officials, can also positively contribute to teachers'  
473 financial health by developing financial literacy programs and other initiatives, in responsible  
474 borrowing principles and budgeting strategies for families. Improving teachers' financial  
475 literacy is a crucial step to help teachers facilitate better and informed decisions about their  
476 financial future and not over-borrow. Consideration should also be given to the availability of  
477 soft loans, which would be low-interest, flexible repayment and sensible amounts based on  
478 the borrowers' ability to repay. Together with the support of policymakers, financial  
479 institutions, and educators, teachers can learn skills and access the tools to effectively  
480 manage money, stabilize their socio-economic wellbeing and used credit for the "temporary  
481 needs" of education, health, and household's enhancement.

482 Educational administrators can support teachers by offering guidance, resources, or access  
483 to tools that help them manage their household finances. They may also initiate financial  
484 literacy programs or workshops that equip teachers with practical strategies for budgeting,  
485 saving, and managing debt more effectively. In addition, administrators can collaborate with  
486 financial institutions to provide teachers with access to low-interest loan options or safer  
487 borrowing alternatives, reducing their reliance on high-interest lenders. Schools can likewise  
488 encourage the integration of wellness and financial management activities, such as  
489 seminars, counseling sessions, or one-on-one consultations, to help teachers make  
490 informed financial decisions. By strengthening these support systems, educational  
491 administrators can contribute to reducing financial stress among teachers, allowing them to  
492 focus more effectively on their instructional roles and overall professional well-being.

493 Future researchers are encouraged to explore additional variables that may influence  
494 household consumption, such as changes in income, household size, preferred lifestyle,  
495 access to credit, and other socioeconomic factors that shape spending behavior. They may  
496 also consider using different time periods, broader datasets, or comparative analyses across  
497 various groups of teachers to gain deeper insights into how consumption patterns shift over  
498 time.

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**COMPETING INTERESTS**

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Authors have declared that no competing interests exist.

540

541

**CONSENT AND ETHICAL APPROVAL**

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547

This quantitative study encouraged consider and map out key ethical issues and address them all, mostly originating from the method of the study. The main ethical issues are to do the research correctly and, at the same time, comply with confidentiality and anonymity. This was done according to what was set out by the rizal memorial colleges ethics review committee regarding ethical issues relating to the population and data, including, but not limited to:

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**Social value**

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a study of inflation and the household's consumption of teachers in samal island city college igacos has social value because it demonstrates how teachers' financial life has a relationship with their role as human capital in the family. Teachers are tasked with influencing students' thinking and future. However, it is also worthwhile to examine how their spending habits demonstrate their potential to finance living essentials and enjoy a modest lifestyle, and honor financial obligations. Research into spending and consumption allows researchers to see the financial strain households may incur, as well as the impacts this financial strain may have on

558 teachers' quality of life and educators' productivity. Additionally, the research results  
559 can be used to inform different kinds of responsive supports, including salary,  
560 financial behavior programs, and better policies to provide educators with well-  
561 being. Increased economic stability of teachers creates opportunities for a motivated  
562 and capable workforce of educators. This can lead to positive, measurable  
563 educational outcomes and create functionally competent future citizens.

564

#### 565 **Informed consent process**

566 The research used an informed consent scheme to ensure respondent in island  
567 garden city of samal understand the study's purposes, procedures, and risks before  
568 agreeing to participate. Eligible individuals receive a comprehensive document that  
569 outlines their voluntary participation, confidentiality, and the ability to withdraw at  
570 any time. The study follows ethical principles established by the rizal memorial  
571 colleges ethics review committee and respects participant rights, dignity, and  
572 comfort. Respondent are also informed about data usage, storage, and reporting to  
573 protect individual identities. Participation begins after completing the document,  
574 having it read, discussing questions, and providing written consent.

575

576

#### 577 **Vulnerability of research respondents**

578 The research can provide a completely voluntary opportunity for respondents. If  
579 respondents choose to participate, they can withdraw at any time without penalty.  
580 Additionally, respondents can be assured anonymity and confidentiality, with data  
581 being reported in an aggregate format to avoid identification. The study strategies  
582 and interactions can attempt to minimize discomfort, and all respondents can be  
583 reminded to share what they feel comfortable sharing. The goal is to use all  
584 strategies and interactions to create a safe and respectful research setting that  
585 acknowledges and accommodates the uniqueness and vulnerabilities of local  
586 college teachers in samal island city college igacos while adhering to the highest  
587 level of ethical research.

588

#### 589 **Risks, benefits and safety**

590 The possible risks, benefits, and safety of respondents in island garden city of samal  
591 are carefully examined and addressed to preserve the integrity and ethical  
592 dimension of the research. Although risks are minimal and mostly pertain to the risk  
593 of emotional discomfort as respondents are asked to reflect upon their consumption  
594 habits in the households and the effects inflation may have on their financial  
595 situations, these areas of potential risk were accounted for as follows: the risks were  
596 mitigated by having respondents complete the survey using non-participatory  
597 instruments and allowing respondents to skip the questions they find distressing, if  
598 any. By contrast, this study identifies some potential benefits, such as contributing to  
599 knowledge concerning the effects of inflation on the financial and consumption  
600 decisions in the households of teachers. Respondents can also take advantage of  
601 the chance to self-reflect on their spending as well as their financial priorities. This  
602 research is intended to provide safe research options consistent with the ethical  
603 responsibilities of the ethics review committee at rizal memorial college. It ensures  
604 confidentiality, protects data, and recommends ethical, social, and governance (esg)  
605 resources to respondents if they feel discomfort. All in all, this research aims to

606 facilitate and balance risks, benefits, safety, and ethical responsibilities to contribute  
607 to knowledge and protect respondents.

608

### 609 **Privacy and confidentiality of information**

610 This research project prioritizes the privacy and confidentiality of respondent in  
611 island garden city of samal information to protect respondents' rights and ethical  
612 practices. Data can be collected anonymously, with no link between respondents'  
613 identities disclosed. Secure recording methods can be used, and only authorized  
614 personnel can have access to participant data. No identifying information can  
615 appear in any reports or publications, ensuring privacy in quantitative data analysis.  
616 Respondents can be reminded of their voluntary participation and the right to  
617 withdraw at any time without consequence. This commitment to confidentiality,  
618 anonymity, and privacy demonstrates the researcher's commitment to protecting  
619 each participant and adherence to confidentiality guidelines established by the rizal  
620 memorial colleges ethics review committee. This approach is crucial in maintaining  
621 professional relationships and trust.

622

### 623 **Justice**

624 Justice is a crucial ethical principle in research, ensuring fair treatment for all  
625 individuals. The research aims to ensure all local college teachers in samal island  
626 city college igacos have an equal opportunity to participate, regardless of their  
627 status or position. Recruitment can be open and non-discriminatory, avoiding  
628 favoritism or exclusion. The study aims to balance the burdens and benefits of  
629 participation, offering insights into improving teacher well-being without exploiting  
630 teachers. Respondents can be fully informed about their rights and voluntary  
631 participation, ensuring an informed decision. The results can be shared in a way that  
632 serves the interests of the teaching community, particularly in response to inflation.  
633 The findings could shape future policies and practices related to teachers' economic  
634 well-being and security. This study adheres to principles of justice by safeguarding  
635 fairness, equal opportunity, and equitable distribution of benefits. This commitment  
636 to justice ensures that the research not only upholds ethical standards but also  
637 contributes meaningfully to promoting fairness and social responsibility within the  
638 educational community.

639

640

### 641 **Transparency**

642 Transparency is a crucial ethical principle in the study, promoting openness and  
643 clarity throughout the process. Respondents in island garden city of samal can have  
644 access to all relevant information about the study's purpose, participant procedures,  
645 potential risks and benefits, and data collection. The researcher can clearly explain  
646 that participation is voluntary and that withdrawal is not a negative repercussion.  
647 The research findings can be made public to the academic community and  
648 respondents, and all results can be made available for public access. Transparency  
649 between research and respondents leads to increased trust and accountability,  
650 ensuring that study does not violate ethical practices and accurately represents the  
651 guidelines outlined by the rizal memorial colleges ethics review committee.

652

### 653 **Recruitment**

654 The objective of the recruitment process is to ensure fairness, diversity, and ethical  
655 conduct in the selection of respondents. Samal island city college teachers can be  
656 selected to participate. The recruitment can be transparent, clear, and the official  
657 communication channels of the school can be used to communicate about the  
658 invitations and all related information pertaining to the study, such as study goals,  
659 procedures, and ethical implications of participation. The recruitment process can  
660 emphasize that participation for teachers is voluntary, and they can be assured that  
661 if they decide not to participate in the research, their decision cannot impact their job  
662 performance or relationships at the school. The study can address diversity and  
663 equity in participation, engaged teachers from different backgrounds, varied levels  
664 of teaching experience, and types of schools to ensure a representative sample.  
665 The recruitment process also allows respondents time to ask any questions,  
666 understand their involvement in the study, and consider before giving their informed  
667 consent to participate. In all these contexts, this study is committed to applying the  
668 ethical standards of recruitment that respect the dignity and autonomy of all  
669 potential study respondents.

670

#### 671 **Conflict of interest (coi)**

672 Careful attention can be paid to addressing any potential conflict of interest (coi)  
673 related to the study and the researchers' process to ensure it remains transparent  
674 and objective. The study may be adversely affected by external conflicts of interest  
675 or biases that could compromise the validity of the findings. Conflicting relationships  
676 of the researcher (s) and respondents should be disclosed, especially in situations  
677 wherein there has been a relationship with the educational institution or people. The  
678 study can also report data collection, data analysis, and the reporting of the results  
679 in a clear, independent, and transparent manner. The study can ensure impartial  
680 conclusions are made. Any conflict can be addressed through transparent  
681 disclosure, with a focus on the incoming research. The primary goal is to contribute  
682 to understanding inflation and consumption in the households of teachers from  
683 samal island city college. Its creation acknowledges where it can mitigate future  
684 conflicting interests, the study may generate a sense of trust with respondents,  
685 ethical research, and ultimately credibility in what is found.

686

#### 687 **Adequacy of facilities**

688 The adequacy of facilities is a significant consideration in the delivery of a study  
689 activity. The study used established, safe, and secure digital platforms for survey  
690 gathering and data collection. Respondents in island garden city of samal can  
691 access these platforms, and the researcher can have access to necessary  
692 resources such as computers, secure storage systems, and statistical software. The  
693 facility can provide a suitable environment for administering surveys, ensuring  
694 respondents complete the survey without distraction. Institutional support can be  
695 provided, allowing the researcher to utilize their support and teaching staff to focus  
696 on the survey without complicating their professional responsibilities. This  
697 commitment ensures the facilities are adequate for the study's delivery and  
698 maintains research process integrity.

699

#### 700 **Permission from organization/location**

701 The study process involved obtaining approval from relevant bodies and school  
702 administration to ensure compliance with institutional policies and ethical protocols.  
703 This step involves informing the heads of organizations about the research's  
704 purpose, process, outcomes, and protection of respondents in island garden city of  
705 samal. Accepting these assurances ensures the research is properly situated within  
706 the legal and institutional framework. By providing proper situational placement, the  
707 research ensures high ethical protection for respondents, contributing to  
708 understanding inflation and consumption patterns of teachers' households. By  
709 gaining necessary consent, the research team and educational institution establish  
710 reasonable procedures for collaboration and transparency, enhancing the  
711 transparency of the research process in the literature.

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849

850 **APPENDIX**

851

852 **SURVEY QUESTIONNAIRE ON INFLATION AND CONSUMPTION OF TEACHER'S**  
853 **HOUSEHOLDSIN ISLAND GARDEN CITY OF SAMAL**

854

855 Dear Respondents,

856

857 Praised be Jesus and Mary!

858

859 I am the Author, a candidate for the Master of Arts in Economics at Rizal Memorial  
860 Colleges. I am currently conducting my thesis entitled "**Inflation and Consumption of**  
861 **Teachers' Household in the Island Garden City of Samal.**"862 In line with this, I humbly seek your cooperation in answering this survey. Kindly answer  
863 each item truthfully based on your experiences. Please be assured that all data can be kept  
864 in utmost confidentiality and used solely for academic purposes.

865

866 Very truly yours,  
867

870

871

872 **Directions:** This survey includes two (2) sections. Part I details the spending your  
873 households incurs on Durable Goods and Non-Durable Goods, while Part II details the  
874 spending incurred on Services. When responding, please estimate the total amount your  
875 households spends on each item/service on a monthly basis, even if it is an approximation. If  
876 a households did not purchase either an item or a service, please indicate "0" or leave it  
877 blank in your response option.

878

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<b>"How much did your households spend on durable goods in the month of?"</b> <i>(Please indicate the total amount spent in Philippine Peso, ₱)</i>							
<b>Item No</b>	<b>Category</b>	<b>July 2024</b>	<b>August 2024</b>	<b>September 2024</b>	<b>October 2024</b>	<b>November 2024</b>	<b>December 2024</b>
1	<b>Vehicles</b> (e.g., cars, motorcycles)	₱	₱	₱	₱	₱	₱
2	<b>Appliances</b> (e.g., refrigerators, washing machines)	₱	₱	₱	₱	₱	₱
3	<b>Electronics</b> (e.g., televisions, computers)	₱	₱	₱	₱	₱	₱
<b>"How much did your households spend on non-durable goods in the month of?"</b> <i>(Please indicate the total amount spent in Philippine Peso, ₱)</i>							
<b>Item No</b>	<b>Category</b>	<b>July 2024</b>	<b>August 2024</b>	<b>September 2024</b>	<b>October 2024</b>	<b>November 2024</b>	<b>December 2024</b>
4	<b>Food and Beverages</b> (e.g.,	₱	₱	₱	₱	₱	₱

	groceries, dining out)						
5	<b>Clothing and Footwear</b>	₱	₱	₱	₱	₱	₱
6	<b>Gas</b>	₱	₱	₱	₱	₱	₱

**"How much did your households spend on entertainment in the month of?"**  
*(Please indicate the total amount spent in Philippine Peso, ₱)*

Item No.	Category	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
7	<b>Entertainment</b> (e.g., movies, concerts, streaming services, games, vacation and travel expenses)	₱	₱	₱	₱	₱	₱

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**"How much did your households spend on housing rent (e.g., apartment, housed) in the month of?"**  
*(Please indicate the total amount spent in Philippine Peso, ₱)*

Item No.	Category	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
8	<b>Housing Rent</b> (e.g., apartment, housed)	₱	₱	₱	₱	₱	₱

**"How much did your households spend on healthcare services (e.g., clinic visits, medications) in the month of?"**  
*(Please indicate the total amount spent in Philippine Peso, ₱)*

Item No.	Category	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
9	<b>Health services</b> (e.g., clinic check-ups)	₱	₱	₱	₱	₱	₱

<b>"How much did your households spend on loan payments in the month of?"</b> <i>(Please indicate the total amount spent in Philippine Peso, ₱)</i>							
<b>Item No.</b>	<b>Category</b>	<b>July 2024</b>	<b>August 2024</b>	<b>September 2024</b>	<b>October 2024</b>	<b>November 2024</b>	<b>December 2024</b>
10	<b>Loans</b> (e.g., money paid monthly for repaying borrowed cash)	₱	₱	₱	₱	₱	₱

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884 **Jessa Pacquiao**

885 Researcher

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