

Financial stress, emotional labor and teacher outcomes in educational institutions: a systematic literature review

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Abstract

Financial stress and emotional labor are interconnected occupational pressures among teaching faculty in educational institutions, yet their combined influence on teacher outcomes has rarely been examined within a unified conceptual framework. This systematic literature review investigates how financial stress shapes faculty emotional labor and explores emotional labor as a mediating mechanism linking financial stress to teacher turnover and performance. Following the PRISMA framework, a comprehensive multi-database search was conducted, yielding 47 peer reviewed articles selected for thematic synthesis after rigorous screening and eligibility assessment. Thematic analysis reveals that financial stress affects faculty emotional labor primarily through three pathways: psychological strain, effort and reward imbalance, and emotional dissonance. Financial inadequacy intensifies surface acting demands, depletes emotional resources, and accelerates burnout and erosion of teaching effectiveness. Faculty experiencing financial hardship who are simultaneously required to regulate and display contextually appropriate emotions face heightened emotional exhaustion, which in turn elevates turnover intention and diminishes performance. These findings carry significant implications for educational administrators and policymakers, highlighting the need for equitable compensation structures, institutional emotional support systems, and proactive faculty wellbeing initiatives. Future empirical research employing structural equation modelling is recommended to test and extend the proposed conceptual model.

Keywords: Financial Stress, Emotional Labor, Teacher Turnover, Academic Burnout, Faculty Wellbeing, Occupational Stress, Higher Education

JEL Classification: I21, I23, J24

1. Introduction

Nowadays, educational institutions across the world are experiencing a revolution for various reasons, such as advancements in technology, rapidly increasing competition in academia, and changes in the policy of educational institutions. Educational institutions play a pivotal role for both faculty and students. However, in a dynamic work environment, teachers are required to perform various teaching and non-teaching activities. They need to perform such duties which are beyond the classroom. So, the burden of all these activities creates occupational pressure and also demands emotional stress on teachers. Faculty members are the main resources of all educational institutions. According to W.B. Yeats, “Education is not the filling of a pot but the lighting of a fire.” Financial stress refers to the anxiety and mental strain that an individual faces due to financial difficulties, insufficient income, and scarce economic resources. This stress may be one of the reasons for the poor emotional stability, affected mental health, and the performance of the employees (Lynch & Casey, 2024). When faculty members experience financial stress, they may struggle to maintain a balance between their personal and professional lives. There is a relationship between emotional labor and financial stress. And this relationship can be understood by the effort-reward imbalance. Teachers need to perform various classroom-related tasks, as well as administrative and organizational activities (Chang et al., 2022). Obviously, this may create an extra burden on the faculty. And when there is an imbalance between the given responsibilities and financial rewards, compensation can lead to financial distress and anxiety (Han et al., 2021). Financial stress may cause direct and indirect mental exhaustion. This exhaustion could be the reason why faculty may feel less resilient and have more worries about their economic situation.

Due to the continuous interaction with students, management, colleagues, and parents, teachers need to maintain their emotional balance as teaching is an emotionally demanding profession. They have to show their calm behaviour, enthusiastic and supportive nature, as well as sometimes hide their true feelings at their workplace (Lawless, 2018). This whole process of regulating emotions is known as Emotional Labor. Emotional labor is introduced by Arlie Hochschild, who shows that employees manage and control their emotions at their workplace so that they can fulfil the needs of the organizations (Grandey, 2000). It creates a balance between the emotional expressions, workplace norms and their professional roles. Various studies have also identified the dimensions of emotional labor, which are surface acting, deep acting and naturally felt emotions (Şener, 2014). Surface acting means that an individual doesn't show their honest emotions and fakes their emotions. Deep acting means attempting to genuinely experience the emotions required by the organization. When faculty members continuously suppress emotions and regulate them, they may experience a lot of stress, frustration, and fatigue (Çukur, 2009). Emotional labor of faculty in educational institutions is not only related to the activities performed by them. But there are also other factors which may cause emotional labor of teachers. These are financial concerns arising from inadequate compensation, delayed promotions, temporary employment, rising living expenses, and job insecurity (Brotheridge & Grandey, 2002). Faculty on



a contractual and ad-hoc basis appointments may create financial stress and financial inadequacy, and they are not sure about their career in future. This all may lead to psychological stress and insecurity among them. Therefore, financial worries may correlate with the faculty's well-being and their satisfaction.

When there is a combination of financial stress and emotional labor then there is definitely an impact on teachers' retention, turnover and the performance of the teachers in the institutions. When a person continuously feels financial stress, they may experience less satisfaction in their job. Due to this, the labour turnover is high as they are not satisfied with their professions. This high labour turnover affects the stability of institutions and organizations in a negative way and also has an adverse impact on the learning experience and commitment of organizations. A faculty's emotional health is a basic necessity for the institution's retention ratio. Because it is correlated with the institutional growth, quality of education, and development of students and organizations. It is also the reason for the increased absenteeism, reduced organizational commitment, and higher employee turnover (Bellas, 1999). The relationship between financial stress and emotional labor improves the mental well-being of teachers and also increases the performance of teachers and the sustainability of institutions.

Due to financial stress, a faculty member may find difficulty in managing classes in front of students, as well as providing emotional support and cooperating with institutional activities. Because all the time, faculty may think about the inadequacy of finances and debt payment, etc. To regulate these emotions, faculty need to work on emotional labor regulations. Financial stress can create emotional dissonance between actual feelings and displayed emotions. There are various existing studies which are based on emotional labor that's correlated with faculty burnout, job satisfaction, emotional exhaustion, and occupational stress. Also, financial stress is studied with employee well-being, performance and mental health. However, there is limited research in respect of where emotional labor plays a mediating role between financial stress, turnover, retention and teachers' performance. In previous studies, emotional labor mostly taken as an independent variable that causes various impacts on other variables. This present study tries to address the theoretical as well as empirical gap by examining how financial stress could be a reason for enhancing emotional labor that contributes to turnover, retention and teachers' performance.

This present study aims to examine the relationship between financial stress, emotional labor and, turnover retention and teachers' performance in educational institutions. And more precisely, this study explores the relationship between the mediating role of emotional labor with financial stress. The study intends to contribute to the growing literature on faculty well-being, occupational stress, and emotional management in educational settings. The findings of this study may provide how financial stress influences emotional labor and turnover retention, along with teachers' performance. This may help to provide implications for educational institutions, administrators, and policymakers. It helps to develop effective support systems, stress management programs,



emotional well-being initiatives, and fair compensation practices for faculty members. The existing studies examined emotional labor, occupational stress, emotional exhaustion, and burnout in various professions, but several important gaps are still showing in the existing literature in the context of educational institutions. Earlier studies have mostly examined the relationship between emotional labor and burnout, work satisfaction, psychological fatigue, and organizational dedication (Y. Chen et al., 2025). Similarly, financial stress has been widely studied in relation to mental health, employee well-being, financial anxiety, and work performance (Lynch & Casey, 2024). However, there hasn't been much study done on combining emotional labor and financial stress into one cohesive conceptual framework, particularly when it comes to education faculty (Hughes et al., 2024). The little analysis of the connection between financial stress and emotional labor is one significant gap in the research currently being published. The majority of research on emotional labor focuses on careers in customer service, healthcare, hospitality, and banking (Abdu, 2022). Understanding how monetary difficulties and financial strain may affect faculty members' emotional labor and control has not received adequate consideration. The connection between financial stress and emotional labor merits more research since struggling economically, educators could nevertheless be expected to act professionally, emotionally optimistically, and compassionately in academic contexts (Lynch & Casey, 2024).

Another significant gap relates to the mediating role of emotional labor. In existing literature, emotional labor has predominantly been examined as an independent variable directly affecting burnout, job satisfaction, or organizational outcomes (Zhu et al., 2022). Very limited studies have explored emotional labor as a mediating mechanism explaining how occupational stressors contribute to burnout and psychological strain. In addition, earlier research has mostly ignored practical organizational effects like teacher retention, turnover intention, and teaching effectiveness in favour of focusing on psychological outcomes like emotional exhaustion and stress. Therefore, the present study attempts to address these gaps by examining the relationship between financial stress, emotional labor, turnover retention and teachers' performance. This study pursues three objectives. First, it examines the relationship between financial stress and emotional labor among faculty in educational institutions. Second, it determines how financial stress influences teacher turnover and performance. Third, it investigates whether emotional labor functions as a mediating mechanism in the relationship between financial stress and teacher turnover and performance.

2. Literature Review

This section presents the theoretical and conceptual foundation of the study by reviewing existing literature related to financial stress, emotional labor, and faculty well-being. The purpose of this review is to examine prior scholarly contributions, identify key relationships among the variables, and highlight existing research gaps within the educational context. The discussion in this section provides the conceptual basis for the subsequent systematic literature review and thematic analysis.

2.1 Financial Stress among Faculty Members

Financial stress refers to a condition of a market where contributors face adverse situations like uncertainty in the market, future financial loss, economic activity and the value of essential assets (Kasal, 2023). It is a disturbance in the operational finance markets that performs a mediator role between all the parties, i.e. borrower, lender, buyer, and seller. It shows a collapse of financial markets' functioning, where a competent flow of funds between all parties (Valerio Roncagliolo & Villamonte Blas, 2022). Financial stress results in shifts in asset prices and increases risk and uncertainty. It also leads to a liquidity shortage (Balakrishnan et al., 2009). The role of financial stress in the teaching faculty is very important. It shows their dissatisfaction with the finances and also with their occupation. Financial stress has a significant impact on teachers, leading to changes in their lifestyle, psychological distress and also reduced quality of life. Even the necessities of life are affected. Income adequacy causes a reduction in spending (Senevirathne et al., 2025). When there is financial inadequacy, teachers are bound to perform other tasks beyond their regular job to get some financial security. This may cause well-being issues, mental health deterioration, and a risk of failure (Lynch & Casey, 2024). In existing studies, financial stress mostly relates to institutions such as banks, insurance companies, and also to liquidity, profitability, management efficiency, inflation, and interest rates (Abdu, 2022). But this stress also has an impact on the lives of the faculty of educational institutions. Financial stress influences teachers' job satisfaction and increases stress levels. This occurs due to a lack of moral recognition and financial rewards (Al Shuaili, 2024).

2.2 Emotional Labor in the Teaching Profession

Emotional labor shows the management of feelings during work to fulfil job requirements. An individual needs to manage their own emotions so that work can run smoothly (Tösten & Şahin, 2017). It is a complex process for an individual to manage emotions, which is driven by job demands and display rules, which have an impact on individual well-being and professional performance, especially in demanding roles in teaching (Viz Leutwiler et al., 2024). Emotional regulation enhances emotional skills that help to alleviate the negative effects of emotional labor on teachers. Even the support from organization is also crucial for regulating the emotions of the faculty (Kariou et al., 2021). Emotional regulation plays a significant role in the relationship between teachers and students. Emotional labor strategies help teachers to maintain a professional demeanour and a positive environment in the classroom (Barış Eren & Dinç, 2025). Surface acting is the expression of emotions that align with organization needs by modifying external expression and body language. Deep acting includes what teachers genuinely try to feel the emotions that they are required to display (Hao, 2024; Zhu et al., 2022), (Zhang et al., 2022). Through the naturally felt emotions dimension of emotional labor, teachers express their genuine emotions that match the job requirements (Y. Chen et al., 2025). Teachers professionally manage their emotions with the help of strategies mainly categorized by Grandey's integrative model of emotional labor or,



which includes all the dimensions, i.e. surface acting, deep acting, and naturally felt emotions (Ma et al., 2023).

2.3 Emotional Labor as a Mediating Variable

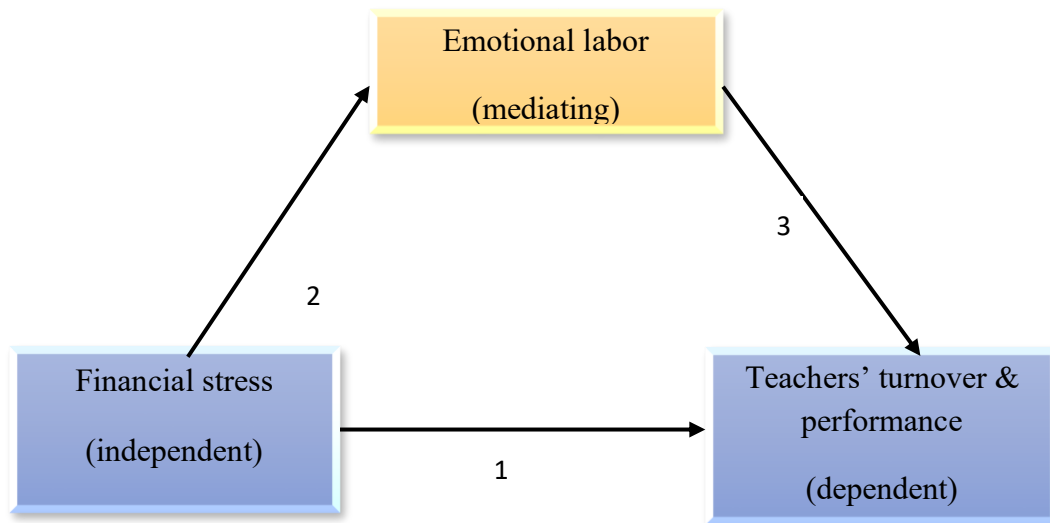
Emotional labor plays a significant mediating role in the relationship between personal lives and turnover and retention among teachers in educational institutions. When there is more investment of emotional labor to adjust emotional balance leads to emotional exhaustion and increased work burden (Zhou & Jiang, 2026). Emotional labor emphasises a dynamic & interactive process where teachers' emotional management is constantly mediated by norms, structure, personal lives and demands in particular professions like teaching (Wu & Song, 2023). Teachers are emotionally exhausted; their capacity to handle added demands, including financial ones, is reduced, possibly leading to a longing to leave the profession (Kokkonesi et al., 2026). For caregiving professions like teaching, emotional labor plays a significant psychological role. Teachers manage their emotions for their professional roles (Aydın & Yüksel, 2026). The management of emotions can influence an individual's commitment to their organization and, subsequently, their level of work engagement (Sezen-Gultekin et al., 2021). Financial inadequacy and emotional labour combined lead to negative coping methods like self-isolation, alcohol consumption, and lower enthusiasm (Emeljanovas et al., 2023).

2.4 Impact of Financial Stress on Teacher Turnover

Instability has been recognized as a critical issue for over decades, significantly impacting the stability and quality of care and education provided. Due to any cause, when teachers leave, programs may struggle to maintain established practices and schedules due to the need to rearrange staffing, potentially leading to further disruptions (Zeng et al., 2025). Teacher turnover is also linked to the absence of supportive program policies, including adequate wages, benefits, and teacher support (Hur et al., 2023). It is quietly more difficult to manage challenging pupil behaviour, which increased accountability and diminished teacher autonomy can significantly reduce teaching effectiveness (Arthur & Bradley, 2023). Performance pay plans are expected to augment the teaching workforce by refining teacher retention. Teachers choose to stay or leave for various reasons, but if these programs provide additional motivation, high-performing teachers receiving awards should be more likely to stay in the institutions (Shifrer et al., 2017). To minimize teacher turnover, comprehensive strategies that enhance the prestige, autonomy, and influence of the teaching field as well as educational institutions' working environment and personal mental health outcomes are needed (Arnold & Rahimi, 2025). Teachers' lack of dedication, which reflects a deep-seated discontent and detachment from the profession, is a significant and enduring cause of turnover intentions. Building a greater feeling of commitment and community among the teaching community is necessary to deal with this (Räsänen et al., 2020). Teachers' absence of commitment to the organization is a complex problem that is influenced by several variables, including the educational setting and cultural norms, teacher indifference, and the availability or

lack of strong competitive support from administrators(Hancock & Scherff, 2010). Teachers' retention is a critical issue in education, especially in developing countries. Insufficient teacher motivation, low pay, and severely challenging living and professional situations all play a complicated role in faculty retention issues(O'Sullivan, 2022). The preceding sections reviewed the conceptual and empirical literature on emotional labor, financial stress, and related workplace outcomes. Collectively, this literature establishes the context and rationale for the present review while also revealing the existing research gap. In response, the following section details the systematic methodology used to examine the relevant studies.

Figure 1. Conceptual Framework model



The conceptual framework presented in Figure 1 illustrates the proposed relationships among the study variables identified through the following literature review. The model highlights the role of emotional labor as a mediating variable in the relationship between financial stress and teachers' turnover & performance. The framework has been developed based on existing empirical findings and provides a conceptual foundation for understanding how workplace and financial challenges may influence the psychological and professional well-being of faculty members.

3. Research Methodology

The present study adopts a Systematic Literature Review (SLR) approach to examine the relationship between financial stress, emotional labor, and teacher turnover and their performance. The review was conducted using the PRISMA framework to ensure a transparent, orderly, and replicable process of article identification, screening, and selection. It specifies the databases searched, the inclusion and exclusion criteria applied, the screening stages followed, and the method used for organizing and analyzing the selected studies. This methodology was designed to ensure a rigorous and reproducible review process. The study specifically focuses on understanding how financial stress influences emotional labor among faculty members and how emotional labor subsequently contributes to teacher turnover and affects their performance.

Additionally, the review explores the implications of these variables on teacher emotional exhaustion and burnout. This study addresses three research questions. First, it asks what relationship exists between emotional labor and financial stress among faculty. Second, it seeks to identify the major sources of financial stress experienced by teachers in educational institutions. Third, it examines the extent to which financial stress and emotional labor together contribute to teacher turnover and diminished performance.

3.1 Data Selection

To ensure comprehensive coverage of relevant literature, studies were retrieved from multiple academic databases. The primary databases used for the review included. These databases were selected because they provide extensive access to peer-reviewed journals, conference proceedings, and scholarly publications related to education, psychology, management, and occupational studies.

3.2 Search Strategy

To find pertinent research on financial stress, emotional labor, and teacher turnover and performance, a methodical search approach was used. To find the most appropriate scholarly literature, keywords and Boolean operators were carefully chosen. The following search strings were used: “emotional labor” AND “financial stress”, “Teachers” AND “emotional labor” AND “Financial stress”, “Emotional labor” AND “Turnover” OR “teacher performance”, “emotional labor” AND “financial anxiety” AND “teachers”, “Teachers” AND “financial anxiety” OR “job performance”.

3.3 Inclusion and Exclusion Criteria

To maintain consistency and relevance, inclusion and exclusion criteria were established before article selection.

Inclusion Criteria

Studies were included if they were peer reviewed journal articles published in the English language. Eligible studies had to address at least one of the core constructs of financial stress, emotional labor, teacher turnover, or teacher performance, and had to be conducted within educational or occupational settings with a focus on faculty members or teachers.

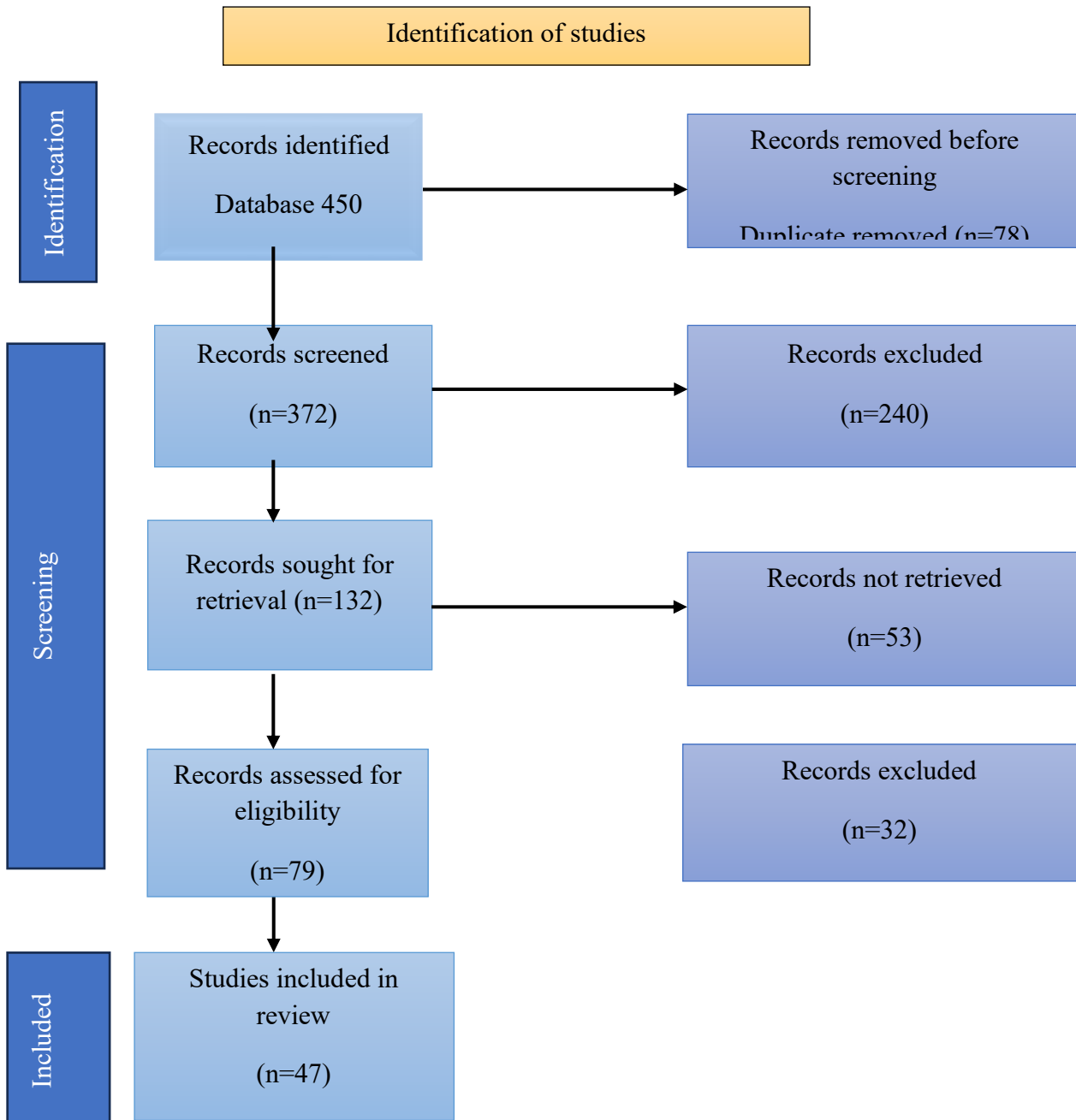
Exclusion Criteria

Studies were excluded if they took the form of conference abstracts or dissertations, or if they were published in a language other than English. Duplicate articles were removed, as were studies that did not engage with emotional labor or financial stress as central constructs. Articles for which full text was unavailable were also excluded, along with studies whose focus was limited exclusively to student populations.

The inclusion and exclusion criteria helped ensure that only relevant and high-quality studies were considered for analysis.

3.4 Article Screening and Selection Process

Figure 2. PRISMA Framework



Source: Author's own work

In the above PRISMA framework figure 2 diagram, it is shown that initially, 450 studies were identified through database searching from various renowned sources. After removing duplicate records, 372 studies remained for title and abstract screening. Following the screening process, 132 full-text articles were assessed for eligibility. Finally, 47 relevant studies meeting the inclusion criteria were selected for the systematic literature review.

4. Findings / Thematic discussion

RQ1. Relationship Between Financial Stress and Emotional Labor

The relationship between financial stress and emotional labor has become rapidly important in professional and educational research because financial difficulties may affect faculty's emotional experiences and educational institutional behaviour. Financial inadequacy leads to increased workload, burnout, and emotional exhaustion, which impact teachers' well-being and also the quality of education provided by them. For emotions and financial strain, teachers need coping mechanisms and support through the policy of institutions (Aydın & Yüksel, 2026). Financial stress has a psychological impact on teachers. This has draining effects on emotional energy rather than directly impacting professional efficacy. This makes teachers vulnerable to an economic crisis. Teachers with high emotional exhaustion reported a greater economic or financial burden (Kokkonesi et al., 2026). Financial insecurity correlates with the job performance of teachers. It negatively impacts students' performances also (Maturana & Nickerson, 2020). Due to a poor payment system, teaching seems less attractive as a career. Even also there is a drop in selecting teaching as a career. There is also a shortage of teachers, which results in a heavy workload (See & Gorard, 2020). Financial incentives could be the only way to retain teachers for a long period (See et al., 2020). If the emotional labor of teachers is not adequately rewarded, it can lead to emotional exhaustion and increased psychological pressure, contributing to turnover and retention (Zhou & Jiang, 2026). Teachers accept the proposal of teaching in underdeveloped rural areas, not because of passion; the reason behind this is that they get more economic benefits in comparison to urban areas. Due to the financial crisis, they work heavily and feel emotionally exhausted (Wu & Song, 2023). Teachers face technology anxiety, varying working hours, and resistance from students, combined with financial concerns like salary deductions, which significantly affect their psychological and emotional well-being (Dogra & Kaushal, 2022).

RQ2. Sources of financial stress among teachers

Teachers are overburdened by heavy workloads. Poor pay in comparison to heavy workloads creates tension among teachers. The gap between required economic resources and workload on teachers creates financial stress among teachers (See & Gorard, 2020). Financial aspects through the lens of "rewards" and "returns" within the social exchange theory, and also suggests enhancements in compensation as a retaining strategy (Zhou & Jiang, 2026). Due to low salary levels, heavy workloads, and the allure of better financial opportunities, financial stress among teachers (Wu & Song, 2023). According to Dogra & Kaushal (2022), women often experience

stress in the workplace due to several economic factors that affect their income and job security. Gender and rural-urban disparities reveal an imbalance in the economic resources required for teachers (Sun et al., 2025). Preschool teachers face financial stress, inadequate pay, and high-demand tasks, which dramatically increase their workplace stress (Nong et al., 2022). Teachers' financial challenges are an immediate consequence of wider economic instability, highlighted by elevated inflation and structural shortcomings that reduce purchasing power (Aydın & Yüksel, 2026).

RQ3. Role of financial stress and emotional labor in teacher turnover & their performance

Teachers can remain in educational institutions for a long period if they receive financial incentives commensurate with the work they perform. Institutions also need to work on their environment (See et al., 2020). When faculty are not able to fulfil the needs of their families, they may face burnout and feel dissatisfied with their jobs (Zhou & Jiang, 2026). Teachers feel emotionally exhausted, and as a result, their resilience diminishes. Teacher resilience is a dynamic process that enables teachers to navigate challenges and adversities to achieve positive outcomes (J. Chen & Chi-Kin Lee, 2022). Emotional labor, self-image, and self-efficacy ultimately affect children's socio-emotional development and learning (Xie et al., 2022). Emotional labor has a significant impact on work efficiency and teaching quality. The constant demand to display appropriate emotional labor can lead to increased stress and burnout among teachers (Toprak & Savaş, 2020). Work stress, management, and career development thoughts of faculty make teachers emotionally imbalanced (Shao et al., 2025). Teachers endure tremendous amounts of stress from surface behaviour, which increases their intent to leave their jobs and causes work burnout (Sun et al., 2025).

5. Conclusion, Implications, Limitations, and Future Research Directions

This systematic literature review establishes that financial stress, emotional labor, and academic burnout are closely interconnected occupational experiences among faculty in educational institutions. Faculty members who face financial insecurity become increasingly vulnerable to emotional exhaustion, as they are simultaneously required to regulate and display appropriate emotions while fulfilling demanding professional responsibilities. The compounding effect of financial pressure and emotional regulation demands may significantly undermine faculty wellbeing, job satisfaction, organizational commitment, and teaching effectiveness. A central contribution of this review is the repositioning of emotional labor as a mediating construct rather than a standalone independent variable. Long term financial anxiety amplifies the emotional regulation demands placed on teachers, accelerating the onset of burnout and diminishing their capacity to sustain professional engagement. Emotional labor should therefore be understood not only as an occupational requirement but as a psychologically consequential process with direct implications for both institutional effectiveness and educator health.



By integrating financial stress and emotional labor within a single conceptual framework anchored in educational institutions, this study advances the broader literature on occupational stress and faculty wellbeing. The conceptual, practical, and policy oriented insights offered here provide a foundation for future empirical investigation and institutional intervention aimed at reducing emotional exhaustion and supporting long term faculty retention.

5.1 Implications of the Study

This study makes a meaningful theoretical contribution to emotional labor research by reconceptualizing emotional labor as a mediating variable in the relationship between financial stress and teacher outcomes, rather than merely an independent construct. Prior research has predominantly examined emotional labor as a direct cause of burnout or job dissatisfaction. The present review demonstrates that financial stress precedes and intensifies emotional labor demands, offering a more complete account of how occupational and economic pressures converge to affect faculty functioning. This reframing enriches the theoretical understanding of emotional labor in educational settings and provides a more nuanced model for examining faculty distress. The findings also carry significant practical implications for educational administrators and policymakers. Institutions should recognize that inadequate compensation does not only affect financial stability but also elevates emotional regulation demands among faculty, ultimately contributing to burnout and turnover. Administrators are encouraged to develop fair and transparent compensation structures that reflect the full scope of faculty responsibilities, including non teaching duties. Targeted stress management programs, structured emotional wellbeing initiatives, and peer support systems may help faculty navigate the compounding pressures of financial and emotional strain. At the policy level, funding frameworks and staffing arrangements should be reviewed to reduce the prevalence of precarious contractual appointments, which this review identifies as a significant and underappreciated source of financial anxiety among teaching staff.

5.2 Limitations and Future Research Directions

The present review is subject to several limitations that should be considered when interpreting its findings. The restriction to English language publications may have excluded relevant research conducted in other linguistic and geographic contexts, potentially introducing selection bias into the evidence base. Similarly, the reliance on three primary databases, namely Scopus, Web of Science, and Google Scholar, means that studies indexed in other repositories may not have been captured, which could affect the comprehensiveness of the review. The scope of inquiry was intentionally bounded to faculty in educational institutions, which limits the generalizability of the findings to other professional settings where financial stress and emotional labor are equally prevalent. Because the study employed qualitative thematic synthesis, statistical comparisons of effect sizes across studies were not feasible, constraining the precision with which relationships among variables can be assessed. A further limitation is the relatively small body of empirical

literature examining financial stress and emotional labor in conjunction, which restricted the depth of thematic analysis possible at this stage.

The conceptual framework proposed in this review offers a productive foundation for future empirical inquiry. Subsequent studies are encouraged to test the proposed relationships quantitatively using structural equation modelling, which would allow for rigorous examination of the mediating role of emotional labor between financial stress and teacher turnover and performance. Longitudinal research designs would be particularly valuable in establishing the temporal sequence of these relationships and identifying the conditions under which financial stress transitions into chronic emotional exhaustion. Future researchers may also explore the moderating roles of variables such as emotional intelligence, organizational support, psychological resilience, and work and life balance within this framework. Expanding the scope of inquiry to include diverse professional and cultural contexts would enhance the generalizability of the findings, and cross national comparative studies could illuminate how institutional structures, compensation policies, and cultural norms shape the experience of financial stress and emotional labor among teachers. Mixed methods approaches that combine quantitative measurement with qualitative accounts would further enrich understanding by capturing both the magnitude and lived experience of these occupational pressures.

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