

Financial Status and School Retention Among Key Stage 2 Pupils in San Jose District, Division of Dinagat Islands

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Abstract

This study examined the relationship between household financial status and school retention among Key Stage 2 pupils in the San Jose District, Division of Dinagat Islands. Anchored on Bronfenbrenner's Ecological Systems Theory and Becker's Human Capital Theory, the study used a quantitative descriptive-correlational design involving 108 Key Stage 2 pupils from 13 public elementary schools during School Year 2025–2026. Parents or guardians answered a researcher-developed and expert-validated questionnaire measuring financial status in terms of cost of school-related expenses, availability of daily allowance, and access to educational support resources; school retention was verified through school records on attendance inconsistency and school-year completion. The instrument showed excellent reliability (Cronbach's $\alpha = .959$). Results showed that respondents were mostly female parents, particularly mothers, and many households were low-income, large-sized, and dependent on unstable or informal sources of income. Families reported a high level of financial difficulty in school-related expenses ($M = 3.20$, $SD = .766$), daily allowance ($M = 3.13$, $SD = .790$), and access to educational support resources ($M = 3.19$, $SD = .775$). Despite these constraints, pupils demonstrated strong retention, with a mean attendance rate of 98.38%, complete school-year completion, and 100% promotion. Spearman correlation results showed no significant relationship between the financial status indicators and attendance inconsistency: cost of school-related expenses ($r = -.035$, $p = .718$), availability of daily allowance ($r = .006$, $p = .948$), and access to educational support resources ($r = -.017$, $p = .864$). Regression analysis also showed that financial status did not significantly predict attendance inconsistency ($R^2 = .002$, $F = .056$, $p = .983$). The findings suggest that although families experience considerable financial difficulty, school retention may be sustained by parental commitment, school-based support, community assistance, and government interventions. The study recommends strengthening home-school collaboration, learner assistance mechanisms, livelihood support, and targeted educational subsidies for vulnerable households.

Keywords: Financial Status, School Retention, Key Stage 2 Pupils, Attendance Inconsistency, School Completion, Dinagat Islands

1. Introduction

Education is widely recognized as a pathway for social mobility, human capital formation, and long-term economic participation. However, school participation and completion remain unevenly distributed because learners' educational continuity is shaped by household income, school-related expenses, access to learning resources, and broader community conditions. In low-income and geographically constrained settings, children's schooling is

often affected by the daily costs of attendance, the ability of families to provide school supplies and allowance, and the availability of educational support resources.

In the Philippines, poverty and educational exclusion continue to shape learner participation. The attached study notes that national reports continue to show sizable numbers of school-age children outside formal schooling and persistent dropout concerns. At the regional level, the Caraga Region recorded an elementary net enrollment rate of 92.04%, a retention rate of 98.13%, and a completion rate of 92.68% based on regional planning data. In the Dinagat Islands Schools Division, the reported elementary dropout rate was low at 0.18% and the retention rate was high at 98.83%, yet the net enrollment rate was only 69.33%, indicating that access and retention must be interpreted together rather than viewed as separate indicators.

The rationale for the study lies in the need to move beyond broad claims that poverty affects schooling and to examine specific household-level financial indicators in a rural and island district. While national programs such as the Pantawid Pamilyang Pilipino Program and the School-Based Feeding Program are designed to reduce barriers to schooling, local evidence is needed to determine whether school expenses, daily allowance, and access to support resources still influence attendance and school-year completion in specific contexts.

The research gap addressed by this study concerns the limited empirical evidence on how concrete financial status indicators operate in rural and island settings where family hardship may coexist with community, school, and government support systems. This gap is particularly important for Key Stage 2 pupils because they are approaching the transition from elementary to secondary education, where retention becomes increasingly critical.

Theoretical Framework

The study is anchored on Bronfenbrenner's Ecological Systems Theory and Becker's Human Capital Theory. Bronfenbrenner's theory explains that learners' development and participation are shaped by the immediate environments in which they live, particularly the family microsystem. In this study, the financial condition of the household forms part of the learner's immediate environment because it affects daily allowance, school materials, and access to learning support. Becker's Human Capital Theory explains education as an investment that requires family resources but yields future economic and social returns. Together, these theories justify the assumption that household financial capacity may influence school retention by shaping the family's ability to sustain the costs of schooling.

Conceptual Framework

The conceptual framework treats financial status as the independent variable and school retention as the dependent variable. Financial status is represented by the cost of school-related expenses, availability of daily allowance, and access to educational support resources. School retention is represented by attendance inconsistency and inability to continue until the end of the school year. The framework assumes that when financial constraints increase, the risk of irregular attendance and non-completion may also increase; conversely, stronger financial capacity and support systems may improve pupils' likelihood of staying in school.

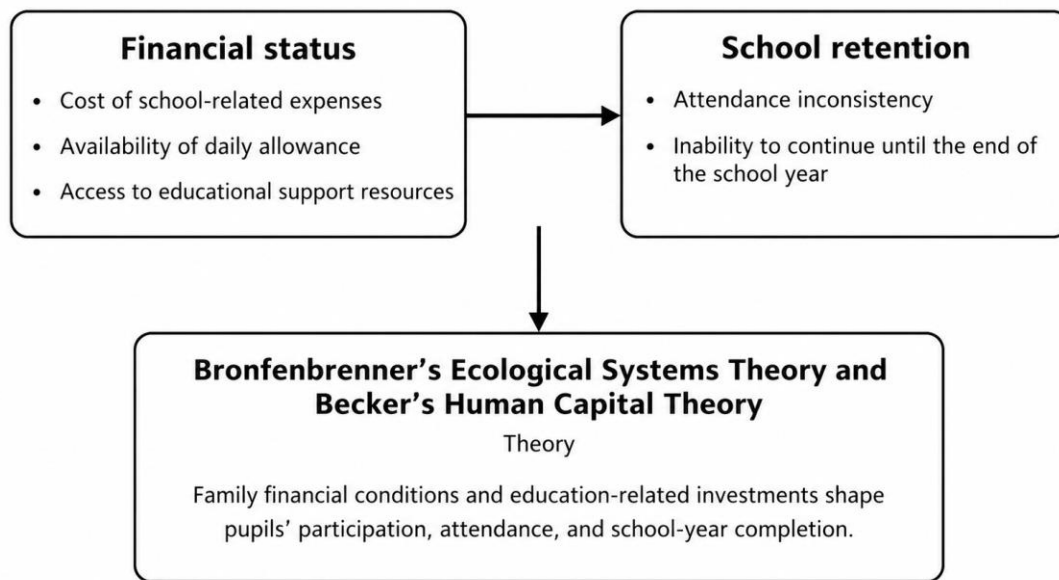


Figure 1. Conceptual framework showing the relationship between financial status and school retention.

Figure 1 presents the conceptual framework of the study, illustrating the assumed relationship between financial status and school retention among Key Stage 2 pupils in the San Jose District, Division of Dinagat Islands. The framework identifies financial status as the independent variable, consisting of the cost of school-related expenses, availability of daily allowance, and access to educational support resources. These dimensions represent the household-level financial conditions that may affect pupils' capacity to attend school regularly and sustain participation until the end of the school year.

The framework further shows school retention as the dependent variable, measured through attendance inconsistency and inability to continue until the end of the school year. The arrow from financial status to school retention indicates that financial constraints may influence pupils' retention outcomes. When school-related expenses are difficult to meet, daily allowance is insufficient, or educational support resources are limited, pupils may become more vulnerable to irregular attendance and possible non-completion of the school year.

The lower part of the figure presents the theoretical grounding of the study, which is anchored on Bronfenbrenner's Ecological Systems Theory and Becker's Human Capital Theory. Bronfenbrenner's theory explains that learners' educational participation is shaped by the immediate family and environmental systems surrounding them, while Human Capital Theory explains education as an investment that requires sustained household resources. Together, these theories support the assumption that family financial conditions and education-related investments shape pupils' participation, attendance, and school-year completion.

Figure 1 shows that school retention is not viewed merely as a learner-level outcome but as a condition influenced by household financial capacity and access to educational resources. The framework therefore provides the basis for examining whether financial status significantly affects school retention among Key Stage 2 pupils in a rural and island school context.

Aim of the Study

This study aimed to determine the relationship between financial status and school retention among Key Stage 2 pupils in the San Jose District, Division of Dinagat Islands, with emphasis on how household financial conditions affect pupils' ability to attend school consistently and complete the academic year.

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Statement of the Problem

1. What is the socio-demographic profile of the respondents in terms of relationship to the pupil, 4Ps membership, number of household members, age, sex, parents' educational attainment, monthly family income, and source of family income?
2. What level of financial status is experienced by Key Stage 2 pupils' families in terms of cost of school-related expenses, availability of daily allowance, and access to educational support resources?
3. What is the level of school retention problem among Key Stage 2 pupils in terms of attendance inconsistency and inability to continue at school until the end of the school year?
4. Is there a significant relationship between financial status and school retention among Key Stage 2 pupils?
5. Which aspects of financial status significantly influence school retention among Key Stage 2 pupils?

Hypotheses

H01: There is no significant relationship between financial status and school retention among intermediate pupils in the San Jose District, Division of Dinagat Islands.

H02: There is no significant relationship between the cost of school-related expenses and school retention among Key Stage 2 pupils in San Jose District, Division of Dinagat Islands.

H03: There is no significant relationship between the availability of daily allowance and school retention among Key Stage 2 pupils in the San Jose District, Division of Dinagat Islands.

H04: There is no significant relationship between access to educational support resources and school retention among Key Stage 2 pupils in San Jose District, Division of Dinagat Islands.

2. Literature Review

Recent literature consistently shows that family socioeconomic status remains a major determinant of children's educational opportunity. In the Philippine context, Albert et al. (2023) emphasized that progress toward Sustainable Development Goal 4 requires attention to equity, access, and quality because schooling outcomes remain uneven across socioeconomic groups. Likewise, evidence from studies on household poverty and child development indicates that financial insecurity can reduce families' ability to provide school materials, transportation, food, and home learning support, all of which are connected to attendance and persistence.

The relationship between financial hardship and school retention, however, is not purely linear. School attendance is also shaped by institutional and community support systems. Bartfeld et al. (2020) found that universal free school meals were associated with improved attendance among low-income elementary school pupils, while Cohen et al. (2021) showed that school meal programs may improve attendance, participation, diet quality, and related school outcomes. These findings suggest that when nutritional or material support is available, the direct effect of household financial hardship on attendance may be reduced.

Government assistance and conditional cash transfer programs also complicate the relationship between poverty and school retention. In the Philippines, the Pantawid Pamilyang Pilipino Program has been studied as a



mechanism for improving child welfare and schooling participation among poor households (Bustos et al., 2023). Although such programs do not remove all financial barriers, they can buffer the effects of poverty by linking cash assistance with school participation. Thus, financial status may remain a source of pressure while its direct statistical association with school retention becomes weaker in contexts where support interventions are present.

Parental involvement is another mediating factor. Families with limited income may still prioritize schooling through consistent monitoring, communication with teachers, and resource-sharing within the community. Ecological perspectives suggest that learner retention is shaped by the interaction of household resources, school practices, community support, and policy interventions rather than by income alone. In this study, this synthesis is important because the San Jose District is a rural and island setting where families experience financial constraints but may also benefit from local assistance, school proximity, feeding initiatives, and community-based support.

Family socioeconomic status remains a structural condition that shapes learners' access to schooling, attendance, and school-year completion. In the Philippine context, Albert et al. (2023) emphasized that progress toward Sustainable Development Goal 4 requires sustained attention to equity, access, and quality because educational outcomes remain uneven across socioeconomic groups. This is consistent with the present study's focus on Key Stage 2 pupils in the San Jose District, where household income, parental educational attainment, household size, and source of income provide important context for understanding learners' school retention. In rural and island communities, financial difficulty may not immediately result in dropout, but it can still affect the regularity of attendance, the availability of school supplies, the provision of daily allowance, and access to learning support.

Household size is also relevant to school retention because family resources are distributed across members with competing needs. Blaabæk et al. (2020) explained that family size may influence educational attainment because household resources, parental attention, and support for schooling may become more constrained as the number of dependents increases. This is directly relevant to the current study because many respondent households had several members and reported low monthly income. Under such conditions, even basic education-related costs such as notebooks, writing materials, snacks, transportation, and school projects can create financial pressure. Thus, household composition provides an important explanatory context for why families in the study experienced a high level of financial difficulty despite pupils' strong retention outcomes.

School-related expenses remain a key mechanism through which household financial status may influence school participation. Although public elementary education is tuition-free, families continue to shoulder indirect costs, including school supplies, uniforms, food, transportation, communication expenses, and incidental learning requirements. From the perspective of Human Capital Theory, these expenses represent household investments in education; however, when family income is limited, these investments may become difficult to sustain consistently (Becker, 1993). This supports the relevance of the present study's indicator on the cost of school-related expenses, particularly because the findings showed that families experienced a high level of financial difficulty in meeting basic school needs.

The availability of daily allowance is another concrete indicator of a household's capacity to sustain schooling. Daily allowance often covers food, transportation, and immediate classroom-related needs that allow pupils to attend school regularly. In rural and island settings, this factor may be especially important because household income is often unstable and livelihood sources may depend on fishing, farming, small-scale trading, or irregular work. However, the findings of the current study suggest that daily allowance did not significantly predict attendance inconsistency. This indicates that daily allowance may not operate as an isolated determinant of retention; rather, its effect may be weakened by parental commitment, school proximity, school-based support, community assistance, and government interventions.

Access to educational support resources also influences pupils' ability to participate meaningfully in school. Learning materials, academic assistance, home support, and other educational resources help pupils comply with school tasks and remain engaged in learning. Bronfenbrenner's Ecological Systems Theory explains that learner

outcomes are shaped by interacting systems, including the family, school, and community environments (Bronfenbrenner, 1979). In the present study, this theoretical view helps explain why pupils may remain in school despite financial constraints. Although access to educational support resources was reported as financially difficult, support from teachers, school programs, parents, and the wider community may have helped protect pupils from absenteeism and non-completion.

Recent research on school feeding and learner support further shows that institutional interventions can reduce the direct effect of household poverty on attendance. Bartfeld et al. (2020) found that universal access to free school meals was associated with better attendance among low-income elementary learners. Similarly, Cohen et al. (2021) reported that universal school meal programs were associated with student participation, attendance, academic performance, diet quality, food security, and related school outcomes. These findings are relevant to the present study because they help explain the contrast between high financial difficulty and strong school retention. When schools and communities provide material, nutritional, or attendance-related support, pupils from financially constrained households may continue attending school regularly.

Social protection programs may also buffer the influence of financial hardship on learner participation. In the Philippines, the Pantawid Pamilyang Pilipino Program links household assistance with child welfare and schooling participation. Bustos et al. (2023) examined 4Ps household enrollment in relation to child welfare among children experiencing poverty, showing the relevance of household-level social protection in addressing disadvantage. Although such programs do not eliminate all education-related costs, they may reduce immediate financial pressure and encourage families to keep children in school. In this study, 4Ps membership is therefore an important socio-demographic variable because it may partly explain how economically vulnerable households continue to sustain pupils' school participation.

The literature also suggests that school retention is affected not only by household poverty but also by broader social and institutional disruptions. Van Lancker and Parolin (2020) argued that school closures and educational disruptions can intensify child poverty and educational inequality because schools provide more than instruction; they also serve as access points for meals, support services, and social protection. This insight is relevant to rural and island communities where families may be vulnerable to economic instability, disasters, and limited services. For Key Stage 2 pupils in the San Jose District, school retention must therefore be understood as the result of interacting household, school, community, and policy-level conditions.

The reviewed literature indicates that financial status can influence school retention through multiple pathways, including school-related expenses, daily allowance, access to educational resources, household size, parental education, livelihood stability, and social assistance. However, the relationship is not deterministic. School feeding, government assistance, parental monitoring, community support, and teacher intervention can weaken the direct effect of financial hardship on attendance and school-year completion. This synthesis is reflected in the findings of the present study, where families reported high financial difficulty, yet pupils demonstrated consistent attendance, complete school-year completion, and full promotion. Therefore, the study contributes localized evidence showing that in the San Jose District, school retention among Key Stage 2 pupils may be sustained not by the absence of financial hardship, but by the presence of protective family, school, community, and government support mechanisms.

3. Methodology

The study employed a quantitative descriptive-correlational research design. The descriptive component presented the socio-demographic profile of respondents, the level of financial status experienced by families, and the level of school retention. The correlational component determined whether statistically significant relationships existed between the dimensions of financial status and school retention.

The study was conducted in the San Jose District, the largest district in the Division of Dinagat Islands, Caraga Region XIII, Philippines. The district consisted of thirteen public elementary schools: Aurelio ES, Borres-Omega ES, Cuarenta ES, Don Ruben ES, Jacquez ES, Justiniana Edera ES, Luna ES, Mahayahay ES, Matingbe ES, San Jose CES-SC, San Juan ES, Sta. Cruz ES, and Wilson ES. The district is mainly rural and coastal, with families commonly dependent on fishing, farming, and small-scale trade.

The respondents were 108 Key Stage 2 pupils enrolled during School Year 2025–2026, represented by their parents or guardians for the financial status survey. Purposive sampling was used, with inclusion focused on parents or guardians whose household financial status affected their child's schooling. School retention data were validated through school records.

The primary instrument was a researcher-developed survey questionnaire composed of two major parts: socio-demographic profile and financial status. Financial status was measured through fifteen items across three dimensions: cost of school-related expenses, availability of daily allowance, and access to educational support resources. Responses used a four-point Likert scale from 1 (Never) to 4 (Always). A School Retention Form was also used to obtain official data on attendance, completion status, and end-of-year status. The instrument underwent content validation, pilot testing among 32 parents or guardians outside the actual sample, and reliability testing; Cronbach's alpha was .959, interpreted as excellent.

Data were gathered after securing permission from the Public Schools District Supervisor, school heads, and participating schools. Parents or guardians gave informed consent before answering the questionnaire. Attendance and completion data were obtained from official school records. Data were analyzed using frequency, percentage, weighted mean, standard deviation, Spearman's rank-order correlation, and multiple regression analysis. The Shapiro-Wilk test indicated that financial status variables were not normally distributed; hence, non-parametric correlation was used. All inferential tests were interpreted at the .05 level of significance.

Ethical safeguards included voluntary participation, informed consent, confidentiality, anonymization of records, and aggregate reporting. The study followed relevant data privacy and Department of Education protocols.

4. Results and Discussion

Table 1. Socio-demographic profile of respondents (n = 108)

Variable	Highest / notable category	Frequency	Percentage
Age	36 to 40 years old	32	29.6%
Sex	Female	57	52.8%
Relationship to pupil	Mother	48	44.4%
4Ps membership	Non-member	65	60.2%
Household size	5 to 6 members	35	32.4%
Educational attainment	High school graduate	34	31.5%
Monthly family income	Php5,000 and below	52	48.1%
Source of income	No stable income / unemployed	30	27.8%

Table 1 shows that the respondent group was largely composed of mothers and female caregivers. Most families were low-income and many belonged to medium to large households. Nearly half earned Php5,000 or less monthly, and the largest income-source category was no stable income or unemployment. This profile indicates

economic vulnerability among many households, which explains why financial status was considered a relevant factor in school retention.

Table 2. Level of financial status experienced by families

Dimension	Mean	SD	Interpretation
Cost of school-related expenses	3.20	.766	High
Availability of daily allowance	3.13	.790	High
Access to educational support resources	3.19	.775	High

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Table 2 indicates that families experienced a high level of financial difficulty across all financial status dimensions. The highest item-level result was the difficulty of buying notebooks and pens when needed ($M = 3.28$), while families also reported difficulty accessing tutoring or extra educational help due to lack of funds ($M = 3.28$). These findings imply that school retention occurs within a context of persistent financial strain.

Table 3. Level of school retention among Key Stage 2 pupils

Indicator	Minimum	Maximum	Mean / Frequency	SD / Percentage	Interpretation
Days present out of 197	189	196	196	1.710	Consistent
Days absent out of 197	1	8	3.19	1.710	-
Attendance rate	96%	99%	98.38%	.867	Consistent
Completed school year	-	-	108	100%	Completed
Promoted	-	-	108	100%	Promoted

Table 3 shows a high level of school retention. Pupils had a mean attendance rate of 98.38%, and all 108 pupils completed the school year and were promoted. These results suggest that despite financial constraints, learners were able to remain in school. The absence of dropout and retention cases also prevented the computation of correlations involving inability to continue in school.

Table 4. Relationship between financial status and school retention

Financial status indicator	Retention indicator	Spearman rho (r)	Degree	p-value	Interpretation
Cost of school-related expenses	Attendance inconsistency	-.035	Almost negligible	.718	Not significant
Availability of daily allowance	Attendance inconsistency	.006	Almost negligible	.948	Not significant
Access to educational support resources	Attendance inconsistency	-.017	Almost negligible	.864	Not significant
All indicators	Inability to continue in school	-	-	-	Not computed; all pupils were promoted

Table 4 reveals that none of the financial status indicators had a statistically significant relationship with attendance inconsistency. The correlations were almost negligible, and all p-values were greater than .05. Therefore, the null hypotheses were retained. This finding indicates that although families reported financial strain, these financial indicators did not meaningfully correspond with attendance inconsistency among the pupils.

Table 5. Regression analysis on the influence of financial status on attendance inconsistency

Model / predictor	Coefficient / statistic	p-value	Interpretation
Overall model	$R^2 = .002$; Adjusted $R^2 = -.027$; $F(3,104) = .056$	.983	Not significant
Intercept	98.831	.000	Significant constant
Cost of school-related expenses	$B = -.076$	.734	Not significant
Availability of daily allowance	$B = -.003$	.991	Not significant
Access to educational support resources	$B = -.063$	.788	Not significant

Table 5 indicates that financial status did not significantly predict attendance inconsistency. The model explained only 0.2% of the variance in attendance inconsistency, and none of the individual predictors was statistically significant. These findings reinforce the correlation results and suggest that attendance patterns were likely shaped by other factors, such as parental monitoring, school-based support, local assistance, feeding programs, school proximity, or community interventions.

Overall, the results show an important contrast: families experienced high financial difficulty, yet pupils maintained strong attendance and full school-year completion. This suggests that school retention in the study area may be protected by non-financial and institutional support mechanisms. The findings align with studies emphasizing that school-based feeding, parental involvement, and community support can reduce the direct effect of household financial hardship on attendance and continuity (Bartfeld et al., 2020; Cohen et al., 2021).

5. Conclusion and Recommendations

The study concludes that Key Stage 2 pupils in the San Jose District belong to households that experience considerable financial difficulty, particularly in relation to school-related expenses, daily allowance, and access to educational support resources. However, the pupils demonstrated strong school retention, as shown by high

attendance rates, complete school-year completion, and full promotion. The correlation and regression results indicate that financial status was not significantly related to, nor predictive of, attendance inconsistency. Thus, in this specific context, financial difficulty alone did not determine school retention. The findings suggest that parental commitment, school-based interventions, community assistance, and government support may buffer the effects of household financial constraints and help sustain pupil participation in school.

It is recommended that parents and guardians strengthen practical financial planning by prioritizing education-related expenses despite limited household income. Schools should continue systematic attendance monitoring, provide basic learner support where possible, and sustain close communication with parents or guardians. Local Government Units and community stakeholders should expand livelihood programs, school supply support, transportation assistance, and educational cash assistance for vulnerable families. The Department of Education should strengthen feeding initiatives, learner assistance schemes, and partnerships with LGUs and community organizations to address both direct and indirect financial barriers to retention. Future researchers may extend this study by including moderating variables such as parental involvement, school distance, school-based interventions, LGU assistance, learner motivation, and qualitative accounts from pupils and caregivers to explain why retention remains strong despite financial difficulty.

Declarations

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CRedit Authorship Contribution Statement.

Kevin John Oracoy Durango: conceptualization, methodology, investigation, data collection, formal analysis, writing – original draft, and project administration. Rucien Willa Antonio Galinato: supervision, validation, technical review, and writing – review and editing.

Ethical Statement.

The study obtained the necessary permissions from school and district authorities. Informed consent was secured from participating parents or guardians. Data were handled confidentially and reported only in aggregate form.

Declaration of Competing Interest.

The authors declare no competing financial, personal, institutional, or professional interests that may have influenced the conduct or findings of the study.

Data Availability Statement.

Data supporting the findings of this study are available from the authors upon reasonable request, subject to school approval and applicable data privacy requirements.

AI Usage Disclosure.

AI-assisted tools were used for language refinement, organization, and formatting support. The authors reviewed, verified, and approved the final manuscript and remain responsible for the accuracy and integrity of the content.

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