

Investigating the Relationship Between Family Income and Students' Academic Achievement at the Secondary Level

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Abstract

The research explores the relationship between family income and academic achievement through regression analysis. Six (6) urban and 19 rural male public secondary schools were selected for data collection in tehsil Muzaffargarh. The students of the 10th grade were randomly selected from every Male Public Secondary School in Tehsil Muzaffargarh. So, the sample was 340 male Rural and Urban Public Secondary School students. Data was collected in two ways: firstly, through a survey questionnaire about their economic status, such as household income, and secondly, through academic achievement tests, and both were correlated. The study's outcomes indicate a significant positive correlation between household income and enhanced academic performance. The study suggests that financial resources help better educational outcomes. At the same time, it points to the importance of other interventionist efforts such as parental involvement, resource improvement at school, and mentorship programs. Addressing socioeconomic disparities is necessary to build more equitable academic success among diverse student populations.

Keywords: Household income, academic achievement, socioeconomic disparities, parental involvement, educational outcomes, mentorship programs.

Introduction

Academic performance's relationship with SES has been a well-researched and debated issue in modern education today (Waters, 2021; Rodriguez-Hernandez, 2020). Various literatures and available studies have claimed that a student's socioeconomic background predominantly affects his academic performance; it is said that students from poorer SES have more significant difficulties in achieving academic performance compared to their well-to-do peers (Abenawe, 2021).

Socioeconomic status could be understood as another definition, known as Socioeconomic Background, referring to the "sociological position or that of a group in the financial system." SES is above the concept of income or one dimension (Navarro-Carrillo, 2020; Khodayari Moez, 2021). It describes the combined effects of many elements. These factors interlink resource availability, level of socialization, and other life indicators of the individual and his family; for example, the traditionally accepted indicator of socioeconomic status is the parents' income level (Liu, 2020). The income level determines the economic state of families and their capacity to access the essential resource input; therefore, this determines the elements of staple resources like educational investment, health services, and other types of

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input (Cooper & Pugh, 2020). They also help provide the children with educational materials, tuition, and additional services to complement their academic performance (Mahmud, 2021). The instructional attainment of the parents is one of the variables considered an aspect of socioeconomic status. Higher education attracts parents who value education highly and are most likely to assist children with schooling better. These parents possess the skills and information required to maneuver the educational system, speak out on behalf of their children, and serve as positive academic mentors (Tan, 2020). Occupational status, including the parents' occupation in terms of prestige, steady job availability, and income-earning ability, is another area that determines socioeconomic status (García et al., 2020). Parents with higher-status employment families will likely have better and more comprehensive financial status, networks, and a range of exposures that optimally support children's academic attainment (Hook, 2021). Besides these essential elements, socioeconomic status encompasses other aspects such as family composition, community conditions, social capital, and available community assets (Kühner, 2021). Single-parent families, as such, may find it harder to foster children's educational achievement and supply adequate resources for their education. Likewise, underprivileged areas restrict opportunities for high-quality schools, extracurricular programs, and good friends (Igandu, 2021; Munir, 2021).

All these definitions have also been boiled down to help contextualize the understanding of socioeconomic status, which comprises several factors that affect an individual's life experiences and opportunities (Gressel, 2020). Defining the components of socioeconomic status is essential as it enables the researchers and decision-makers to appreciate the extent to which socioeconomic status influences students' academic performance holistically, thus allowing them to come up with appropriate solutions to rectify such inequalities (Avvisati, 2020).

However, most studies have provided empirical evidence of the negative effect of socioeconomic status on academic achievement, such that students from low-income groups are at a disadvantage compared to high-income earners regarding academic achievement (Tomaszewski, 2020). This correlation influences certain aspects of students' academia and their academic performance in general (Rafiq, 2020).

The most hurtful influence of low socioeconomic conditions on educational success is related to inequalities in the forced deprivation of essential education resources and learning experiences (Gerra, 2020). Families with fewer resources can somehow supply their children with crucial educational resources like books, computers, and discursive software tools, which are essential for children to participate in activities involving learning outside the classroom (Haines, 2019).

The socioeconomic background of an individual student can also determine the nature of their home and the extent to which parents are involved in their education (Park, 2017). Given their work background, parents from less fortunate socio-economic status may have very little time, making it hard for them to be involved in their children's school undertakings and provide help to them (Soenens, 2017). Further, such parents may have low educational levels, making them unavailable to help with their children's homework or to advocate before the education bureaucracy (Wong, 2018; Zheng, 2020).

Inadequate socioeconomic level differences may even mean a student's health and well-being do not suffice to learn effectively (Berkowitz, 2017). Low-income children are most likely to

be malnourished, not have good health care, and suffer from high stress and virtually no orientation in learning, all of which surround them catalogically, which, in essence, degenerates their learning capacity (Laraia, 2017; Gill, 2018).

While there is no direct correlation between socioeconomic status and academic performance, specific interrelations can intensify or mitigate the detrimental effects of low socioeconomic status on academic achievement (Chen et al., 2018; Gustafsson et al., 2018). While socioeconomic status undoubtedly influences a student's educational performance, it is not the sole determinant (Jury et al., 2017). Furthermore, there are several intervening factors, such as the quality of the school, the effectiveness of teachers, and access to community resources, that, when combined, can either positively or negatively affect the effects that SES exerts on academic success (Li et al., 2018). Research has further pointed out that school quality is another source of mediation at the school level in linking SES and academic achievement (Ye, 2020). Schools with high levels of achievement, committed teachers, challenging curricula, adequate resources, and proper facilities foster an ideal learning environment that can buffer children from low-income families against the educational pressures that often work against them (Maier et al., 2017).

Such efforts are being put into place to ensure that all schools and their districts receive equal funding, and thus, the poor urban and rural areas do not become grossly underfunded compared to the wealthier ones (Knight, 2019). Professional development equips teachers with specific training in cultural competency and provides them with ongoing support and mentorship (Bryan, 2020). The collaboration between schools, community organizations, and local businesses provides students from economically depressed backgrounds with additional resources, mentorship opportunities, and enrichment programs that better foster and prepare them for post-secondary success. This is consistent with Archambault's (2020) statement that programs like tutoring programs, small group instruction, and personalized learning plans specifically cater to the needs of students from disadvantaged socio-economic backgrounds. Notably, these programs encourage parents from diverse socioeconomic backgrounds to actively participate in their children's education at home and maintain effective communication with schools (Dawson-McClure, 2017).

Objectives of the Study

The objectives of the study were:

1. To investigate the relationship between family income and student's academic achievement at the secondary level.

Research Questions

1. Is there a significant relationship between family income and students' academic achievement at the secondary level?

Significance of Study

This study attempted to determine the correlation between family income and academic achievement in 10th grade. This study will provide an opportunity to independently verify academic performance through the scores of 10th-grade students. The dynamics the study hopes this would add to would be of immense value to evidence-based policy and

intervention strategies that might help achieve the desired educational equity and academic success for all students, irrespective of their socioeconomic backgrounds.

Delimitations of the Study

The study was delimited to:

Male students of the public secondary schools in tehsil Muzaffargarh.

Research Methodology

The present study was a correlation by method, and a quantitative approach was adopted to explore the association between socioeconomic status and academic achievement of 10th-grade students. Data was collected in two ways: firstly, through a survey questionnaire about their socioeconomic status, such as household income, and secondly, through academic achievement tests, and both were correlated.

Population of the study

There were 35 male public secondary schools in tehsil Muzaffargarh, of which 11 were in urban areas while the other 24 were in rural areas.

Source:

(https://schoolportal.punjab.gov.pk/sed_census/new_emis_details.aspx?distId=323--Muzaffargarh).

Sample of the study

Twenty-five schools were selected out of 35 using a table of random numbers. Six (6) urban and 19 rural male public secondary schools were selected for data collection in tehsil Muzaffargarh. The students of the 10th grade were randomly selected from every Male Public Secondary School in Tehsil Muzaffargarh. So, the sample was 340 male Rural and Urban Public Secondary School students, which provided sufficient statistical power for detecting medium to large effect sizes with a confidence level of 95% (Etikan et al., 2016; Creswell, 2014).

Research Instruments

A self-developed Economic Status Questionnaire (ESQ) was used to measure the socioeconomic status of the students who participated in the study, and a self-developed Academic Achievement Test (AAT) was used for the 10th grade.

Reliability of Research Instruments

A pilot study was conducted by administering an academic achievement test. The test was given to randomly selected 20 students from the sample. Academic achievement scores were obtained. This allowed the researcher to evaluate the clarity and comprehensibility of the questionnaire items, assess the process of acquiring achievement data, calculate preliminary reliability estimates, gather feedback to refine the instruments and procedures, and identify any potential logistical or administrative challenges before the primary data collection phase.

In this research, the following instruments were used:

- i. Economic Status Questionnaire (ESQ)

ii. Academic Achievement Test (AAT)

The reliability of the (ESQ) tool was 0.91, and (AAT) tool was 0.89

Data Collection

Data was collected from the researcher's visits to the respondents' schools, and the questionnaires were distributed among participants.

Data Analysis

After the data collection phase, the data was analyzed using SPSS. Descriptive and inferential statistics were used to analyze data through SPSS. For inferential statistics, Pearson's Correlation Coefficient (r) was used.

Review of literature

This is obvious; it is factually and scientifically proven that a parent's socioeconomic status is critical in determining a child's performance in school. These are some of the aspects that have an impact on the educational process: a child's age and his parents' social position. Socio-economic status shapes the health, social care, and behaviors in an individual's day-to-day life. Uchechukwu Jeribe, Opara, Christopher, and Chinyerem (2014) defined *socio-economic status* as an individual's social position based on income, gender, education, and occupation. The family's socioeconomic status depends on the family's income, educational level, and employment of the earners in the family. According to the American Psychological Association (APA), socio-economic status (SES) is generally defined as a person's position or rank in society, and this depends on factors like prestige, occupational level, and educational attainment (Ogunshola & Adewale, 2012). It is also claimed that a family's socio-economic status correlates with children's performance in school, as indicated in sociological literature. While there is no universally accepted method for accurately assessing socio-economic status, several studies suggest that children from low socio-economic families perform less well in school than those from high socio-economic families (Graetz, 1995).

School, family, and student performance components are the main factors of academic achievement. An individual's performance as a student within an educational environment is known as their student role performance. Studies have verified that gender, race, extracurricular activities, and academic effort significantly affect a student's role performance and test results. Research proves that educational achievement is greatly affected by three family traits - size, parental involvement, and socio-economic (Johnson & Elder, 2000).

The relationship of SES to student success has been debated for decades. Debates have come from high-profile American research studies such as Equality of Educational Opportunity (Coleman et al., 1968, and Inequality, Jencks et al., 1973, in the United States, and various inquiries in Australia, Commission of Inquiry into Poverty, 1976; Karmel, 1973). An individual's education is closely linked to life opportunities, income, and well-being (Battle & Lewis, 2002). Therefore, it is essential to comprehend what contributes to or obstructs someone's educational achievements.

Socioeconomic status substantially determines one's accomplishments and is observable daily. Various factors closely related to academic performance encompass a student's

aptitude, approach to academics, school environment, peer influence, and rapport with mentors. Thus, Student Role Performance (SRP) is a term used to describe how effectively an individual fulfills the role of a student in an educational setting. Gender roles, race, school efforts, extracurricular activities, and deviant behavior are significant factors that have been demonstrated to affect success, all falling under the umbrella of socio-economic conditions. Numerous studies have demonstrated that socioeconomic status, parental involvement, and family size significantly impact students' academic performance (Majoribanks, 1996). A student's family background is pivotal in their life and is the most influential factor in their learning outside school. The home environment primarily influences socialization and impacts a child's interest in school and aspirations for the future.

A person's socioeconomic status (SES) is the sum of his parents' education, occupation, and income (Jeynes, 2002). Studies indicate that SES significantly correlates with student outcomes (Baharudin & Lustre, 1998; Jeynes, 2002; Eamon, 2005; Majoribanks, 1996; Hochschild, 2003; McNeal, 2001; Seyfried, 1998). Students whose families have low SES often achieve lower test scores and are much likelier to drop out of school (Eamon, 2005; Hochschild, 2003).

Research shows that children from single-parent households generally perform worse academically than students from two-parent families (Majoribanks, 1996). Grand theory explanations for this performance gap include that single-parent households have lower incomes, more significant stresses on the parents, and inconsistencies in parenting. Divorce has also lowered student academic achievement (Jeynes, 2002). The mechanism for this relationship may lie in losing family SES and parental connections while failing to recover.

Academically, studies have shown that supportive parenting and attention help students succeed (Eamon, 2005). High parental aspirations are associated with a more substantial educational interest (Majoribanks, 2005).

Maternal characteristics enter, too, as they have been found to affect a child's academic achievement significantly. Studies consistently found that mothers with higher education levels and self-concepts tend to have children who score higher on standardized tests (Baharudin & Lustre, 1998; Eamon, 2005).

Mothers who choose to have their children at an older age (generally speaking) tend to establish more complex and encouraging home environments, thereby producing better student performance (Eamon, 2005). Those with fewer siblings are more likely than their counterparts, who have qualities that lead to better school performance, to be raised as an only child (Eamon, 2005; Majoribanks, 1996). Their lives are more affluent, and those with tertiary education are more likely to provide additional resources.

Adolescents growing up in better neighborhoods generally do better academically than those living in poorer areas (Eamon, 2005). Conversely, poor communities lack positive role models, supervision from adults, and ties to good schools, leaving students without the capacity to form healthy social relationships and usually demoralized (Eamon, 2005).

Salisu Mohammed Ali, Saleh Musa, Yusuf Zakar, and Nasiru Bello conducted a study in 2021 to ascertain whether there is a relationship between the socioeconomic status of the parents and the academic achievement of the students at Government Day Junior Secondary School Gashaka, Fika Local Government Area, Yobe State, Nigeria. Data collection for the research work shall be done through survey research design, also known as descriptive survey

research design. The study population comprised 635 male and female students from Government Day Junior Secondary School in Gashaka, Yobe State. The written questionnaires were distributed to twenty percent of the population, one hundred and twenty-seven persons, comprised of ninety-five male and thirty-two female participants. A categorical self-developed questionnaire of 15 items was adopted for data collection for this study. The questionnaire was divided into two sections: Section A received information on the demographic attributes of the respondents.

In contrast, Section B received information on the influence of parental SES on students' performance. Field data collection lasted for 3 days. The researchers did this by employing research assistants who were fluent in the local language. These questionnaires were given to the respondents who participated in the data collection phase and showed how to answer or complete them. The data collected in the socio-demographic characteristics of the respondents and the socio-demographic characteristics related to the impact of parental socio-economic status on the students' academic performance were analyzed by frequency counts and percentage. According to this study, the parents' income status was a factor that affected their children's performance in school. The response also reveals that parents' education standards do not curtail or interfere with students' performance in the study area. Consequently, it was agreed that students' performance depends on parents' income levels. In contrast, parents' educational levels have no impact on the performances of these students in Government Day Junior Secondary School, Gashaka Yobe State, Nigeria. The main conclusions outlined in this study's framework may help consider some essential changes to increase the availability of education. Thus, it became clear that more monetary support could solve the financial challenges of pupils from low-income households. Further, explaining to parents the benefits of participation, which are consistently done, might enhance the learner's progression.

Drs. Tehseen Tahir and Umbreen Ishfaq examined this connection in their 2021 paper, "The Relationship Between Household Wealth and Academic Performance." It was also found that most students agreed or strongly agreed that their parents' yearly income level was better, 92%; those who disagreed 4%, and those who had no opinion 4%. Regarding providing good occupational status for parents, almost 94% supported it, 3% were opposed, and 3% were still in the middle. In a more general sense, 93% agreed with the parental socio-economic status, while 4% were unsure. Parents' financial resources, support, and socio-economic studies revealed that these factors were important for students' outcomes, and it concluded that it provided a favorable learning environment at home and motivated children to work harder. Also, it was established that another factor that influences a student's academic performance is the parents' source of income. The government should support such students by providing books, stationery, and scholarships, amongst other things, that can assist in boosting the student's performance in their respective schools.

The title of Dr. Hsin-Yi Kung's (2016) quantitative study in China was "Associations among Parent Socioeconomic Status, Involvement in Parenting, and Academic Performance in Taiwanese Middle School Students." The analysis aimed to seek more knowledge in the broad forms of involvement from Taiwanese parents who were hired to support their children's academic achievements in school as well as the ability of such involvement to moderate the effects of SES on the technologies used, including confirmatory factor investigation and

structural equation modeling. A survey was used in descriptive research, whereby 363 eighth graders responded to the questionnaire. They recruited 190 males, accounting for 52.34%, and 173 females, accounting for 47.66, with a mean age of 13.48 years and a standard deviation of 0.88. Three instruments were applied: socioeconomic status assessed through the standard questionnaire; the Inventory of Parental Impact (IPI) established by Kung in 2002, and students' performance as evidenced by their cumulative school grades in Chinese, English, mathematics, science, history, and geography, which were obtained from official records at the end of the semester in which the IPI was conducted. Combining someone's economic background and social status with how they compare to others constitutes an individual's socioeconomic standing. It takes into consideration factors like income, education, and occupation. The level of education and employment of both parents, as well as the income of every family member, are all factors that affect a family's socioeconomic status. In comparison, when an individual is evaluated alone, only his characteristics are expected to be considered. The SES is defined by occupation, income, and education. A family's SES is a measure of their earnings in relative terms when compared to others. The relationship between low-income levels, limited education, and various health problems is so close that one can now say there is a significant correlation. Throughout human history, in an era when class status remained unyielding, significant disparities existed between different levels of achievement dependent upon one's socio-economic status.

The investigation entitled "Impact of Parenter Socio-Economical Position on the Educational Achievement of Individuals in Selected Schools in Nigeria: Included among such studies is a study titled: "The Influence of Parental Socio-Economic Status on the Scholarly Performance of Students in Secondary Schools Within a Local Government Area in Enugu State" by Machebe Chioma Henrietta and Ifelunni Clara Odozi conducted in 2014. The study adopts an informative research design and targets 180 senior high school students of both sexes; this was done through random sampling using the random number table and three senior high schools at random. Different survey questions and quantitative data about statistics, parents' financial situation, educational attainment, qualifications, and participants' health were collected. Data was analyzed using t-test and analysis, ANOVA, and a post-host using Tukey's test with $\alpha = 0.05$.

The gender distribution data also show that 55% of the participants were females while 45% were males. Participants' age: 17.8% were 11-14 years old. 60% were 15-18 years old. 22% were 19 years old and older. From the results, the study found that students' academic performance did not experience a shift due to their parent's financial status since the t-value was computed to be 1.96.

Further, the results reveal no difference in parent education level about students' performance, as the calculated t-value of 1.22 is depicted below the t-tabled value of 1.96. Nonetheless, it was established that parental ability significantly affected students' performances since the F-value found was 7.68, which was higher than the critical value of 3.00. Further, it was established that the health status of students had a tremendous influence on their academic performance since the F-value (10.34) was higher than the table F-value (3.00). The study also revealed no significant relationship between the socio-economic status and education of the parents and their education with the student's academic achievement. In contrast, the parents' education skills and the student's health were also found to have a

statistically significant relationship with achievement. In light of this, it is suggested that the government take steps to improve the students' achievement scores, especially those from rural settings.

Results

Table No. 1 Household Income

Per month Income	<i>f</i>	%
Below 10,000 PKR	13	3.8
10,000 to 20,000 PKR	152	44.7
20,000 to 40,000 PKR	70	20.6
Above 40,000 PKR	105	30.9
Total	340	100.0

Table 4.1 describes the results of Household Income: 3.8% of families' income was found below 10,000, 44.7% of families' household income was found to be 10,000 to 20,000, 20.6% of households income was found to be 20,000 to 40,000, and 30.9% of families' income was found to above 40,000.

Table No. 2 Regression Analysis of Relationship of Household Income and Academic Achievement (Model Summary)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.438	.191	.189	11.473

a. Predictors: (Constant), Household Income

Table 2 indicates the regression analysis of Students' Household Income and Academic Achievement. According to the data analysis of the model summary, the R-square value was .191, which showed that students' household income caused a 19.1% change in students' academic achievement.

Table No. 3 Regression Analysis of Household Income and Students' Academic Achievement (ANOVA)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10533.616	1	10533.616	80.018	.000
	Residual	44494.722	338	131.641		
	Total	55028.338	339			

a. Dependent Variable: Total Marks

b. Predictors: (Constant), Household Income

Table 3 indicates the regression analysis of household income and academic achievement. According to the data analysis of ANOVA, the $p < 0.05$ showed a significant relationship between household income and academic achievement.

Table No. 4 Regression Analysis of Household Income and Students' Academic Achievement (Coefficients)

Coefficients				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
	(Constant)	63.265	1.967		32.164	.000
1	Household Income	5.993	.670	.438	8.945	.000

a. Dependent Variable: Total Marks

Table 4 indicates the regression analysis of students' household income and academic achievement. According to the data analysis of Coefficients, the beta value was .438, which showed a positive relationship between household income and students' academic achievement. In other words, it indicates that if household income interacts with one unit, then students' academic achievement will increase by 43.8% positively.

Findings of the Study

The regression analysis for the relationship between household income and academic achievement shows a positive association between the variables. The R-squared value suggests household income accounts for a small yet important part of students' academic achievement variance. That is, though household income contributes to students' academic success, there are probably other significant contributors to shaping students' achievement. Results of the ANOVA further confirm the statistical significance of this relationship so that the influence of household income on academic achievement can't be due to the cause of random chance. Again, the analysis of the coefficients shows that with the increment of household income, academic performance also improves and, therefore, shows an apparent positive effect. This means that children from high-income backgrounds tend to have better academic achievements. This suggests that, even though household income is the significant variable contributing to success at school, it does so as only one variable and, thus, has a substantial influence along with the other variables.

Discussion

A regression analysis was conducted on the relationship of the variable between household income and student achievement, which has a small yet strongly positive relationship. The value of R-squared 0.191 explains roughly a 19.1 percent variance in the student achievement performance by the household income level. Even at this modest level, there is still a sense in the evidence that household income adds much value to academic outcome performance but cannot be solely ascertained as the only indicator of this success. These additional factors might include parental interest in schooling, school caliber, or one's intrinsic motivation (Baker & Jang, 2017).

The ANOVA results confirm the statistical significance of this relationship, as the p-value is less than 0.05, meaning that the effect of household income on academic achievement is unlikely to be due to random variation. This finding aligns with previous studies that found a positive relationship between SES and academic performance (Siraj-Blatchford & Manni, 2007). Further, the regression coefficients show that each one-unit increase in household income value leads to 43.8% increments in academic achievement. This concurs with research indicating that higher-income families can afford better education tools, extracurricular activities, and a favorable environment, and all these contribute to improvement in academic performance (Davis-Kean, 2005).

While the analysis focuses on the positive effect of household income on academic achievement, it is worth noting that income is only one of many factors influencing academic outcomes. For example, even students from low-income backgrounds can achieve high academic results due to strong intrinsic motivation, supportive learning environments, or access to social networks (Lareau, 2011). Moreover, the quality of education, teacher effectiveness, and peer influence all critically determine academic performance.

Conclusion

In summary, though household income positively impacts a student's academic achievement, this relationship is part of a large complex web of factors influencing students' learning outcomes. Future studies might explore how other factors interact with household income, like parents' education level, the available school resources, and support by the community, in general, to provide a much more comprehensive understanding of successful school outcomes.

Recommendations

1. Provide targeted support to low-income families through tutoring and resources.
2. Increase parental involvement by providing workshops and regular communication with schools.
3. Invest in resources for schools, teacher training, and mentorship programs for students' success.

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