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A COST-BENEFIT PERSPECTIVE ON THE WORK-FROM-HOME SETUP: LIVED EXPERIENCES OF PRIVATE SCHOOL TEACHERS IN THE PHILIPPINE CONTEXT

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Abstract:

This study explored the lived experiences of teachers from selected schools in Cauayan, Isabela, who transitioned to a work-from-home (WFH) arrangement during the COVID-19 pandemic. Guided by Rational Choice Theory, the study examined how teachers balanced the challenges and benefits of remote teaching in financial, emotional, and professional terms. A descriptive phenomenological approach rooted in Husserlian philosophy was used. Ten teachers were purposefully chosen, and their experiences were captured through detailed, semi-structured interviews. After transcription, teachers' statements were grouped into clusters of meaning, which were then examined to identify themes. Six key themes emerged. Some teachers experienced short-term relief from reduced daily expenses, but these savings were quickly consumed by higher costs for utilities and technology. Teachers took part in self-directed learning, which helped their personal and professional growth, while support from their institutions made it easier for them to adjust to remote teaching. Working from home brought certain advantages, like saving on transportation costs and gaining opportunities to develop new skills. At the same time, remote teaching brought challenges, such as higher household expenses, heavier workloads, and a sense of disconnection. The study indicates that teachers showed strong resilience, providing insights that can shape policies to build on current support for their well-being, maintain effective school functioning, and ready the education system for future challenges.

Keywords:

Work-From-Home, Lived Experiences, Cost-Benefit Perspective, Rational Choice Theory, Remote Teaching, Phenomenology, Teacher Well-Being

Introduction

This study examined the educational experiences of teachers who transitioned to remote work during the COVID-19 pandemic. This study examined how teachers coped with the sudden move to remote teaching, navigating both the benefits and challenges of working from home. For many teachers, the sudden move to remote teaching affected more than just their classroom routines—it touched nearly every part of their daily lives. Teachers were suddenly faced with the challenge of engaging students online, managing work and home responsibilities as the boundaries between them faded, and taking care of their own well-being. With minimal time to adapt and support systems that were often unclear, navigating this transition proved to be a considerable challenge. Nevertheless, they managed to continue facilitating student learning—sometimes through makeshift strategies and trial-and-error efforts—doing whatever was necessary within the limits they faced.

This study addresses a gap in understanding how teachers were affected—both personally and professionally—by the sudden shift to remote work. Using a cost-benefit perspective, it looks at how teachers weighed the challenges and advantages of this transition, not just in terms of workload but also in how it reshaped their daily routines, household responsibilities, and overall well-being. Previous research has looked at different aspects of remote work and learning, providing valuable insights into the experience. Spark (2017) pointed out that working from home can be especially beneficial for individuals with specific needs, particularly when supported by understanding and flexible management. De Klerk et al. (2021) similarly explored how employees adjusted to full-time remote work during the pandemic, showing that although some became more engaged, many faced greater emotional and organizational pressures. Yu (2023), on the other hand, investigated how students from varied backgrounds engaged with cost-benefit analysis in an education setting, using their performance trends to guide improvements in instructional practice. Although these works provided meaningful insights, their attention remained centered on broader organizational, workforce, or educational contexts. What has yet to be closely examined is how teachers navigated this shift: how they adjusted to a new teaching setup, balanced overlapping roles at home, and assessed the trade-offs along the way. This study takes a closer look at those lived experiences within the evolving demands of the modern workplace.

This study explored the cost-benefit outcomes of the work-from-home setup as experienced by teachers during the pandemic. It examined how remote teaching affected their financial situation, the emotional and mental challenges of balancing professional responsibilities with household demands in a shared space, and the level of institutional support they received while adjusting to this new work arrangement.

This study took a phenomenological approach to better understand what teachers truly went through during this sudden and difficult transition. It wasn't just about their work—it was about how the whole experience affected them personally, both as professionals and as people. In this study, semi-structured interviews gave teachers the space to openly share their stories and speak from the heart about what it was really like to shift to remote work. Many talked about the challenge of wearing multiple hats at once—teaching lessons while caring for their families, all from the same living space. Teachers shared how they repurposed shared living spaces—often converting dining tables, corners of bedrooms, or any available area—into makeshift classrooms, all while attending to family responsibilities at home. They described the ongoing challenge of establishing structure and routine amid a backdrop of uncertainty and disruption. These narratives went beyond logistical adjustments; they offered deeper insight into the

emotional labor involved in blending professional obligations with personal life. Beyond revising their teaching methods, many teachers had to navigate the complexities of remote instruction while managing household demands and safeguarding their own mental and emotional well-being. They also shared how their responsibilities expanded almost overnight, requiring them to quickly adapt to new expectations and teaching methods. Despite these challenges, they did their best to maintain meaningful connections with their students, all while managing their well-being and sense of balance in a completely changed environment.

Many who shifted to working from home found it challenging to separate their professional tasks from their personal life, which at times led to emotional fatigue (Wallengren-Lynch et al., 2021). The sudden shift caused by the pandemic, combined with insufficient planning and training, heightened the stress and uncertainty experienced by many educators (Singh et al., 2022). Many educators also struggled with constant distractions and insufficient equipment, which made working effectively from home even more challenging (McGee et al., 2023). Almost overnight, teachers had to adjust to a completely new way of working. They were confronted with the challenge of keeping students engaged through computer screens, learning how to use unfamiliar digital tools, and trying to balance the demands of teaching with responsibilities at home—all at the same time. Teaching from home for the first time, many faculty members found themselves overwhelmed by the challenge of keeping up with their professional duties while managing personal responsibilities. Household interruptions were common, and trying to build real connections with students through virtual platforms often felt disconnected and less effective (Arora & Chauhan, 2021).

Among the key challenges faced by teachers was the blurring of professional and personal boundaries. When homes suddenly became both classrooms and offices, many teachers found themselves working beyond regular hours, trying to keep up with lesson planning, grading, and administrative work—often while managing the demands of home life (Muldong et al., 2021). Lacking proper work spaces, some had to settle for any available corner of the house, which was sometimes shared or filled with distractions, making it hard to concentrate and stay efficient (Toniolo-Barrios & Pitt, 2020). These difficult working conditions, combined with the pressure of adapting quickly to remote teaching, placed a heavy toll on the mental and emotional well-being of many educators during the peak of the pandemic (Santiago et al., 2023). Lastly, the lack of face-to-face interaction with students and colleagues further deepened feelings of isolation and disconnectedness (An et al., 2021), underscoring the emotional costs of the WFH arrangement.

Literature Review

Theoretical Framing: Rational Choice Theory and the Cost-Benefit Perspective

This study takes a cost–benefit approach informed by Rational Choice Theory (RCT), which argues that people make decisions by considering the potential benefits and costs of various options to maximize their own advantage (Coleman, 1990; Elster, 1986). In the context of remote teaching, educators had to carefully manage their work-from-home (WFH) arrangements while balancing professional duties alongside personal and household responsibilities. Using RCT as a framework, this study explores how teachers balanced trade-offs related to convenience, finances, emotional well-being, and institutional support during the abrupt transition to remote work. This framework sheds light on how teachers made decisions while adapting to a new work environment and handling overlapping responsibilities at home.

Financial Impact of Remote Teaching on Teachers

The COVID-19 pandemic pushed teachers to rapidly move from face-to-face to remote teaching, resulting in significant changes to their financial situations. Although working from home offered some opportunities to save, it also brought about new and often unexpected expenses that many had to manage.

As teachers began working from home, they started to notice a decline in their usual daily expenses. Beno (2021) pointed out that this was especially true for costs related to commuting, fuel, transportation, and even small, everyday purchases such as coffee or snacks that were often part of their routine during in-person school days. Although the overall situation was challenging, these small but consistent savings offered some financial relief at a time of global uncertainty.

Nevertheless, these savings were often countered by rising household and work-related expenses. Al Azhar (2021) pointed out that during the pandemic, teachers had to bear higher internet costs as they joined online training and conducted remote teaching sessions. With schools closed, educators were required to invest in stronger and more stable internet connections, leading to a rise in their monthly expenses. This highlighted the additional financial strain teachers faced as they quickly adapted to digital learning environments.

These varied financial outcomes highlight the importance of examining the costs and benefits of working from home in the teaching profession. Exploring these experiences provides a clearer picture of the broader financial impact of remote work in education.

Emotional and Mental Strain of Blended Home and Work Life

Muldong et al. (2021) noted that moving to a home-based work setup made it more difficult for teachers to separate their professional duties from their personal life, which gradually contributed to increased stress levels. They highlighted the importance of offering psycho-social support to help educators cope with these challenges and safeguard their mental well-being. Similarly, Kotowski et al. (2022) observed that the pandemic-driven shift to online teaching blurred the boundaries between work and home life, adding emotional strain and raising the risk of burnout among teachers. On the other hand, Nurpriani (2022) offered a contrasting perspective, showing that when teachers felt motivated and had a supportive social environment, remote work could actually enhance job satisfaction. Likewise, Jelińska and Paradowski (2021) noted that the sudden move to online teaching generated significant anxiety, disrupted work–family balance, and placed considerable emotional strain on educators. Altogether, these studies underscore the importance of dependable support systems in helping teachers navigate the challenges of remote teaching without jeopardizing their well-being. According to Nurpriani (2022), teachers who are genuinely motivated and feel supported in their professional environment are more likely to enjoy higher job satisfaction.

Support from Schools During the Transition to Remote Teaching

The sudden shift to work-from-home (WFH) teaching during the COVID-19 pandemic brought with it more than just technical challenges. It highlighted the need for genuine institutional support—not just in the form of internet access and digital tools, but also in the form of emotional understanding and care. Muldong et al. (2021) emphasized that providing psycho-social support is just as important as offering practical assistance. If schools neglect the emotional needs of teachers, it can result in feelings of isolation, exhaustion, and burnout. This points to the essential responsibility of schools—not just to provide resources, but to cultivate

a supportive environment where teachers feel appreciated, listened to, and emotionally safe, especially during difficult periods.

While studies on remote education have increased, the voices of teachers navigating work-from-home setups are still largely unheard. Research often emphasizes logistical concerns—like policy application and tech support—without fully considering the emotional and practical adjustments teachers are required to make. Many educators struggled to balance their responsibilities as professionals and caregivers, yet some also discovered advantages in remote work, such as more flexible schedules, greater control over their teaching methods, and new ways to innovate. The overall impact of WFH teaching is far from uniform—it varies depending on factors like financial security, emotional coping strategies, and the level of institutional support available.

This research seeks to contribute to the existing body of knowledge by examining the lived experiences of selected private school teachers in Cauayan, Isabela, at the height of the COVID-19 pandemic. It highlights the financial strains they faced, the emotional burden of remote instruction, and the influence of institutional support on their experience of teaching from home. By giving space to their stories, this study hopes to offer meaningful insights that can guide the creation of more compassionate and flexible education policies—ones that go beyond simply keeping schools operational and instead prioritize the well-being and resilience of teachers as they navigate future challenges in education.

Methodology

This study employed a qualitative research design using a descriptive phenomenological approach rooted in Husserlian philosophy (Husserl, 1970; Giorgi, 2009) to explore the real-life experiences of teachers from selected private schools who shifted to a work-from-home setup during the COVID-19 pandemic. This study looked into how teachers personally experienced and interpreted the costs and benefits of this sudden shift. The Husserlian approach was chosen because it lets the researcher step back from their own assumptions and really see the experiences from the participants' perspective, understanding how they are truly lived. This approach offered a glimpse into how teachers made sense of and adjusted to changes in their daily routines and professional practices during this unprecedented shift in their work environment.

A purposive sampling strategy was used to select participants who met the inclusion criteria: teachers from selected private schools in Cauayan, Isabela, with direct experience of working from home during the pandemic. A total of ten participants were included. The sample size was decided based on the principle of data saturation, meaning interviews were carried out until no new insights or themes came up and the existing ones were fully explored (Guest, Bunce, & Johnson, 2006; Hennink & Kaiser, 2022). This approach made sure the data gathered were thorough, meaningful, and closely connected to the study's objectives.

The study employed semi-structured interviews conducted in environments where participants felt at ease. With their consent, each conversation was recorded and supported by field notes. The use of open-ended questions allowed participants to share openly, while follow-ups helped refine and extend their responses.

For the main data gathering, the researcher conducted a pilot test with three individuals who met the inclusion criteria, but they were excluded from the actual study. This technique enabled the researcher to ascertain that the interview questions were clear, pertinent, and culturally suitable, while also allowing any requisite modifications.

The interview data were transcribed word for word and thoroughly reviewed to capture the core of the participants' lived experiences. The researcher carefully went through each transcript to understand what teachers experienced while working from home. Key statements were picked out, connections between different ideas were noticed, and together these insights were used to show the main experiences shared by the participants.

Findings and Discussion

This study aimed to explore the lived experiences of teachers who transitioned to a work-from-home (WFH) arrangement during the COVID-19 pandemic. The researcher went through the interview transcripts with careful attention, noting the experiences and reflections shared by the teachers. Six key themes emerged, reflecting the practical, emotional, financial, and professional aspects of their lives. Taken together, these themes show how teachers managed the challenges of remote teaching, made the most of the opportunities it presented, and adapted both their daily routines and professional responsibilities in the process.

Theme 1: Reduced Daily Expenses Brought Temporary Financial Relief

The theme revealed that the WFH setup helped teachers experience financial relief by reducing daily costs such as transportation, meals, and clothing.

Several participants said that by skipping the daily commute to school, they were able to save on transportation. When many families were facing financial strain and unpredictable income, even a little savings went a long way. That extra money often went toward practical needs at home—things like putting food on the table, covering the electric bill, or keeping up with monthly loan payments. “It was a big relief not spending on transportation anymore. That amount went straight to groceries or bills,” said one participant. A few teachers noted that working from home helped them cut back on everyday expenses. Instead of buying meals or snacks from school canteens or nearby stores, they started preparing food at home—an adjustment that turned out to be both practical and economical. One participant revealed that they saved about ₱160 per day by cooking at home rather than purchasing lunch from the school canteen. It appeared to be a small change at first, but as the days passed, the savings added up and provided significant comfort, particularly at a time when many were juggling tight budgets and uncertain financial situations. For several participants, working from home meant they no longer needed to buy new clothes or shoes. Because online classes didn't require formal clothing, they could complete their tasks comfortably without having to spend extra on clothes. Since online classes didn't require formal or professional attire, participants found they could comfortably continue their duties without the usual expense of dressing up. A few participants shared that making simple, everyday adjustments—like preparing meals at home or reusing what they already had—quietly helped with their finances. These small shifts, though unremarkable on the surface, brought some calm and allowed them to carry on with their teaching, even when so much around them felt unsettled.

Many participants said that even little savings day by day made a noticeable difference, helping them manage household costs more comfortably. At the onset of the pandemic, the shift to working from home appeared to lessen some of the financial strain they were facing.

Theme 2: Rise in Utility and Technology-Related Expenses

The theme revealed that the shift to WFH led to increased household expenses, particularly in electricity and technology-related needs.

A lot of teachers saved some money by not having to commute or buy lunch outside. But for many, those savings didn't go far, since staying home all day meant using more electricity with lights, fans, and air conditioners running most of the time. Using multiple digital devices—like laptops, phones, printers, and Wi-Fi routers—led to an increase in power consumption. “We had fans, laptops, and the Wi-Fi on all day. Sometimes we had to use the air-con too because it was too hot and could not concentrate,” a participant explained. In addition, some teachers had to invest in better devices for online teaching. Some teachers shared that they had to buy things like laptops, headsets, ring lights, or webcams just to keep up with the needs of online teaching. Others said they upgraded their internet plans so their connection wouldn't drop during class. Most of the time, they had no choice but to pay for these things on their own. Overall, the shift to WFH brought hidden costs that gradually became part of the teacher's financial responsibilities.

Theme 3: Blurred Boundaries Between Work and Rest

The theme revealed that working from home often blurred the line between work and personal life, leading to extended working hours.

At the start of remote work, teachers appreciated the freedom and convenience it gave them. As weeks went by, however, they found their work hours slowly stretching. They were always available through messages, emails, or learning platforms and felt pressured to reply quickly—even in the evenings, on weekends, and during holidays. “I'd check messages at 10 p.m. and still respond. I didn't even notice I was still working,” one participant said. The absence of clear boundaries between home and work made it difficult for teachers to take breaks or fully rest. Some teachers described working long hours preparing online materials, checking student outputs, and attending webinars. Some teachers shared that they often felt they had to be available all the time—answering messages, handling school tasks, and staying online well beyond their usual work hours. Over time, this constant pressure wore them down, resulting in mental fatigue and emotional stress.

Although the work-from-home setup provided certain practical advantages, it also disrupted the separation between professional duties and personal time, making it more difficult for teachers to sustain balance in their daily lives.

Theme 4: Emotional and Mental Strain from Isolation and Overwork

The theme revealed that the WFH experience led to feelings of emotional exhaustion and isolation among teachers.

When teaching moved online, teachers had to find new ways to engage with their students. Many said they missed the everyday chats, the flow of classroom interactions, and the small moments with colleagues that made school life feel connected. Without these regular social connections, some noticed their motivation waning, which began to affect their emotional well-being. As one teacher said, “There were days I felt so down after logging off.” Even if I taught the whole day, something still felt missing,” shared one participant. Many teachers felt worn out from sitting in front of a screen for most of the day while trying to manage several tasks at once. Many teachers realized that their workload did not lessen; in fact, for some, it became

even more demanding. They shared that their minds were constantly preoccupied with lesson preparation, student supervision, and other school-related duties, which left them with little chance to rest or truly detach from work, even after official hours had ended.

This theme reveals the emotional strain many teachers experienced while teaching remotely—a strain that came not only from the workload itself but also from less visible difficulties like working in isolation, spending long hours in front of screens, and losing the spontaneous, face-to-face moments that once made teaching feel more fulfilling.

Theme 5: Self-Directed Learning and Unexpected Growth

The theme revealed that the new setup encouraged teachers to pursue self-directed learning, leading to personal and professional growth.

Under increasing pressure, many teachers had to navigate things on their own—learning to use digital tools and platforms while teaching, just to meet the demands of remote learning. Many watched video tutorials or joined free webinars to learn platforms like Zoom, Google Meet, Canva, and even video editing applications. “I watched tutorials on YouTube at midnight just to figure out how to make my lessons better,” recalled one participant. They picked up new skills that went beyond regular classroom teaching. Some tried out different ways to connect with students online, while others got better at updating learning materials and putting together presentations. Working from home was challenging at first, but it soon became an opportunity to learn and grow. Many teachers felt a sense of pride in having adapted and kept up with the ongoing changes in digital learning.

This theme revealed how teachers drew on their resilience and adaptability, discovering personal strengths while managing the challenges of remote teaching.

Theme 6: Varying Levels of Institutional Support

The theme revealed that teachers experienced different forms of support from their institutions, ranging from financial aid to moral encouragement.

Teachers experienced varying levels of support from their schools. Some teachers were provided with practical support, including mobile data or internet allowances, loaned laptops or printers, and access to online teaching resources. They regarded these efforts as valuable encouragement during a period of rapid transition and mounting demands. As one teacher noted, “The school gave us an internet allowance and lent us a printer.” Other participants shared that the support they received was very helpful. They also recognized the challenges faced by their institutions. What they valued most were the open communication and the attentiveness of the administrators.

This theme highlighted how institutional readiness and simple acts of support—even emotional encouragement—played a meaningful role in sustaining teachers’ morale and effectiveness.

Conclusion

This study looked into the experiences of teachers who shifted to working from home during the COVID-19 pandemic, drawing on a cost–benefit perspective through Rational Choice Theory. Teachers were able to cut back on daily costs such as transportation and meals, but these savings were often outweighed by higher utility bills, the need for new technology,

blurred work–life boundaries, and added emotional stress. The shift also gave teachers the opportunity to take charge of their own learning, develop resilience, and grow professionally.

A key finding of the study was that institutional support played a crucial role in determining whether teachers found the work-from-home arrangement manageable or overwhelming. The study looked into what teachers went through when their routines were disrupted, showing that financial worries and emotional strain affected how they managed remote teaching and shaped their overall experiences. Teachers' choices were shaped not only by financial concerns but also by their emotions and the support provided by their schools. Altogether, these findings show both the challenges and the opportunities that remote teaching created in their daily lives.

Practically, the results may be used by schools and policymakers to design support frameworks that balance technical, financial, and emotional needs, ensuring teacher well-being during both crisis and regular work contexts. Future research may examine the long-term impact of work-from-home arrangements on teacher identity, productivity, and resilience, while also integrating student and parent perspectives or comparing institutional contexts across regions.

Recommendation

The findings highlight the role of schools and policymakers taking an active role in enhancing support systems to enable teachers to perform effectively and flourish in their roles. This may involve offering financial assistance for technology and internet access, providing continuous training in digital teaching, and developing wellness programs that support stress management and a healthy work–life balance. Future research might follow teachers over time to see how remote teaching shapes not only their professional identity but also their overall well-being and include the views of students and parents to gain a fuller picture of the remote learning experience.

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