

Income Stability and Financial Resilience as Determinants of Well-Being Among Cruise Line Employees

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ABSTRACT

This study examined income stability and financial resilience as determinants of well-being among cruise line employees residing in Pampanga, Philippines. A descriptive-correlational design was used with 128 respondents who met the study eligibility criteria and were selected through purposive screening followed by simple random sampling. Data were gathered through a structured online questionnaire containing demographic items and modified assessment scales for income stability, financial resilience, and employee well-being, rated on a four-point Likert scale. Descriptive statistics and correlational analysis were used to summarize respondent perceptions and test the relationships among the variables. Income stability obtained a general mean of 2.93 (Agree), while financial resilience likewise obtained 2.93 (Agree). Employee well-being yielded a general mean of 3.02 (Agree). Income stability was moderately and

positively associated with well-being ($r = .430, p < .001$), and financial resilience showed a stronger moderate positive association with well-being ($r = .534, p < .001$). The findings indicate that employees who experience greater financial security and demonstrate stronger saving, budgeting, and long-term planning behaviors also tend to report better well-being. The study supports organizational strategies that combine competitive and dependable compensation, financial education, and psychosocial support to strengthen both financial resilience and employee well-being in the cruise line sector.

Keywords: *cruise line employees, income stability, financial resilience, employee well-being, financial capability, maritime employment*

INTRODUCTION

Cruise line employees occupy a distinctive position within the maritime and tourism industries because their work combines service delivery, prolonged periods at sea, intensive schedules, and extended separation from family and social networks. These conditions can create simultaneous economic opportunity and psychosocial strain. International maritime standards recognize the importance of fair employment, wage protection, health, welfare, and decent living conditions for seafarers, while occupational research has also documented stress, fatigue, isolation, and other health-related challenges associated with shipboard work (International Labour Organization [ILO], 2006; Oldenburg et al., 2010). For cruise line personnel, therefore, financial conditions and well-being are closely embedded in the realities of maritime employment.

Income stability and financial resilience are particularly relevant to this workforce. Income stability refers to the consistency and predictability of earnings, whereas financial resilience reflects the capacity to absorb financial shocks, sustain essential expenditures, and recover from economic strain through behaviors such as saving, budgeting, and planning. Evidence from broader working-age populations shows that increases in income

are associated with improvements in mental health and well-being, while income losses are associated with adverse outcomes (Thomson et al., 2022). Financial resilience likewise depends on financial capability, which combines knowledge, skills, behavior, and access to appropriate financial resources (Johnson & Sherraden, 2007; Birkenmaier et al., 2013).

Within the study context, the issue is important because cruise line employees may receive comparatively attractive earnings while still experiencing financial difficulty, irregularity, remittance obligations, or pressures associated with long periods away from home. The source manuscript notes that employees may encounter loneliness, relationship difficulties, and financial stress despite perceiving positive aspects of their work. Yet empirical research specifically examining the combined roles of income stability and financial resilience in relation to the well-being of cruise line employees in the Philippine context remains limited.

Accordingly, this study examined the demographic profile of cruise line employees, assessed their perceived levels of income stability, financial resilience, and well-being, and tested whether income stability and financial resilience were significantly related to well-being. The findings were intended to provide a basis for employer initiatives and employee-support programs that address financial management, economic security, and psychosocial well-being without altering the realities of maritime work.

Literature Review

Income Stability and Employee Well-Being

Income stability contributes to a person's capacity to plan expenditures, meet obligations, and respond to unexpected costs. Pham and Doan (2020) showed that access to and use of financial services can contribute to financial stability across Asian economies, illustrating the broader importance of stable financial conditions. At the individual level, predictable earnings can reduce uncertainty and support the ability to budget, save, and allocate resources across present and future needs.

The relationship between income and well-being is also supported by evidence from working-age adults. Thomson et al. (2022), in a systematic review and meta-analysis, found that income increases were associated with better mental health and well-being, whereas income decreases were associated with worsening mental health outcomes. In the context of cruise line employment, this relationship is especially relevant because employees may experience periods of high earnings alongside contract-related uncertainty, family obligations, and expenses associated with deployment and return.

Financial Resilience and Financial Capability

Financial resilience refers to the ability to withstand and recover from financial shocks. Atanda and Ibrahim (2023) found that financial literacy significantly influenced financial resilience and that financial capability played a mediating role. Their findings emphasize that resilience is not simply the possession of income; it also involves financial knowledge, disciplined behavior, and the capacity to make informed financial decisions under changing economic conditions.

Financial capability theory further explains why knowledge and access must translate into behavior. Johnson and Sherraden (2007) argued that capability emerges when financial knowledge and skills are accompanied by access to financial instruments and services. Birkenmaier et al. (2013) similarly emphasized the importance of capability for individual and family well-being. Remund (2010) noted that financial literacy encompasses knowledge, communication, management, decision-making, and confidence. Together, these perspectives support the study's focus on saving, budgeting, prioritizing needs, and planning as observable elements of financial resilience.

Maritime Employment and Psychosocial Well-Being

Maritime work creates a distinctive psychosocial environment. The ILO Maritime Labour Convention establishes minimum standards related to wages, hours of work and rest, health care, welfare, and decent working

and living conditions for seafarers (ILO, 2006). Oldenburg et al. (2010) further identified occupational stress, fatigue, isolation, and limited recreational opportunities as important challenges in seafaring. Such conditions can affect how employees experience well-being even when financial compensation is viewed positively.

The source study also highlights loneliness and difficulty maintaining close relationships as recurrent experiences among cruise line employees. These experiences can be understood through stress and coping perspectives, which emphasize the interaction between perceived demands and available coping resources (Lazarus & Folkman, 1984). Financial security can function as one such resource, but psychosocial support and opportunities for social connection remain important because economic strength alone does not eliminate the emotional demands of prolonged separation and shipboard work.

Income Stability, Financial Resilience, and Well-Being Pathways

Income stability and financial resilience are related but conceptually distinct. Stable income provides the economic base from which employees can meet routine expenses and save, while financial resilience reflects how effectively resources are managed before and during periods of strain. The study therefore treats both as potential determinants of well-being rather than assuming that income alone is sufficient. This distinction is consistent with the literature showing that financial capability, saving behavior, and long-term planning can strengthen people's ability to manage uncertainty (Atanda & Ibrahim, 2023; Johnson & Sherraden, 2007).

The use of structured Likert-type measures in the present study enables perceptions of these constructs to be summarized quantitatively. Because interpretation of Likert-scale intervals can introduce bias if response ranges are not consistently defined, the manuscript retained the four-point descriptive scale reported by the researchers and interpreted means according to its stated intervals (Pimentel, 2019). The focus remains on respondents' reported perceptions rather than on claims of causal effect.

Theoretical and Conceptual Foundations

The study is anchored principally on Financial Capability Theory and Maslow's Hierarchy of Needs. Financial capability emphasizes the interaction of financial knowledge, skills, access, and behavior in enabling individuals to manage resources effectively (Johnson & Sherraden, 2007; Birkenmaier et al., 2013). In the present study, this is reflected in employees' capacity to track expenses, prioritize needs, save regularly, and plan for future requirements. Maslow's (1943) hierarchy further provides a motivational perspective in which financial security is closely related to safety needs that support higher levels of psychological and social well-being.

The conceptual framework positions income stability and financial resilience as the independent variables and employee well-being as the dependent variable. This structure reflects the study's correlational objective: to determine whether more favorable financial conditions and stronger resilience behaviors are associated with better reported well-being among cruise line employees. The original conceptual framework is retained below, immediately before the Methods section, to preserve the study's intended variable relationships.

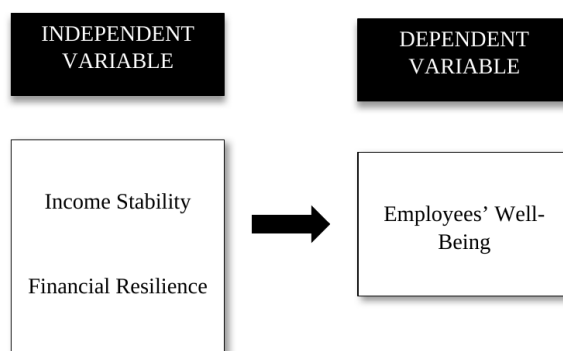


Figure 3. Conceptual Framework

METHODS

Research Design

The study used a descriptive-correlational, non-experimental design to describe the current levels of income stability, financial resilience, and employee well-being and to determine the statistical relationships among the variables. Descriptive designs are appropriate for characterizing variables as they occur naturally without experimental manipulation, while correlational analysis allows the direction and strength of associations to be estimated (Aggarwal & Ranganathan, 2019).

Research Locale

The study was conducted among cruise line employees residing in the Province of Pampanga, Philippines. The source manuscript framed Pampanga as the residence base of respondents rather than as an onboard worksite. Data collection was therefore centered on eligible employees living in the province who had professional experience in the cruise line industry.

Participants and Sampling Technique

A total of 128 cruise line employees participated in the study. Eligibility required respondents to be residents of Pampanga, at least 18 years old, to have a minimum of one year of professional cruise line experience, to be currently employed as permanent employees, to be able to read and understand English, and to have internet access and a compatible digital device. The researchers first used purposive sampling to identify respondents who met the inclusion criteria and then applied simple random sampling within the eligible group. Purposive sampling is appropriate when participants must possess specific characteristics relevant to the research problem (Nikolopoulou, 2023).

Research Instrument

Data were gathered using a structured online questionnaire. The first part collected demographic information, including age, gender, tenure, and rank or position. The second part consisted of modified assessment scales covering income stability, financial resilience, and employee well-being. The study used a four-point Likert scale with the following descriptive intervals: 3.25–4.00, Strongly Agree; 2.50–3.24, Agree; 1.75–2.49, Disagree; and 1.00–1.74, Strongly Disagree. The source manuscript states that permission to use and modify existing instruments was secured from their original authors. No additional instrument authors or psychometric coefficients were reported, and none were added to this article.

Data Gathering Procedure

The researchers first obtained permission and informed consent, then distributed the online survey instrument to qualified respondents. Completed questionnaires were retrieved, after which responses were tallied, organized, and tabulated for analysis. The procedure preserved the sequence reported in the source manuscript: permission and consent, survey administration, response retrieval, and data tabulation.

Data Analysis

Frequencies and percentages were used to summarize the demographic profile. Weighted means were used to describe income stability, financial resilience, and employee well-being using the four-point scale. Pearson product-moment correlation coefficients were reported to determine the relationships of income stability and financial resilience with well-being. The manuscript reported statistical significance at the .001 level for both relationships. Because the design was correlational, the results were interpreted as associations rather than causal effects.

Ethical Consideration

The online instrument was preceded by an informed-consent process and a formal request for permission, as stated in the source manuscript. Participation was limited to adults who met the study criteria and had the capacity to complete the online survey. No institutional ethics review board name, approval number, or separate data-protection protocol was specified in the source file; therefore, no such information was invented or added.

RESULTS AND DISCUSSION

Profile of the Respondents

Table 1. *Demographic profile of cruise line employee respondents*

Characteristic	Category	n	%
Age	18 years old and below	1	0.8
Age	19–25 years old	29	22.7
Age	26–35 years old	55	43.0
Age	36 years old and above	43	33.6
Gender	Male	120	93.75
Gender	Female	8	6.25

Most respondents were 26–35 years old (43.0%), followed by those aged 36 years and above (33.6%) and 19–25 years old (22.7%). Only one respondent (0.8%) was reported in the 18-years-and-below category. The sample was predominantly male (93.75%), with females representing 6.25%. This imbalance limits the extent to which the findings can represent the experiences of female cruise line employees. Although the study objectives also identified tenure and rank or position as demographic variables, the Results section of the source manuscript did not present their distributions; consequently, no values for these variables were added here.

Levels of Income Stability, Financial Resilience, and Well-Being

Table 2. *Summary levels of the principal study variables*

Variable	General Mean	Interpretation
Income stability	2.93	Agree
Financial resilience	2.93	Agree
Employee well-being	3.02	Agree

Income stability obtained a general mean of 2.93, interpreted as Agree. The highest item mean was 3.05 for knowing how to track expenses and financial transactions, while the lowest was 2.85 for having experienced financial difficulties while working on cruise lines. The pattern indicates that respondents generally perceived a measure of financial control while simultaneously acknowledging financial strain. This result is consistent with the broader literature showing that financial stability is not merely a function of earnings, but also of planning, access, and financial management (Pham & Doan, 2020; Remund, 2010).

Financial resilience likewise obtained a general mean of 2.93. Respondents agreed that they prioritized necessary purchases ($M = 2.81$), resisted temptation when shopping ($M = 2.89$), set aside money for future needs ($M = 2.92$), saved regularly ($M = 2.95$), and valued long-term financial planning ($M = 3.07$). These behaviors align with financial capability perspectives in which knowledge, access, and behavior jointly contribute to resilience (Johnson & Sherraden, 2007; Atanda & Ibrahim, 2023).

Employee well-being yielded a general mean of 3.02. Respondents agreed that their employers provided sufficient mental-wellness support ($M = 3.02$), but they also acknowledged loneliness or isolation while at sea ($M = 3.04$) and difficulty maintaining close relationships ($M = 2.80$). Confidence in personal opinions had a mean of 3.01, while viewing life as a continuous process of learning, change, and growth received the highest mean of 3.25, interpreted as Strongly Agree. The results therefore show positive adaptive perceptions alongside

psychosocial challenges associated with maritime work, a pattern that is consistent with research on isolation and occupational stress in seafaring (Oldenburg et al., 2010).

Relationship Between Income Stability and Well-Being

Table 3. *Correlations of financial variables with employee well-being*

Predictor Variable	r	Significance	Interpretation
Income stability	.430	$p < .001$	Moderate positive, significant
Financial resilience	.534	$p < .001$	Moderate positive, significant

Income stability was moderately and positively related to employee well-being ($r = .430$, $p < .001$). Thus, respondents reporting more stable financial conditions also tended to report better well-being. This supports the source study's hypothesis that financial security is meaningfully associated with quality of life among cruise line employees. The finding is consistent with Thomson et al. (2022), whose synthesis showed that income changes can influence mental health and well-being among working-age adults. The present result, however, should remain interpreted as correlational because the study did not manipulate income or establish temporal causality.

Relationship Between Financial Resilience and Well-Being

Financial resilience showed a stronger moderate positive relationship with well-being ($r = .534$, $p < .001$). Employees who reported more disciplined spending, regular saving, and long-term planning also tended to report higher well-being. This result is consistent with Atanda and Ibrahim (2023), who emphasized the role of financial capability in strengthening resilience, and with Johnson and Sherraden (2007), who conceptualized capability as the combination of knowledge, skills, and access that permits individuals to act effectively in financial life. The magnitude of the association suggests that financial behaviors may be an important organizational intervention point, although the data do not establish a causal pathway.

Implications for Cruise Line Employee Support

Taken together, the findings show that income stability and financial resilience are both associated with employee well-being, with financial resilience demonstrating the larger correlation. This suggests that employer responses should address both structural and behavioral dimensions of financial wellness. Competitive and dependable compensation, benefits, and predictable employment conditions can support income stability, while financial education, budgeting assistance, savings mechanisms, and access to counseling can strengthen resilience. At the same time, the reported loneliness and relationship difficulties indicate that financial programs should be complemented by psychosocial and social-support measures consistent with the welfare orientation of maritime labor standards (ILO, 2006).

CONCLUSION

The study concludes that cruise line employees residing in Pampanga generally perceived their income stability, financial resilience, and well-being positively, although their responses also reflected continuing financial and psychosocial pressures. Income stability and financial resilience each obtained a general mean of 2.93, while well-being obtained 3.02. Respondents reported disciplined financial behaviors such as saving, prioritizing essential purchases, and long-term planning, while also acknowledging experiences of financial difficulty, loneliness, and challenges in maintaining close relationships.

Both financial variables were significantly related to well-being. Income stability had a moderate positive correlation with well-being ($r = .430$, $p < .001$), and financial resilience had a stronger moderate positive correlation ($r = .534$, $p < .001$). These findings indicate that economic security and the capacity to manage financial challenges are important correlates of employee well-being in the cruise line context. The study contributes localized evidence for a workforce whose financial experiences are intertwined with the distinctive demands of maritime employment.

Recommendation

Cruise line companies should strengthen compensation and benefits systems that promote predictable income and long-term financial security, while also ensuring access to healthcare, insurance, retirement support, and mental-health services. Financial wellness initiatives should include budgeting workshops, savings and debt-management guidance, financial counseling, and practical planning tools tailored to employees who work under contract cycles and extended periods away from home.

Organizations should also address psychosocial well-being through communication access, peer-support opportunities, mental-health resources, and programs that help employees maintain family and social connections while at sea. Future studies should replicate the research in other locations and cruise-line settings, seek more balanced gender representation, and report the demographic variables originally identified in the study objectives, including tenure and rank or position. Longitudinal or multivariate designs may also clarify whether income stability and financial resilience predict changes in well-being over time.

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