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The Cost of Waiting: Lived Experiences of Job Order Employees Experiencing Salary Delays in Tanjay City

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Abstract

This qualitative phenomenological study explored the lived experiences of Job Order (JO) employees regarding the salary delays in the Local Government Unit (LGU) of Tanjay City. Utilizing semi-structured interviews with ten (10) JO workers across five selected barangays, the study investigated the financial and emotional challenges caused by the delayed salaries, the coping mechanisms employed, and the participants' suggested system improvements. The data were analyzed using Braun and Clarke's (2006) thematic analysis framework. Five primary themes emerged from the findings: (1) Facing Financial Hardships, (2) Borrowing to Get By, (3) Finding Ways to Cope, (4) Emotional Struggles During Delays, and (5) Improving the Salary System. Findings reveal that salary delays severely disrupt workers' ability to meet daily expenses, pay bills, and access essential healthcare. To adapt, workers rely heavily on borrowing money, using personal savings, strict budgeting, and alternative sources of income while enduring emotional distress, such as anxiety, frustration, and loss of motivation. Consequently, participants emphasized the need for structural payroll reforms, timely Daily Time Record (DTR) submissions, and advance notices for delays. The study highlights that reliable and regular compensation is important to protecting the workers' well-being and maintaining public service efficiency.

Keywords: *Job Order employees, salary delays, financial hardship, coping strategies, Tanjay City*

Introduction

Job Order workers are very important in keeping government offices working and serving the community every day. They help with paperwork in offices and keep public areas clean to make sure that the city runs properly. Because they are not regular workers, they face many problems that regular workers do not. They do not have job security and do not get usual benefits like health insurance, bonuses, or paid days off. Research shows that workers in the Philippines who are on contract deal with job insecurity, lack of recognition, and absent chances to move up (Abanto et al., 2024; David & Fabillar, 2022). Even with these hard conditions, Job Order workers keep working hard to help the public.

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All of these problems get much worse when they do not get their pay on time. Getting money regularly and on time is very important because workers need that money to buy food, pay bills, and take care of their families. When they do not get paid on time, it makes it hard to plan and take care of basic needs. A study from around the world by Zhang et al. (2025) found that being paid late makes people feel less motivated, less happy with their job, and forces them to take on extra jobs. The study said that slow paperwork and budget problems are the main reasons for the delays. These official delays directly affect the people who need each paycheck just to survive.

Not knowing when the money will come is very hard on workers. Adea et al. (2024) said that being paid late makes work performance worse and forces employees to take on debt just to make ends meet. French and Vigne (2019) explained that money problems cause two major issues: always being worried about money and not being able to pay off debts. Sergeyev et al. (2025) added that when people have a lot of money stress, it takes up much of their thinking and makes it hard to make good choices. For Job Order workers, being paid late is not a small problem; it creates a lot of stress that affects their home life and work focus. Late pay is not just an administrative mistake; it causes real human suffering.

Even though some studies have looked at workers in universities and national groups, not many have focused on Job Order workers in local barangays. Most studies look at work conditions in general and not the personal ways workers deal with late pay releases. Every worker handles money problems differently and finds their own way to get by. Hearing from the workers themselves helps show how big problems in payroll affect real human lives. Hearing directly from these workers gives a clear view of their daily money and emotional struggles. This lack of research at the local level is why it is so important to study the situation of Job Order workers in Tanjay City.

This study looks at the experiences of Job Order workers in the local government unit of Tanjay City about when they get paid. It looks at the money problems they face, the emotional issues they deal with, how they handle it, and what they suggest to fix the problem. By sharing the voices of these workers, the study shows the human side of how money is handled in the government. The findings give leaders and human resources personnel clear proof of why fixing the pay issues is so important. In the end, this research aims to help local leaders create a better system for paying workers on time. Paying people on time helps protect their dignity, supports their well-being, and keeps public service strong.

Research Questions:

This study aims to explore the lived experiences of Job Order employees regarding salary delays in Tanjay City. Specifically, it seeks to answer the following questions:

1. What are the lived experiences of Job Order employees when their salaries are delayed?
2. How do Job Order employees cope with the challenges brought about by delayed salaries?
3. What changes or improvements do Job Order employees suggest to address or prevent salary delays?

Literature Review

Financial, Emotional, and Professional Effects of Salary Delays

The studies of Adea et al. (2024), Abanto et al. (2024), French and Vigne (2019), and Sergeyev et al. (2025) consistently show that delayed salary releases have significant effects on employees' financial stability, emotional well-being, and work performance. These studies agree that employees who rely mainly on their salaries, particularly Job Order (JO) and Contract of Service (COS) workers, experience financial hardship when their compensation is delayed. As a result, they often struggle to pay bills, purchase basic necessities, support their families, and fulfill other financial responsibilities.

Beyond material shortfalls, financial instability inflicts a substantial emotional and cognitive toll. According to French and Vigne (2019), financial strain operates through two distinct dimensions: constant financial worry and the practical inability to cope with financial circumstances. Sergeyev et al. (2025) add that this financial stress consumes mental capacity and impairs cognitive functions, which can prevent individuals from making rational economic decisions. In

the workplace, these personal strains reduce employees' motivation, concentration, salary satisfaction, and productivity (Adea et al., 2024; Zhang et al., 2025). To manage these shortfalls, workers frequently resort to taking extra jobs or borrowing money (Adea et al., 2024; Zhang et al., 2025). While Abanto et al. (2024) note that contractual workers often cope actively without questioning their conditions, this multi-faceted strain underscores the need to explore how JO workers in Tanjay City experience and navigate these daily financial burdens.

Overall, the reviewed literature demonstrates that delayed salary releases impact workers across financial, psychological, and operational dimensions. By showing how financial strain depletes cognitive bandwidth, damages morale, and forces individuals into secondary employment or debt, these findings highlight that timely compensation is essential for maintaining both personal well-being and employee performance. This provides a strong foundation for examining how Job Order employees in Tanjay City endure and navigate the personal and professional repercussions of salary delays.

Administrative Causes of Salary Delays

The studies of Magsumbol (2026) and Zhang et al. (2025) identify administrative, organizational, and budget-related processes as major factors contributing to delayed salary releases in government agencies. Both studies agree that salary delays are generally caused by inefficiencies in payroll management, documentation, and administrative procedures rather than intentional withholding. These delays are especially difficult for Job Order employees because they depend heavily on their salaries to meet their daily needs and financial obligations.

Despite their similarities, the studies emphasize different administrative concerns. Magsumbol (2026) focuses on operational challenges within payroll offices, including inconsistent payroll processing, delayed approval of payroll documents, incomplete requirements, and insufficient personnel assigned to payroll-related tasks. On a broader scale, Zhang et al. (2025) highlight that administrative problems and budget constraints are primary drivers of delayed compensation across public sector institutions in low- and middle-income countries. Furthermore, official government guidelines state that pre-audit verifications, multi-office sign-offs, and compliance checks are required legal mechanisms to ensure fiscal accountability and proper use of public funds (CSC, COA, & DBM Joint Circular No. 1, s. 2017).These studies demonstrate that salary delays are influenced by both regulatory requirements and weaknesses in payroll administration, providing context for understanding the systemic factors affecting JO employees in Tanjay City.

Overall, the literature reveals that salary delays stem from a complex interaction between internal operational bottlenecks and mandatory legal oversight. While multi-tiered approval processes and document verifications are established to safeguard public funds, internal administrative inefficiencies frequently transform these procedures into significant barriers to timely payment. Understanding these institutional drivers offers critical context for evaluating the administrative challenges that affect payroll disbursements for Job Order workers in Tanjay City.

Employment Conditions and Job Satisfaction of Contractual Employees

The studies of Abanto et al. (2024), David and Fabillar (2022), and Guanzon and Jimena (2026) examine the broader employment conditions of Job Order (JO) and Contract of Service (COS) employees in government agencies. These studies emphasize that compensation, job security, workplace conditions, and opportunities for professional development are important factors influencing employees' job satisfaction and work performance. They explain that although contractual employees often experience job insecurity, lack of promotion prospects, and limited benefits, improvements in organizational support and working conditions can strengthen their motivation and commitment to public service (Abanto et al., 2024; David & Fabillar, 2022; Guanzon & Jimena, 2026).

While non-regular hiring gives local government units fiscal flexibility to manage budget constraints (CSC, COA, & DBM Joint Circular No. 1, s. 2017), it also creates precarious working conditions for staff. Overall, the literature suggests that employee well-being depends not only on receiving salaries on time but also on having supportive employment conditions. These findings complement previous studies by showing that addressing both compensation-

related concerns and workplace conditions is essential to improving the experiences and productivity of contractual government employees, such as the Job Order workers in Tanjay City.

Overall, the literature illustrates that salary delays do not occur in isolation, but interact directly with the broader precarity of contractual employment. The combination of job insecurity, lack of statutory benefits, and absent career growth creates an environment where payment delays further erode worker morale. Consequently, improving the lived experiences of Job Order employees in Tanjay City requires addressing both the timeliness of compensation and the overall quality of their working conditions.

Methodology

This study employed a qualitative research method using a phenomenological research design to explore the lived experiences of Job Order (JO) employees regarding salary delays in Tanjay City. This approach was appropriate because it sought to understand how individuals experience a particular phenomenon from their own perspectives. Data were gathered through face-to-face, semi-structured interviews using an interview guide developed based on the research objectives and refined by the researchers to ensure that it aligned with the goals of the study. The interview guide was validated by the research adviser before its use. With the participants' consent, the interviews were audio-recorded, transcribed, and analyzed using thematic analysis to identify recurring patterns, categories, and themes emerging from the participants' experiences.

Research Design

This study used a phenomenological research design because it wanted to understand the daily experiences of Job Order (JO) employees about salary delays in the Local Government Unit (LGU) of Tanjay City. Phenomenology was a choice because it looked at how people feel and think about a certain situation from their own point of view instead of trying to measure things or find causes and effects.

The people who took part in the study were sources of information because they had direct experience with salary delays as Job Order employees. Their real experiences helped them explain the problems they faced, how they dealt with those problems and what they thought should be done about salary delays. The researchers chose people on purpose who met requirements and could share useful information about the situation being studied.

Data was collected through face-to-face interviews that were not fully planned so participants could talk freely about their experiences. The notes from the interviews were studied using the Thematic Analysis method created by Braun and Clarke in 2006. This way the researchers could find patterns, initial codes, categories and themes that came up from what people said. Thematic analysis was right for this study because it gave a flexible way to organize and understand the experiences that people shared.

Research Locale

The study was conducted in the Local Government Unit (LGU) of Tanjay City, Negros Oriental, Philippines. Tanjay City is a component city composed of several barangays where Job Order (JO) employees provide administrative, technical, and support services that contribute to the delivery of public services. The LGU of Tanjay City provided an appropriate setting for exploring the lived experiences of Job Order employees regarding salary delays.

Specifically, the study was conducted in five selected barangays: Barangay 1, Barangay 3, Barangay 6, Barangay 7, and Sta. Cruz. These barangays were selected based on their accessibility and convenience for the researchers in conducting face-to-face interviews within the available time, resources, and schedule of the study. While convenience was used in selecting the research locales, purposive sampling was used to select the participants based on the established inclusion criteria.

The selected research locales provided the researchers with firsthand accounts of Job Order employees who had experienced salary delays. The experiences gathered from these areas were analyzed to understand the financial, emotional, personal, and work-related challenges associated with delayed salaries, as well as the ways participants coped with these challenges and their suggestions for improving the salary-release system.

Research Participants

The participants of this study were Job Order employees working in the Local Government Unit (LGU) of Tanjay City who had personally experienced salary delays. The researchers used purposive sampling, a non-probability sampling technique used to intentionally select participants who possessed firsthand experience relevant to the phenomenon studied.

A total of ten (10) participants were included in the study, with two (2) participants selected from each of the five selected barangays: Barangay 1, Barangay 3, Barangay 6, Barangay 7, and Sta. Cruz.

The selection of participants was guided by the following inclusion criteria: The participant must be a current Job Order employee of the Local Government Unit (LGU) of Tanjay City and must have experienced at least one salary delay during their employment as a Job Order employee. The participant must also be 18 years old or above, willing to voluntarily participate in the study, and provide informed consent. Additionally, the participant must be able to clearly communicate their experiences during the interview using Filipino, English, or Cebuano.

The sample size of ten (10) participants was considered appropriate for a phenomenological study, as qualitative research prioritizes depth of experience over quantity. In addition, data collection continued until thematic saturation was reached, or the point at which no new themes or significant insights emerged from the participants' responses (Guest, Namey, & Chen, 2020).

Research Instrument

The main research instrument used in this study was a semi-structured interview guide. The researchers made the interview guide based on the research objectives, research questions, related literature, and phenomenological research design. With the help of AI, the researchers edited the questions to make them clearer and related to the research objectives and questions. The interview guide was checked and validated by three experts in the field. They checked the clarity of the words and the relevance of the questions. After validation, the interview guide was pilot tested with people who had similar characteristics to the actual participants but were not part of the study. This was done to check if the questions were clear, relevant, and consistent. The researchers made the needed changes based on the results before using the final interview guide with the participants.

The interview guide consisted of open-ended questions designed to encourage participants to share their lived experiences regarding salary delays freely. The questions focused on their experiences with delayed salaries, the effects of salary delays on their daily lives and families, their emotional responses, the coping strategies they used to manage the difficulties caused by delays, and their suggestions for improving the salary-release system.

Before each interview, the researchers provided the participants with an explanation of the purpose of the study, the nature of the interview, and the procedures involved. The validated interview guide was presented and administered to each participant individually. The researchers followed the sequence of questions in the guide while maintaining a conversational approach that allowed participants to explain their experiences in their own words. Appropriate follow-up and probing questions were asked when clarification or additional information was needed, while ensuring that the questions remained within the scope of the validated interview guide.

With the participants' permission and informed consent, each interview was audio-recorded using an appropriate recording device. The audio recording was conducted to capture the participants' responses accurately and completely and to prevent important information from being missed during note-taking. Before recording, participants were

informed about the purpose of the recording and assured that their responses would be treated confidentially and used only for the purposes of the study. After each interview, the audio recordings were carefully transcribed by the researchers and used as the basis for organizing, interpreting and analyzing the participants' responses.

Data Analysis

The data gathered from the semi-structured interviews were analyzed using the thematic analysis approach developed by Braun and Clarke (2006). This method enabled the researchers to identify, analyze, and interpret recurring patterns of meaning from the participants' lived experiences regarding salary delays. Following each interview, the audio recordings were transcribed verbatim to ensure that the participants' responses were accurately documented. The researchers carefully read and reread the transcripts to become familiar with the data and gain a deeper understanding of the participants' experiences. After familiarization, the researchers identified significant statements and generated initial codes from the participants' responses. Similar codes were then grouped into categories based on their common meanings and characteristics. From these categories, broader themes were developed. The researchers examined the themes to ensure that they accurately represented recurring patterns in the participants' experiences, coping strategies, financial and emotional challenges, and suggestions regarding salary delays. The data were organized according to the research questions, while the categories and themes were allowed to emerge from the participants' actual responses rather than being predetermined. This process helped ensure that the findings were grounded in the participants' firsthand experiences.

Data Gathering Procedure

Pre-Data Gathering

Before conducting the interviews, the researchers sought approval from the research adviser to proceed with the study. After receiving approval, the researchers secured the necessary permission to conduct the study in the selected research locales. The researchers then identified potential participants through purposive sampling based on the established inclusion criteria.

The selected participants were informed about the purpose, objectives, and significance of the study. They were also informed that their participation was voluntary and that they could refuse to answer any question or withdraw from the study at any time without consequences.

Before each interview, the participants were provided with an informed consent form explaining the purpose of the study, interview procedures, confidentiality of information, use of audio recording, and their rights as participants. Only participants who voluntarily provided informed consent were included in the study. The researchers coordinated with each participant regarding the schedule and location of the interview.

During Data Gathering

The researchers conducted individual face-to-face semi-structured interviews with the ten (10) selected Job Order employees using the validated interview guide. Two (2) participants were interviewed from each of the five selected barangays.

Each participant was given sufficient time to describe their experiences regarding salary delays. The researchers used follow-up or probing questions when necessary to clarify responses or encourage participants to provide additional information relevant to the research questions.

With the participants' permission, the interviews were audio-recorded to ensure that their responses were accurately documented. The researchers also took field notes to record relevant observations during the interviews.

Post-Data Gathering

After each interview, the audio recording was transcribed verbatim. The researchers reviewed the transcripts while referring to the audio recordings to check the accracy and completeness of the transcriptions. Any unclear portions were reviewed against the original recording.

The transcripts, field notes, and audio recordings were organized and securely stored to maintain confidentiality. The researchers then identified significant statements, generated initial codes, grouped related codes into categories, and developed themes through thematic analysis. The completed interviews served as the primary dataset for the findings and discussion of the study.

Trustworthiness of the Study

To ensure the quality, rigor, and trustworthiness of this phenomenological qualitative study, the researchers adopted the trustworthiness framework proposed by Lincoln and Guba (1985). According to Lincoln and Guba (1985), trustworthiness in qualitative research is established through four criteria: credibility, transferability, dependability, and confirmability. These criteria guided the researchers in ensuring that the findings accurately represented the experiences of the participants and that the research process was conducted systematically and transparently.

Credibility refers to the extent to which the findings accurately represent the participants' actual experiences. To establish credibility, the researchers selected participants who met the inclusion criteria and had firsthand experience with salary delays. Individual semi-structured interviews were conducted using the validated interview guide.

During the interviews, the researchers used appropriate follow-up and clarifying questions when participants provided unclear, uncertain, or incomplete answers. If participants repeated similar responses across different questions, the researchers clarified their statements when necessary to determine whether the repeated response reflected the same experience or a different aspect of their experience. The researchers did not pressure participants to change their answers or suggest responses to them. Instead, participants were given sufficient time to explain their experiences in their own words.

With the participants' consent, interviews were audio-recorded and transcribed verbatim. The researchers reviewed the transcripts against the recordings to ensure that the participants' responses were accurately documented. The findings were based on the participants' actual statements rather than the researchers' assumptions.

Transferability refers to the extent to which the findings may be applicable to other settings or groups with similar characteristics. To support transferability, the researchers provided a clear and detailed description of the research setting, participants, sampling process, interview procedures, and context of the study. The study involved ten (10) Job Order employees from five selected barangays in Tanjay City: Barangay 1, Barangay 3, Barangay 6, Barangay 7, and Sta. Cruz.

Providing detailed descriptions of the participants' experiences and the research context allowed readers and future researchers to determine whether the findings were relevant to other Job Order employees or similar local government settings.

Dependability refers to the consistency and stability of the research process. To establish dependability, the researchers maintained a clear record of the procedures followed throughout the study. This included participant selection, interview procedures, audio recording, transcription, coding, categorization, theme development, and data analysis. The researchers consistently used the validated semi-structured interview guide during the interviews while allowing appropriate follow-up questions when clarification was needed. Any decisions made during the research process were properly documented to maintain transparency and consistency.

Confirmability refers to the extent to which the findings are grounded in the participants' actual responses rather than the researchers' personal opinions, assumptions, or expectations. To establish confirmability, the researchers preserved the participants' original responses through audio recordings and verbatim transcripts.

The researchers developed initial codes, categories, and themes based on the participants' statements. Repeated responses were not automatically treated as separate findings; instead, the researchers examined the context and meaning of the responses before grouping them into categories and themes. The researchers also reviewed their interpretations against the original transcripts to ensure that the themes remained grounded in the participants' experiences.

Through these four criteria—credibility, transferability, dependability, and confirmability—the researchers ensured that the study was conducted systematically and that its findings accurately and faithfully represented the lived experiences of Job Order employees regarding salary delays.

Ethical Considerations

The researchers followed the necessary ethical guidelines while conducting the study. They made sure that the rights, privacy, safety, and well-being of the participants were respected. Joining the study was voluntary. Before the interviews were conducted, the participants were informed about the purpose of the study, the procedures to be followed, and the type of questions they would be asked. They were also given an informed consent form and were allowed to ask questions before deciding whether to participate.

The participants were told that they could skip any question that made them uncomfortable. They were also informed that they could leave the study at any time without receiving any punishment or negative treatment. The researchers did not force anyone to answer questions about experiences that they did not want to share. During the interview, the participants were given enough time to think and explain their answers using their own words.

When an answer was unclear or incomplete, the researchers asked follow-up questions for clarification. However, they did not ask questions in a way that could influence the participants' responses. If a participant repeated an answer or gave a similar response to another question, the researchers accepted the answer instead of asking the participant to change it. Clarifying questions were asked only to understand the participant's meaning more clearly.

The researchers also protected the privacy of the participants. Their real names and other personal information were not included in the research paper. Instead, codes were assigned to each participant. These codes were used when presenting the participants' answers, important statements, categories, and themes. The information collected from the interviews was used only for academic purposes.

The interviews were audio-recorded only after the participants gave permission. The recordings helped the researchers write the participants' answers accurately. After the interviews, the recordings were transcribed and checked to avoid mistakes. The audio files, transcripts, and other research materials were kept in a secure location. Only the researchers and their research adviser were allowed to access them.

The researchers used AI tools, including ChatGPT and Gemini, only for checking grammar, organizing some parts of the paper, and making difficult statements easier to understand. The researchers reviewed the suggestions before using them and remained responsible for the final content of the study. The AI tools were not used to make up, change, or replace the participants' answers, experiences, or research results.

Throughout the study, the researchers treated the participants fairly and respectfully. They also made sure that the interview did not cause unnecessary physical, emotional, social, or professional harm. All the information gathered from the participants was handled properly and was used only for this research.

Findings and Discussion

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The thematic map showed the main themes and categories that came from the participants' answers about their experiences with salary delays. The researchers grouped similar responses to identify common ideas and patterns. These themes showed the different challenges, coping strategies, and suggestions shared by the participants and helped organize the findings of the study.

Table 1. Thematic map

Codes	Themes
Worry about daily and family expenses	Facing Financial Hardships
Difficulty purchasing medicine	
Piling up of utility bills and debts	
Financial strain from rising prices	
Disrupted financial stability	
Borrowing money for necessities	Borrowing to Get By
Borrowing with high interest	
Combining borrowing and savings	
Engaging in side hustles	Finding Ways to Cope
Budgeting available money	
Using personal savings	
Staying focused on work	
Patiently waiting for salary	Emotional Struggles During Delays
Feeling frustrated and worried	
Emotional distress over delays	
Loss of work motivation	
Continuing work despite frustration	
Requesting timely salary payment	Improving the Salary System
Improving payroll monitoring	
Requesting advance notice	
Synchronized DTR submissions	
Addressing insufficient LGU budget	

Financial Hardships

Facing Financial Hardships suggests that the participants were experiencing financial hardships resulting from the delayed salary. The respondents raised issues concerning daily expenses, family provision, medical costs, bills, debts, inflation, and general well-being. It indicates that the delayed payments not only affect the workers' capacity to meet their needs but also their ability to take care of their families. In addition, the statements illustrate that the respondent's expectations were based on their assumptions of the oncoming salary. However, the failure to get the payments regularly disrupted their budgeting and forced them to consider other options. As the International Labor Organization

(1949) states, wages should be paid regularly, and as the International Labour Organization. (2024) reports, the non-regular payment of wages remains a significant issue in protecting workers from financial exploitation. Thus, the theme highlights the impact of the absence of expected wages on the daily life of the participants, which may also affect their family life.

Participant 4 said,

"Worry about daily expenses."

Participant 5 added,

"Lack of money for family expenses."

The given responses indicate that participants are primarily concerned with the impact of delayed payments on their ability to cover day-to-day and other household expenditures. In this regard, the other responses that may seem similar to the one provided by the participant include "Difficulty meeting daily needs," "Difficulty meeting family needs," and "Securing basic daily needs for the family." The provided answer and the ones listed above illustrate the negative effect that delayed payments have on employees' fundamental needs. The participants' concern is about the daily and family expenses which are in line with Basu et al. (2024) who found that delays in wage payments can negatively influence household welfare. Their research indicates that delayed payments may reduce the resources available to households for current consumption and could add financial pressure on workers and their families. The comments of the participants thus indicate that they have similar concerns about delayed payments as an issue affecting their ability to meet their daily and family needs.

Another significant difficulty involved health-related expenses. Participant 1 stated,

"Difficulty purchasing prescribed medicine."

Similar responses were also given by Participants 2 and 3 as they indicated "Difficulty purchasing medicine," while another participant recalled "Difficulty during family illness." This suggests that difficulty in accessing cash advances may trigger difficulties for the participants or their family members in accessing healthcare services. The need for medication is usually inevitable and unpredictable; thus individuals do not choose to delay treatment until they receive their payments. This result is consistent with evidence from the Board of Governors of the Federal Reserve System (2024), which suggests that financial difficulties can impact households' ability to meet healthcare-related needs, including situations where individuals do not seek medical care because of the cost. The result therefore suggests that the financial difficulties faced by the participants may negatively affect their ability to deal with health-related expenses and the well-being of their families.

The participants also experienced difficulties in managing **bills and other financial obligations**. Participant 9 reported,

"Piling up utility bills."

Some participants mentioned " Salary consumed by bills,Difficulty paying bills and family expenses," and "Family budget adjustments and postponed payments". It is possible to suggest that the issue is not about the size of salary but rather the fact that the individuals and families have to make adjustments to their own bills, payments, and expenses due to the uncertainty of the timing of salary arrival. In other words, the delay of wages affects people's spending habits and prompts them to prioritize certain expenditures while postponing others. This finding is consistent with the Board of Governors of the Federal Reserve System (2024), which reported that changes in income may lead to financial distress and difficulties paying bills. The report also said that changes in prices may also worsen the financial situation of households. The evidence is relevant for the present study as it shows how changes in the availability or predictability of income can impact on people's ability to meet their regular financial obligations.

Another consequence of the delay was the participants' experience of **debt and continuing financial strain**. Participant 1 said,,

"Incurring debt due to delayed salary."

Participant 9 also similarly responded the same, "Income reduction from debt repayment." The theme identified reflects the implications of delayed payments as far as the workers' financial status after receiving the salary. It means that if the employees have no enough income to satisfy their immediate needs, they may decide to take a loan. Consequently, their income will be reduced due to debt repayment, thus, making their financial status worse. This phenomenon may lead to a detrimental impact on the employees' welfare in addition to the stress caused by delayed

salaries. This is well supported by Buehren et al. (2018), who find that delays in salary increase the probability of taking an overdraft by 10 percent for salaried workers. Also, the authors found that past overdrafts were predictive of future overdrafts, perhaps suggesting that salary payment delays may increase the risk of getting into a costly debt cycle. This is relevant to the present study as the participants also reported falling into debt due to the late salary payments.

The participants further described **financial worry and instability**, particularly in relation to limited resources and increasing prices. Participant 9 stated,

"Financial strain from rising goods prices."

Other participants mentioned "Financial worry," "Financial difficulties," "Financial distress over market budget and lack of resources," and "Inability to rely solely on salary." This indicates to the fact that the situation when people's salaries are delayed makes the financial burden worse for the participants. This happens due to the fact that the prices of goods and services increase while the amount of the participants' income remains the same. This finding is in line with Simonse et al. (2024) who found that economic factors, such as income, savings, and debt were related to financial stress. They describe financial stress as financial resource scarcity, lack of control over one's financial situation and financial worries. Furthermore, the Board of Governors of the Federal Reserve System (2024) pointed out that increased prices can deteriorate the financial status of households. These findings echo the experiences of financial strain participants face while negotiating limited resources and rising prices. Therefore, the analysis suggests that the financial difficulties experienced by the participants were affected by delayed salaries, limited resources, and rising prices. These challenges made it harder for them to meet their daily needs and manage their expenses.

An important aspect of the participants' responses is that salary delays also affected their **sense of financial stability**. Participant 10 expressed,

"Feeling of stability and peace of mind when salary is not delayed."

This response is significant because it shows the reverse of the previous situations. The response implies that timely salary receipt not only provides the participants with financial relief but also assurance that they can fulfill their roles as responsible individuals. This response may be related to Simonse et al. (2024) who found inadequate financial resources, lack of control over one's financial situation and financial worries to be important dimensions of financial stress. Their findings also found economic factors like income, savings and debt were associated with financial stress. The participant's statement implies that receiving the salary on time may give a stronger sense of control over finances and reduce financial uncertainty in this regard. The participants' experiences show that delays in salaries may influence their confidence to meet their obligations while timely payments may increase their financial stability and peace of mind.

Overall, the Facing Financial Hardships analysis emphasizes the complex nature of the phenomenon and its impact on different aspects of the participants' lives. In addition to the inability to meet basic needs and pay off debts, respondents pointed out the effect of financial hardships on their ability to buy medicine, pay various bills, support their families, and tackle the rising prices. The literature supports these findings. Delays in wage payments were found to negatively impact household welfare by Basu et al. (2024), corroborating the difficulties of the participants to pay for daily and family expenses. The Board of Governors of the Federal Reserve System (2024) noted that financial distress can affect households' ability to pay bills and healthcare costs, and that higher prices can contribute to financial distress. Participants' experiences of debt due to salary delays were also supported by a study by Buehren et al. (2018) that found salary delays increased workers' use of overdrafts. Similarly, Simonse et al. (2024) found an association between financial stress and lack of financial resources, debt and income-related circumstances, which is consistent with the experiences of financial strain, resource limitations and worry about financial stability voiced by participants. These findings also align with the International Labor Organization' (1949) that highlights the significance of consistent wage payments in wage protection. The phenomenon of Job Order contracts is related to the problem of timely salary payments because the participants experienced the consequences of their Job Order worker status at a personal level. Thus, the phenomenon is widespread in the daily lives of respondents and affects their capacity to perform even the most basic things and responsibilities

In summary, Facing Financial Hardships demonstrated that delayed salary payments create adverse financial conditions that affect multiple areas of the participants' lives. As the analysis of the responses revealed, the inability to access money on a regular basis impacts the respondents in diverse ways, including their capacity to meet their basic needs and support their families. However, the inability to access salary on time also forces some of the participants to rely on external sources of finance, which often results in adverse consequences for their personal finances in the long run. The reviewed literature highlights the significance of regular salary payments because workers typically rely on them to address their needs and maintain their families. Therefore, the findings related to "Facing Financial Hardships" demonstrate how the inability to receive money on a regular basis affects the financial stability of the participants, as well as their ability to maintain a stable and reliable income.

Borrowing to Get By

This theme explains the experiences of the participants about them relying on borrowed money when their salaries are delayed. Their responses show that borrowing money became their main way of coping into their daily needs especially when income is not automatically available. Borrowed money was mainly used for their daily needs, household expenses, and managing debts. These experiences reveal that salary delays create financial hardships that forces participants to seek for alternative resources to make money.

Participant 1 added,
"Sometimes we end up in debt" and "We borrow money because it is necessary"
Participants 5, 6, 7, 8, 9, and 10 also shared similar experiences, explaining that they borrowed money to sustain their daily necessities, expenses, and other financial responsibilities while they were waiting for their salaries.

The participants' experiences are compatible with the findings of Abanto, Marcelino, and Oyao (2024), who studied the lived experiences of Job Order employees in a Philippine government agency. Their phenomenological study recognized employment insecurities, pressures, and other problems faced by contractual workers. The authors also indicated that Job Order employees faced doubts associated with their temporary employment formations. These findings provide background for the present participant's experiences, as instability and doubts in employment and income can make it difficult for employees to uniformly fulfill their financial obligations. In the recent study, borrowing appeared as a way where participants managed their daily financial needs while waiting for their salaries.
The findings are further supported by the Bangko Sentral ng Pilipinas (BSP, 2025) through its Consumer Finance and Inclusion Survey. The survey found that personal loans were the most common type of borrowing, followed by salary loans, multipurpose loans, and business loans. It also found that many Filipino borrowers continued to depend on borrowing to meet their basic needs, including food, education, and health expenses. The report additionally noted that some of the borrowers experienced difficulties in terms of repayment. These findings closely connect to the participants' experiences because their borrowed money was likewise used for necessities and immediate financial obligations rather than primarily for non-essential spending. The participants' experiences closely connect to these findings because their borrowed money was likely used for necessities and instant financial obligations rather than primarily for unnecessary spending.

The BSP (2025) survey also showed that 25% of Filipino adults had outstanding loans in 2025, with 16% borrowing through formal channels and 10% relying on informal sources. This shows that borrowing remains an essential financial resource for Filipino households, although the survey also showed a shift toward more formal and regulated sources of credit compared with 2021. In relation to the present findings, participants' reliance on relatives, friends, store credit, and private lenders reflects how informal borrowing can become an easy source of funds when regular income is temporarily unavailable or delayed salary.

Generally, the findings show that borrowing became a convenient short-term coping mechanism among the participants during times of salary delays. Their experiences show that delayed salaries may force Job Order employees to seek alternative sources of money to sustain their daily needs, household expenses, and existing financial responsibilities. The findings of Abanto et al. (2024) establish the wider financial and employment uncertainties experienced by Job Order employees, while the BSP (2025) provides evidence that borrowing remains a substantial

source of financial support for Filipinos in meeting their basic needs and financial obligations. Therefore, the participants' experiences demonstrate that salary delays may not only postpone their expected income but may also drive them to borrow money, potentially resulting in additional financial responsibilities and debt.

Finding Ways to Cope

Finding Ways to Cope shows the different ways participants used to manage the difficulties caused by the delay of salaries. When the salary is delayed they have to make adjustments based on the resources and money they have. These included adjusting to available resources, budgeting available money, using personal savings, staying focused on work, finding alternative sources of income and accepting or just patiently waiting for release of salary. Rather than relying on the delayed salaries the participants reported different ways of managing their financial needs while continuing with their daily responsibilities.

The experiences of the participants show that managing available resources was one of the ways they responded to salary delays. Participants described making changes in their spending and prioritizing the things they really needed.
Participant 3 shared,
"I adjust to available resources"
Participant 4 added,
"I budget the available money"
Participant 5 answered
"We reduce our food expenses"
Participant 10 further noted,
"I prioritize needs in reducing expenses"

These responses show that participants became more cautious in managing their available money during periods of delayed salaries. Their statements, particularly "adjusting to available resources" and "budgeting available money," indicate that they had to manage the money they had based on their immediate financial situation. Similarly, "reducing food expenses" and "prioritizing needs in reducing expenses" show that participants adjusted their usual spending by focusing more on essential needs and limiting unnecessary expenses. These coping practices demonstrate how participants made practical financial adjustments to meet their daily needs while waiting for their salaries to be released.

The findings are supported by Jalili et al. (2024), whose scoping review identified budgeting, savings, reducing expenditures, and income diversification as common strategies associated with financial resilience. Their review of 30 studies from 15 countries showed that individuals and households use different financial and behavioral strategies to withstand the economic shocks. The authors emphasized that financial resilience involves both personal resources and adaptive financial behaviors. The experiences of the participants similarly demonstrate that coping with delayed salaries involves adjustments based on the financial resources.

Participants 2 answered,
"I use personal savings",
Participant 3 also reported
"Using my personal savings',
These responses suggest that personal savings can help as a temporary financial resource when participants experience salary delays. Using personal savings allows them to continue meeting their daily needs while waiting for their salary to be released. This also indicates that having previously accumulated financial resources could provide participants with some power to manage an unexpected interruption in their regular or usual income.

The findings of Esguerra, Jardin, and Taycoa (2024) provide a relevant comparison. Their study in livelihood resiliency among selected informal-selector workers in Cebu City found that participants experiencing economic shocks tried to cope by looking for another source of income, using their savings, and receiving assistance from the government and their family members. Even though the participants were from the informal sector and experienced

different economic shocks, their findings similarly demonstrate how savings can function as a very important resource for surviving financial difficulties. This supports the present finding that participants used personal savings as a temporary support for the delays of their salaries.

Participant 1 reported,
"Earning for additional income."
Participant 9 added,
"I engage in side hustles and direct selling",

Responses show that some participants attempted to create additional sources of income instead of depending on their delayed main salary. Side hustles and direct selling provided the possible sources of income that could help them respond to their financial needs. This proves that coping with delayed salaries sometimes requires the participants to become resourceful whatever is the available resources and seek for alternative sources of income.

However, the findings also need to be understood in relation to the possible effects of salary delays on workers. Zhang et al. (2025) studied salary delays among 22, 003 public-sector primary care workers across 16-low and middle income countries. The study found that 37% of the workers experienced salary delays and that the delays were associated with low salary satisfaction and motivation, as well as increased unauthorized absence and outside employment. The findings regarding outside employment are particularly relevant to the present study because some participants similarly engage in looking for alternative sources of income. However, while the present participants reported that additional or alternative sources of income is a way of coping, Zhang et al (2025) show that outside employment may also reflect the pressure created by the delayed salary.

Participant 2 answered,
" Staying focused on work."
Participant 3 mentioned,
"I keep myself occupied with work"
Other participants answered,
"I accept salary delay"
and
"I patiently wait for the salary release"

These responses showed that the participants attempted to continue doing their responsibilities despite the delays they've been facing. Staying focused, keeping occupied and patiently waiting for the release indicates that some participants tried to remain productive while dealing with the financial difficulties caused by the delay of salary. Their coping therefore involved not only financial adjustments but efforts to maintain their responsibilities as Job Order employees.

This aspect of the findings provides an important contrast with Zhang et al. (2025). Their study found that salary delays were associated with lower motivation and satisfaction and with increased absence in work. However, in the present study participants described staying focused on work and accepting delays. This suggests that workers or employees do not respond exactly the same in delayed salary.

While salary delays can negatively affect workers' motivation and behavior, the present participants also demonstrated efforts to remain productive and to fulfill their responsibilities. Their responses therefore highlight the importance of knowing the different ways of workers to adapt to the same financial difficulty.

Generally, these responses demonstrate that coping with the delayed salary involves both financial and work related adjustments. Participants were not just simply waiting for the release of their salaries but they adapted to the difficulties in order to survive. Their responses show that workers may develop ways to manage temporary financial difficulties but their ability to cope should not replace the need for reliable and timely compensation.

Emotional Struggles During Delays

This theme explains the emotional struggles experienced by the participants when their salaries were delayed. Their answers show that salary delays caused feelings of worry, frustration, tiredness, disappointment, stress, discouragement, and loss of motivation. These feelings happened because the participants still had financial responsibilities and daily needs to think about while waiting for their salaries. For them, the delay was not only about waiting for money. It also brought uncertainty about how they could manage their needs and responsibilities without their expected income.

Participant 2 shared,

"I feel frustrated and worried while waiting for my salary."

Participant 6 also shared a similar experience,

"I feel worried and stressed because my bills are not yet paid. I feel frustrated, but even though I still continue to work because I have no one else to rely on and I also have the feeling of discouragement and demotivation to work."

Participants 3, 4, 5, 7, 8, 9, and 10 also had similar experiences. They shared that delayed salaries affected how they felt while waiting for their income. Participant 3 expressed the feeling of tiredness and worries while waiting for the salary to arrive . Participant 4 is disappointed, participant 5 feels worried about finding someone to borrow money and it results in loss of motivation, meanwhile participants 7 and 8 both said that they lost their motivation to work, on the other hand participant 9 felt worried, disappointed, and anxious because of this situation, lastly the last participant 10 shared it's experienced that even they lost the motivation to work they still continued because of responsibilities.

The experiences of the participants are supported by Frankham, Richardson, and Maguire (2020). Their study reviewed the connection between financial distress and mental well being, which supports the experiences of the participants because delayed salaries created financial uncertainty. While waiting for their income, they are also worried about how they could sustain their needs and responsibilities. It shows that financial problems were connected to feelings of worry, frustration, stress, disappointment, and discouragement.

The findings are also supported by the World Health Organization or WHO (2024). According to WHO work conditions and job insecurity can affect a worker's mental well being. Although the present study focuses on salary delays, the findings show a similar situation. The unpredictable income affected how some participants felt like they became discouraged and lost the motivation to work. This shows that financial concerns related to delayed salaries can affect not only a person's finances but also their feelings and attitude toward work.

The experiences of Participants 6 and 10 also show that emotional struggles did not always stop them from working. Participant 6 shared that despite feeling frustrated, the participant continued working because there was no one else to rely on. Participant 10 also shared that even though they don't have the motivation to work they still continue because of the responsibilities. These responses show that the participants could experience negative feelings while still doing their jobs.

The importance of receiving wages on time is also recognized by the International Labour Organization or ILO (2024). The ILO explains that wages and timely payment are important in the daily lives of workers, not only that it also recognizes delayed or unpaid wages as an important concern. This supports the present findings because the participants depended on their salaries for their daily needs and responsibilities. When their salaries were delayed, they were left uncertain about how they could manage their expenses. This uncertainty added to the emotional struggles they experienced while waiting.

Generally, the findings show that salary delays caused emotional struggles among the participants. Participants 2, 3, 4, 5, 6, 7, 8, 9, and 10 experienced different emotions such as worry, frustration, tiredness, disappointment, stress,

discouragement, and loss of motivation. Although their experiences were different, most of them shared a common situation. They had to wait for their salaries while their financial needs and responsibilities continued. The findings of Frankham et al. (2020) support the connection between financial hardship and difficulties in mental well being. The WHO (2024) also explains how work related conditions and uncertainty can affect workers well being. The ILO (2024) further highlights the importance of receiving wages on time because workers depend on their income to support their daily lives.

Therefore, the experiences of the participants show that delayed salaries not only affect their financial situation, but also emotionally. Even those who continued working still experienced emotional struggles while waiting for their salaries. This shows that receiving salaries on time is important not only for financial needs but also for reducing the worry and emotional pressure caused by delayed income.

Improving Salary System

Improving Salary System is the term given to the participants suggestions on how the salary can be better or made better. Their responses focused on receiving the salary on time, improving the earning system, giving advance notice, submitting the DTR's on time, and to improve the overall system. These responses show that the participants do not only want their salary to be released on time, but to also want the process behind the salary to be more organized and more reliable. According to the International Labour Organization (ILO, 1949), workers should receive their salary regularly and should be given clear updates about their salary. This gives the idea that a good salary system should provide the JO's with regular and predictable payment.

Participant 3 said,
"Requesting timely salary payment."
Participant 4 added,
"Requesting a timely salary."

These responses show that timely salary payment is one of the main concerns of the participants. Employees depend on their salary for their daily expenses, bills that are needed to be paid, and other responsibilities. When the payment is delayed, it can affect them or make it hard for them to manage those expenses. The ILO's Protection of Wages Convention (1949) states that earnings should be regular. Regular payment is important for JO's because they need to know when they can expect their salary to come. Therefore, the participants' request for their timely salary payment shows that they need a salary system that gives them clear information about when their salary is expected.

Participant 2 stated,
"Improving payroll system."
Participant 5 added,
"Improving salary monitoring."

These responses show that the participants also believe that the payroll system and salary monitoring needs to be improved. Payroll monitoring is important because it helps the office to keep track of the salary records and to check if there are requirements that are incomplete. The ILO's Protection of Wages Recommendation (1949) also recognizes the importance of keeping the proper records of the workers wages and their payments. Proper records can help the office track if there is a problem in the salary process. So, because of this, improving the payroll and monitoring system can help identify the delays earlier and make the salary process more easier and more organized.

Participant 4 said,
"Requesting advance notice."

This response shows that the participants also want to be informed when their salary might be delayed. Giving the employees advance notice when their salary might be delayed can help them prepare for the delay and to adjust their expenses. The ILO (1949) shows that workers should be given clear information about their salary and their payment

arrangements. This supports the participant's response because the employees need to know when they are going to expect their salary and if there are changes to the expected payment date. In this way, advance notice can help improve proper communication between the employee and the offices that are handling their salary.

Participant 9 said,
"Timely and synchronized DTR submissions across departments."
This response shows the importance of timely DTR submission in the salary process. DTR keeps track of the employees' attendance and their working hours. It is important because through the attendance records we can see the working hours of the workers. Government rules require proper documents when processing payments for Job Order workers (CSC-COA-DBM, 205). Therefore, submitting DTRs on time is important because late or incomplete records are one of the reasons why salaries are delayed. Having departments submit their DTRs on time can help prevent delays caused by late or missing documents.

Participant 7 said,
"Insufficient LGU budget."
This response shows that the participants also see the budget availability as an important part of the salary system. Having enough budget is necessary for the salaries to be released. The Department of Budget and Management (DBM) provides rules for the payment of the JO workers and states that these payments must follow government budgeting, accounting, and auditing rules. This supports the participant's concern, because proper budget planning and the availability of funds are needed to support the timely payment of employees. However, having enough funds is not only the requirement. The earnings and documentation process must be completed properly.

Participant 10 said,
"System Improvement."
This response summarizes the whole idea of the theme. The participants' suggestions shows that improving the salary system involves several things, including the timely salary payment, better payroll monitoring, advance notice, timely DTR submission, and the sufficient budget. The ILO (1949) supports the importance of regular salary payment, proper salary records, and clear information about the payment. Philippine government rules require JO payment.

Conclusion

This study explored the lived experiences of Job Order employees in the Local Government Unit of Tanjay City regarding salary delays. Through qualitative phenomenological research, the study captured the real human realities behind administrative payment delays. The findings revealed that delayed compensation is not merely an administrative issue, but a major source of financial hardship, emotional stress, and personal disruption for non-regular public servants. Lacking security of tenure and regular employment benefits, Job Order employees rely entirely on timely salary releases to meet their basic daily needs, support their families, and manage household expenses. When payments are withheld, these workers are forced to deal with severe economic instability that disrupts their everyday living conditions.

Despite these severe challenges, the participants demonstrated notable resilience by using practical coping strategies to manage their situations. Workers frequently relied on informal loans, personal savings, credit from local stores, and budget adjustments to sustain their households during pay delays. However, these coping mechanisms often resulted in accumulated debt and ongoing financial worry, creating a cycle of borrowing that proved difficult to break. The emotional toll on participants was evident, as constant uncertainty about their pay caused anxiety, frustration, helplessness, and embarrassment. The study highlights that while Job Order workers remain dedicated to serving the community, delayed salaries significantly impact their personal well-being, home life, family relationships, and workplace motivation. Ultimately, these results show an urgent need for local leaders to reform payroll procedures and prioritize timely compensation for non-regular workers.

To fully understand these findings, it is necessary to consider the scope and boundaries of the research. The scope of this study was centered on the personal experiences, coping strategies, emotional impacts, and suggested solutions of

Job Order employees facing delayed compensation within the Local Government Unit of Tanjay City, Negros Oriental. Data gathering was specifically carried out across five selected barangays, which were Barangay 1, Barangay 3, Barangay 6, Barangay 7, and Sta. Cruz. The study involved a total of ten active Job Order employees who were chosen through purposive sampling based on their firsthand experience with delayed pay. This focus allowed the researchers to gather detailed accounts of how contractual government staff navigate income uncertainty within these specific municipal communities.

At the same time, the study had several limitations that affect how the findings should be viewed. Because the research was limited to selected barangays in Tanjay City, the results may not directly reflect the experiences of Job Order workers in other municipalities or national government agencies that follow different administrative procedures and financial policies. Additionally, the study involved a small sample size of ten participants, which was suitable for getting deep qualitative details but does not represent every non-regular government worker in the region. The findings also relied completely on self-reported data from face-to-face interviews, meaning the depth of information depended on how openly and accurately participants shared their memories. Furthermore, the research focused exclusively on the views of the workers themselves and did not gather input from local officials, human resource staff, or payroll administrators regarding the systemic causes of the delays.

This research demonstrates that salary delays create deep financial and emotional struggles for Job Order employees who form the backbone of local public service. While these workers display admirable strength and resourcefulness to keep their households running, relying on personal borrowing and sacrifices is not a permanent solution to a systemic problem. Addressing these challenges requires local government leaders to listen to the experiences of non-regular staff and implement practical payroll reforms that guarantee on-time salary releases. Protecting the financial well-being of Job Order employees ultimately safeguards their dignity, improves public office morale, and ensures the continued delivery of essential community services.

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