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

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

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

35 1. What is the level of inflation rate in Island Garden City of Samal, Davao del Norte in
36 terms of: Demand-Pull, Cost- Push, Inflation Expectations?

37 2. What is the level of household's consumption of teachers in Island Garden City of
38 Samal, Davao del Norte in terms of: Durable goods (cars, appliances, electronics), Non-
39 durable goods (food, clothing, gas), Entertainment, Debt per month (Housing rent,
40 Healthcare & Loans?

41 3. Is there a significant relationship between inflation and consumption of teacher's
42 households in Island Garden City of Samal, Davao del Norte?

43 4. Does the domain of Inflation Rate significantly influence consumption of teacher's
44 households in Island Garden City of Samal, Davao del Norte?

45 **1.2 Theoretical and Conceptual Framework**

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

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

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INDEPENDENT VARIABLE

DEPENDENT VARIABLE

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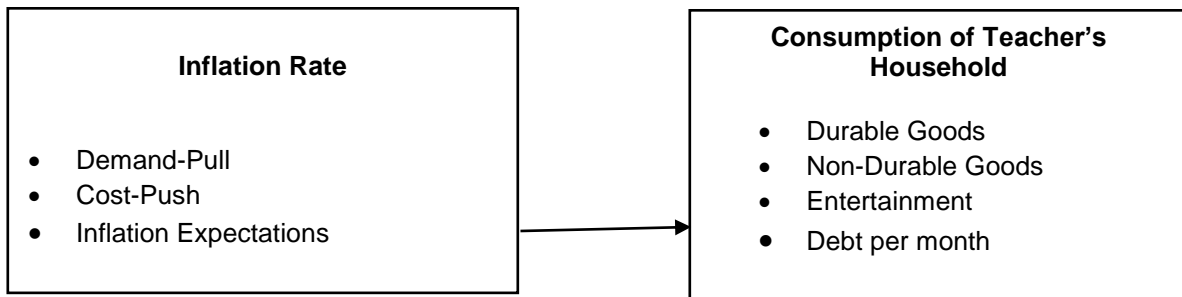
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Figure 1. Theoretical and Conceptual Framework of the Study

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

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

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

1.3 Significance of the Study

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This study provides an excellent opportunity to examined how inflation influences the spending patterns of teacher families. The short-term implications of this study are that inflation increases prices, whether due to greater demand, people have to spend more if they tend to notice and interact with the prices of rising costs, or people's expectations that prices are rising can directly impact the spending decisions made by teachers on

127 discretionary and occupational outcomes. Understanding these trends is important for
128 supporting teachers in making informed financial decisions and responding to the increased
129 cost of living.

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

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

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

149 **1.4 Literature Review**

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

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

162 Inflation expectations influence consumption behavior. Teachers may make purchases
163 earlier if they anticipate higher future prices or find alternative ways to cope, such as working
164 part-time or delaying major expenditures. Understanding these patterns can guide
165 policymakers in developing strategies to support teachers' financial stability and well-being.
166 (D'Acunto, F., Malmendier, U., & Weber, M., 2023) (Andrade, P., Gautier, E., & Mengus, E.,
167 2023) (Giami, C. B. N., 2023) (De Jesus, F. S., & De Jesus, M. B., 2021)

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169 **2. METHOD**

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171 **2.1 Research Design**

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

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

188 **2.2 Research Respondents**

190 The respondents of this study are the local college teachers in the samal island city college,
191 with a teaching population of 126 teachers. With the help of the slovin formula, considering a
192 margin of error of .05, the teaching population of 126 college teachers is reduced to 76.
193 According to memon, m. A., Ting, H., Cheah, J. H., Thurasamy, R., Chuah, F., & Cham, T.
194 H. (2020), the minimum acceptable sample size for a pearson analysis is 50, with 76 being
195 more typical for most research scenarios. Therefore, the researcher has chosen to include
196 76 respondents from local college teachers.

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

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

213 **2.3 Research Instrument**

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

228 such as gas and transportation and inflation expectations can be illustrated by sustained
229 upward trends over time.

230 Given the used of secondary data, there no need to conduct a pilot test data can be cross-
231 checked against the Philippine statistics authority (PSA) releases and official economic
232 bulletins to guarantee the reliability, validity, and accuracy of the data.

233 Based on the inflation scale provided by the national economic and development authority
234 (NEDA) categorized into above target, within target, and below target the monthly inflation
235 rates were interpreted relative to the national inflation target months with inflation above
236 4.0% were classified as above target, indicating elevated price pressures that may affect
237 household purchasing power months falling within the 2.0% to 4.0% range were categorized
238 as within target, reflecting manageable and stable inflation meanwhile, inflation rates below
239 2.0% were labeled as below target, which may signal weak demand or deflationary
240 tendencies. This classification guided the interpretation of inflation trends and provided a
241 clearer context for assessing their potential effects on household consumption. The
242 consumption questionnaire for teachers' households was adapted and modified from Anon.
243 (n.d.). Model set of the questions for Households budget survey. Unece.org. Retrieved April
244 27, 2025. The instrument contains ten (10) items that ask respondents to indicate, in
245 Philippine Peso (PHP), their monthly expenditures on various goods and services. It is
246 composed of four (4) indicators, which include: expenditure on durable goods (Items 1–3),
247 nondurable goods (Items 4–6), entertainment (Item 7), and monthly payments on debts and
248 other service-related expenses (Items 8–10). The questionnaire covers the household
249 consumption of teachers for the period of July to December 2024, allowing an assessment of
250 their monthly spending during this timeframe. The instrument was pilot-tested and
251 demonstrated acceptable reliability, with a Cronbach's Alpha of 0.703. To further interpret
252 the reported monthly expenditures, spending ranges (high, moderate, low) were established
253 to classify the levels of household consumption based on the actual amounts provided by
254 the respondents. These classifications helped in organizing and explaining the patterns of
255 spending observed in the results and discussion.

256 **2.4 Data Gathering Procedure**

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

270 **2.5 Data Analysis**

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

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

280 The Pearson product-moment correlation coefficient (r) is a measure of strength and
 281 direction of linear relationship between two continuous variables. The correlation can be
 282 used to establish a relationship between inflation and consumption in the households of
 283 teachers. Selvamuthu, D., & Das, D. (2024) define pearson r as “the value that shows the
 284 degree to which two variables are related in a linear way, from -1 (perfect negative) to +1
 285 (perfect positive) correlation.”

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

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

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

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

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

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

Variables	N	SD	Mean	Descriptive level
Inflation	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

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

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

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

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

Variables	N	SD	Mean	Descriptive Level
Households Consumption	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

355

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

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

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

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

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

385

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

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

409

410 **Table 4. Influence of Inflation Rate and Consumption of Teacher's Households in**
 411 **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

412

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

415 prices tend to reduce households' overall spending, the impact is not statistically significant.
416 Pleños, M.C.F. (2023) indicate that inflation negatively impacts household consumption in
417 the Philippines because increased prices can force families to cut back on non-essential
418 goods. Similarly, Cacnio and Lubangco (2024) contend that Filipino households tend to
419 adjust their spending patterns during inflation, prioritizing food, utilities, and other
420 necessities. In addition, Nazir, A., & Mir, S. A. (2025) found that inflation weakens
421 households' real purchasing power, often leading to reduced consumption levels as families
422 reallocate their budgets to essential expenditures.

423

424 **4. CONCLUSION**

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

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

441 Regression analysis showed that teachers' households consumption explained only
442 eighteen point seven percent of the variation in consumption by inflation during the study
443 period and was also not statistically significantly predictive of the overall effects of inflation
444 on teachers' household's consumption. Based on the findings and data collected for the
445 present study, inflation fluctuations did not have a statistically significant impact on the
446 teachers' household's consumption in Island Garden City, Samal, Davao del Norte, during
447 the study period. The overall findings of the study reveal that inflation in the Island Garden
448 City of Samal, Davao del Norte during the study was moderate. Additionally, while inflation
449 made a slight change to households' consumption patterns (mostly more spending on non-
450 durable goods and changes in fixed expenses) it was not statically significant in relation to
451 teachers' households' consumption. It can be assumed that in the case of household's
452 consumption, household's consumption may have adjusted with inflation fluctuations. Loan
453 represented the most significant portion of the monthly expenses (Nazir A., & Mir, S.A 2025).

454 These findings align with the Keynesian Theory of Inflation, which states that inflation is
455 often driven by increases in aggregate demand and production costs. However, in this study,
456 moderate inflation did not lead to significant changes in household spending (Nazir A., & Mir,
457 S.A 2025). Likewise, the Keynesian Consumption Theory suggests that consumption is
458 primarily determined by income levels and financial stability (Drakopoulos, S. A. 2021). This
459 supports the study's results, indicating that teachers' spending behavior was more
460 influenced by their stable income, priorities, and budgeting practices than by inflationary
461 changes. Overall, the findings imply that while inflation was present, it had minimal impact on
462 teachers' household consumption in the Island Garden City of Samal, Davao del Norte.

463 **5. RECOMMENDATION**

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

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

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

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

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

498

499

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501

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503 and blessings he showers upon me every day. His guidance, wisdom, and strength have
504 always given me the confidence to keep me and my loved ones safe and the courage and
505 perseverance to finish this research.

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507 Dennis Bantilan and Mrs. Raquel Pacquiao, for their support and love, for providing and
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530 Finally, I would like to sincerely thank all the respondents, the teachers of the Island Garden
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532 have been possible without you.

533

534

535

536 **COMPETING INTERESTS**

537

538 Authors have declared that no competing interests exist.

539

540 **CONSENT AND ETHICAL APPROVAL**

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

547

548 **Social value**

549 a study of inflation and the household's consumption of teachers in samal island
550 city college igacos has social value because it demonstrates how teachers' financial
551 life has a relationship with their role as human capital in the family. Teachers are
552 tasked with influencing students' thinking and future. However, it is also worthwhile
553 to examine how their spending habits demonstrate their potential to finance living
554 essentials and enjoy a modest lifestyle, and honor financial obligations. Research
555 into spending and consumption allows researchers to see the financial strain
556 households may incur, as well as the impacts this financial strain may have on
557 teachers' quality of life and educators' productivity. Additionally, the research results
558 can be used to inform different kinds of responsive supports, including salary,
559 financial behavior programs, and better policies to provide educators with well-

560 being. Increased economic stability of teachers creates opportunities for a motivated
561 and capable workforce of educators. This can lead to positive, measurable
562 educational outcomes and create functionally competent future citizens.

563

564 **Informed consent process**

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

574

575

576 **Vulnerability of research respondents**

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

587

588 **Risks, benefits and safety**

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

607

608 **Privacy and confidentiality of information**

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

621

622 **Justice**

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

638

639

640 **Transparency**

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

651

652 **Recruitment**

653 The objective of the recruitment process is to ensure fairness, diversity, and ethical
654 conduct in the selection of respondents. Samal island city college teachers can be
655 selected to participate. The recruitment can be transparent, clear, and the official

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

669

670 **Conflict of interest (coi)**

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

685

686 **Adequacy of facilities**

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

698

699 **Permission from organization/location**

700 The study process involved obtaining approval from relevant bodies and school
701 administration to ensure compliance with institutional policies and ethical protocols.
702 This step involves informing the heads of organizations about the research's
703 purpose, process, outcomes, and protection of respondents in island garden city of

704 samal. Accepting these assurances ensures the research is properly situated within
705 the legal and institutional framework. By providing proper situational placement, the
706 research ensures high ethical protection for respondents, contributing to
707 understanding inflation and consumption patterns of teachers' households. By
708 gaining necessary consent, the research team and educational institution establish
709 reasonable procedures for collaboration and transparency, enhancing the
710 transparency of the research process in the literature.

711

712 **Authorship**

713 The researcher, a master of arts in economics student, is committed to adhering to
714 ethical guidelines throughout the research process. They can incorporate extensive
715 revisions, guided by feedback from an academic advisor and a panel of expert
716 reviewers. The advisor can provide guidance in clarifying research design, analyzing
717 data, and enhancing the research's quality. The ethics review committee sets out
718 ethical guidelines, and the researcher can comply with these guidelines to protect
719 the integrity of the research process, uphold respondents' rights, and provide
720 transparency. The researcher can adhere to institutional procedures, submission
721 timelines, and reporting obligations to ensure a systematic and ethical research.
722 After securing approval from the panelists, advisor, and ethics review committee,
723 the researcher can request permission from the college president of samal island
724 city college in island garden city of samal through human resource management.

725

726

727

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847

848 **APPENDIX**

849

850 **SURVEY QUESTIONNAIRE ON INFLATION AND CONSUMPTION OF TEACHER'S**
851 **HOUSEHOLDS IN ISLAND GARDEN CITY OF SAMAL**

852

853 Dear Respondents,

854

855 Praised be Jesus and Mary!

856

857 I am Jessa Pacquiao, a candidate for the Master of Arts in Economics at Rizal Memorial
858 Colleges. I am currently conducting my thesis entitled "**Inflation and Consumption of**
859 **Teachers' Household in the Island Garden City of Samal.**"

860 In line with this, I humbly seek your cooperation in answering this survey. Kindly answer
861 each item truthfully based on your experiences. Please be assured that all data can be kept
862 in utmost confidentiality and used solely for academic purposes.

863

864 Very truly yours,

865

866 **JESSA PACQUIAO**

867 Researcher

868

869

870 **Directions:** This survey includes two (2) sections. Part I details the spending your
871 households incurs on Durable Goods and Non-Durable Goods, while Part II details the

872 spending incurred on Services. When responding, please estimate the total amount your
 873 households spends on each item/service on a monthly basis, even if it is an approximation. If
 874 a households did not purchase either an item or a service, please indicate "0" or leave it
 875 blank in your response option.
 876
 877
 878

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

6	Gas	₱	₱	₱	₱	₱	₱
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"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	Entertainment (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	Housing Rent (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	Health services (e.g., clinic check-ups)	₱	₱	₱	₱	₱	₱

"How much did your households spend on loan payments 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
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10	Loans (e.g., money paid monthly for repaying borrowed cash)	₱	₱	₱	₱	₱	₱
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882 **Jessa Pacquiao**

883 Researcher

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