MODERATING EFFECTS OF MONTHLY FAMILY INCOME IN THE MOTIVATION AND ACADEMIC PERFORMANCE OF LEARNERS IN GUMACA, QUEZON
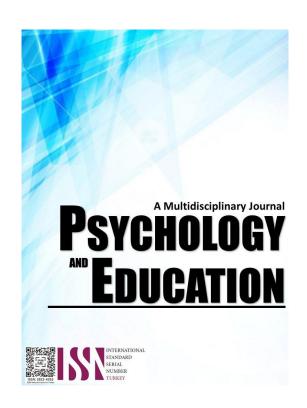
Moderating Effects of Monthly Family Income in the Motivation and Academic Performance of Learners in Gumaca, Quezon

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Abstract

This study investigated the intricate interplay between the level of motivation, academic performance, and the moderating effects of monthly family income among learners in Gumaca, Quezon. The first aspect focused on gauging the level of motivation among learners in Gumaca, Quezon. A comprehensive examination of motivational factors were conducted, encompassing aspects such as personal aspirations, educational goals, and social influences. Surveys method employed to collect data, providing a nuanced understanding of the motivational landscape. The second component delved into the academic performance of learners, analyzing their achievements, grades, and overall educational outcomes. The third dimension of the study explored the moderating effects of monthly family income on the relationship between motivation and academic performance. Through statistical analysis and regression modeling, the research aimed to elucidate how varying levels of family income influenced the strength and direction of the connection between motivation and academic success. By synthesizing these dimensions, this study sought to contribute valuable insights to educational policymakers, school administrators, and educators in Gumaca, Quezon. Understanding the nuanced dynamics of motivation and academic performance, particularly in the context of family income, can inform targeted interventions and support systems to enhance the educational experience and outcomes of learners in the region. The results revealed that the respondents' family income classification is low (but not poor), their academic achievement is excellent, and there is no significant relationship between the two variables. According to the data, students do not regard their family income position as a barrier to excellent academic achievement. The fact that a student is economically disadvantaged does not guarantee that they will perform poorly academically. The results of this research have the potential to teach educational policymakers and practitioners about the significance of family income in preserving students' academic outcomes, thus enhancing targeted initiatives aimed at increasing inclusion and equity in the educational system.

Keywords: *academic performance, moderating effects, monthly family income, learners*

Introduction

Education plays a pivotal role in shaping the future of individuals, yet the pursuit of academic excellence is often marred by various challenges, including financial constraints. Financial difficulties are pervasive issues, especially among individuals from underprivileged or low-income families (Asri et al., 2017). Students, despite lacking the commitment to monthly debt payments, face the responsibility of covering educational fees, rent, and essential needs, often relying on loans, scholarships, or family support (Asri et al., 2017). Previous research indicates a link between financial challenges and academic performance, emphasizing the role of parents' income or social status in positively affecting students' exam outcomes (Olufemioladebinu et al., 2018).

The struggle for financial stability among students is multifaceted, encompassing decisions on allocating limited resources for basic needs such as food and facing health issues that strain financial situations (Perman, 2019). This financial strain, particularly in underprivileged families, becomes a critical issue affecting students' ability to adapt to the high cost of living, subsequently influencing academic performance (Perman, 2019).

Motivation emerges as a key factor in the academic journey of students. Moneva et al. (2020) highlight motivation as an individual's personal drive to undertake tasks without external influence. The study emphasizes the significant association between students' motivation and parental financial support, indicating that financial backing positively influences students' motivation in educational pursuits (Moneva et al., 2020). Additionally, Rashid and Rana (2019) underscore the importance of motivation in students' adoption of various learning strategies, varying across high, moderate, and low levels of motivation.

According to Lucas M., and Corpus B., (2014) , motivation is an inner drive that causes one to do something and persevere at something. It energizes the student to do something, a strength of the drive toward action. Student's level of motivation is shown in his/her choice of action, intensity, and persistence of effort. Highly motivated students are excited about learning and accomplishing things. A student who is highly motivated to learn enjoys learning and learns much more than the one who is not motivated. S/he persists and perseveres in her/his studies even when things turn out to be difficult.

In the subsequent sections, the researcher will delve into the research methodology, data analysis, and discussion, aiming to provide valuable insights into the dynamics of motivation, academic performance, and the moderating effects of monthly family income in the educational landscape of Gumaca, Quezon.

The researcher aims to examine the levels of motivation (high, moderate, and low) among learners and their corresponding academic

performances. The central focus is on understanding how monthly family income moderates the relationship between motivation and academic performance. The researcher seeks to ascertain whether a significant relationship exists between monthly family income, the level of motivation, and academic performance.

Research Questions

This study aimed to determine the moderating effects of monthly family income in the motivation and academic performance of learners in Gumaca, Quezon. Specifically, it sought to answer the following:

1. What is the profile of respondents in terms of:
    1.1. age
    1.2. sex
    1.3. family income
    1.4. academic performance
2. What is the level of motivation of learners:
    2.1. high motivation
    2.2. moderate motivation
    2.3. low motivation
3. What is the level of academic performance of learners?
4. What are moderating effects of monthly family income to the level of motivation and academic performance of learners?
    4.1. level of motivation
    4.2. academic performance
5. Is there any significant relationship on monthly family income, (and) level of motivation and academic performance?
6. There is no significant relationship between monthly family income, level of motivation and academic performance?

Methodology

Research Design

This study employed a descriptive survey method to investigate the moderating effects of monthly family income on the motivation and academic peformance of learners from 80 senior high school students of Eastern Quezon College in Gumaca, Quezon.

According to Shona Mc Combes, the descriptive survey method aims to describe a population or phenomenon, answering questions related to what, where, when, and how accurately and systematically. It is important to note that this method may provide insights into correlations but may not delve deeply into the reasons or motivations (why questions).

Respondents

A proportionate sampling method was employed to intentionally select a random sampling of 80 senior high school students from Eastern Quezon College Gumaca, Quezon and the moderating effects of monthly family income in the motivation and academic performance of the learners will be the focus of the study. The respondents are composed of 43 female students and 37 male students from grade 11-12 with a total of 80 students.

Instrument

The researcher used an adopted questionnaire from the book of Facilitating Learning (A Metacognitive Process) by Maria Rita D. Lucas, Ph.D. and Brenda B. Corpuz, Ph.D. in the part II of the instrument. The questionnaire contains of 26 questions to measure the level of motivation (highly motivated, moderately motivated, and low motivated) of the respondents. In part III, the researcher used a researcher-made questionnaire as the secondary instrument. The questionnaire is designed to measure the moderating effects of monthly family income on various factors such as motivation and academic performance.

The Likert scale was employed, ranging from 5 (Strongly Agree) to 1 (Strongly Disagree), to assess the moderating effects of monthly family income in the motivation and academic performance of learners.

The questionnaire was subjected to validation by two experts to ensure its reliability and relevance. Additionally, the internal consistency of the questionnaire was assessed using Cronbach's Alpha during a pilot testing phase. The acceptable result (e.g., 0.70) indicates that the research instrument reliably measures the intended constructs.

Procedure

Prior to data collection, approval was sought from the relevant authorities in the EQC institution in Gumaca, Quezon. The questionnaire was administered to 80 selected senior high school students using face-to-face surveys, adhering to safety health protocols. The students were given sufficient time to respond during allocated vacant periods to minimize distractions. After data collection, the scores were tallied for further statistical analysis.

The collected data were analyzed using a descriptive research method, employing statistical techniques to understand the correlation

between the moderating effects of monthly family income in the motivation and academic performance of the learners. The Likert scale responses were used to rate and quantify the moderating effects of monthly family income in the motivation and academic performance of the learners in Gumaca, Quezon.

Data Analysis

In this study, the researcher used statistical measures to treat the collected data. All the data were carefully read and examined for analysis. They were tallied and entered into a master list of the data collection sheet. Percentage and Frequency were used to interpret the profile of the respondents. To test the significant relationship involving ordinal variables, the researcher will use the Spearman's Rho correlation.

Results and Discussion

This section deals with the analysis interpretation of the data. All the data gathered were presented here in tabulated form with corresponding interpretation. The first part described the demographic profile of the respondents in terms of sex and grade. The second part is moderating effects of monthly family income in the motivation and academic performance of the learners in Gumaca, Quezon.

Table 1. *Frequency and Percentage Distribution of the Respondents According Age*

Age	Frequency	Percentage (%)	Rank
16-17	49	61	1
18-19	25	31	2
20 and above	6	8	3
Total	80	100	

Table 1 shows frequency and percentage distribution of the respondents according to age were 61% are 16-17 years old, 31% are 18-19 years old and 8% is 20 and above which describes that most of the respondents are 16-17 years old.

This study explores how family socioeconomic status (SES), which includes family income, is positively correlated with adolescents' academic achievement and how subjective social mobility and attention can moderate this relationship.

Table 2. *Frequency and Percentage Distribution of the Respondents According to Sex*

Sex	Frequency	Percentage (%)	Rank
Male	37	46	2
Female	43	54	1
Total	80	100	

Table 2 shows frequency and percentage distribution of the respondents according to sex, where 46% are male with a total frequency of 37 and 54% are female with a total frequency of 43. Which describes that most of the respondents are female.

This study investigates the relationship between family socioeconomic status (SES) and children's reading ability, considering factors such as the parent–child relationship and learning motivation. It also examines how these relationships are moderated by students' learning motivation, which can be influenced by sex-related differences in socialization and educational expectations.

Table 3. *Frequency and Percentage Distribution of the Respondents According to Family income*

Family Income	Frequency	Percentage (%)	Rank
5,000-9,999	43	54	1
10,000-14,999	10	12	4
15,000-19,999	15	19	2
20,000 and above	12	15	3
Total	80	100	

Table 3 shows frequency and percentage distribution of the respondents according to family income where 54% are 5,000-9,999, 19% are 15,000-19,000, 15% are 20,000 and above and 12% are 10,000-14,999 which describes that most of the respondents are belong to family who have low income.

Family Income Classification on Students' Academic Performance: A Correlational Study. Psychology and Education: A Multidisciplinary Journal. This study examines the potential impact of family income classification on students' academic performance, analyzing data from grade 12 students and finding no significant relationship between the two variables.

Table 4 shows frequency and percentage distribution of the respondents according to quarterly grade where 46% of the respondents got 90-100, 35% of the respondents got 85-89, 16% of the respondents got 82-84, and 3% of the respondents got 75-79 which describes that most of the respondents got 90-100 which is the percentage is 46%.

Table 4. *Frequency and Percentage Distribution of the Respondents According to Quarterly grade*

Quarterly grade	Frequency	Percentage (%)	Rank
75-79	2	3	4
82-84	13	16	3
85-89	28	35	2
90-100	37	46	1
Total	80	100	

Casas (2023) correlational study analyzes the potential impact of family income classification on students' academic performance by examining the 1st quarter average grade for the school year 2022-2023 of grade 12 students from Maguikay High School. The findings suggest that there is no significant relationship between family income classification and academic performance, indicating that students do not view their family's economic status as a barrier to achieving exceptional academic results. The study contributes to the understanding of the role of family income in maintaining students' academic outcomes and can inform educational policymakers and practitioners about targeted interventions to promote inclusivity and equity within the educational system.

Table 5. *Frequency and Percentage Distribution of the Respondents According to the level of motivation*

Level of motivation	Frequency	Percentage (%)
Highly motivated	41	51
Moderate motivated	39	49
Low motivated	0	0
Total	80	100

Table 5 shows frequency and percentage distribution of the senior high school respondents according to level of motivation were 41% of the respondents are highly motivated, 39% of the respondents are moderately motivated, and 0% is the low motivated which describes that most of the respondents are highly motivated.

Motivation emerges as a key factor in the academic journey of students. Moneva et al. (2020) highlight motivation as an individual's personal drive to undertake tasks without external influence. The study emphasizes the significant association between students' motivation and parental financial support, indicating that financial backing positively influences students' motivation in educational pursuits (Moneva et al., 2020). Additionally, Rashid and Rana (2019) underscore the importance of motivation in students' adoption of various learning strategies, varying across high, moderate, and low levels of motivation.

Table 6. *Moderating Effects of Monthly Family Income in the Motivation and Academic Performance of the Learners in Gumaca, Quezon*

Indicators	Mean	Verbal Interpretation
1. The financial support provided by my parents highly motivate me to pursue my goals.	4.29	Strongly Agree
2. I am highly motivated to achieve academic success because of a low family income.	3.51	Fairly Agree
3. The lack of technological equipment at home gives me low motivation for academic activities	3.49	Fairly Agree
4. accessible resources such as online courses paid for by my parents highly motivate me to study.	3.73	Fairly Agree
5. I am highly motivated to study because my parents enrolled me in my dream school despite the high tuition fee.	3.77	Fairly Agree
6. The financial stress due to a low income of my parents do not motivates me to go to school.	3.21	Fairly Agree
7. I am demotivated to attend school every day due to transport expenses.	3.05	Fairly agree
8. I experience a delay in payment on my tuition fees due to parents low income.	3.42	Agree
9. I am still eager to review even if there is a chance that I might fail to take the exam.	3.89	Agree
10. I need to apply my rapport between my friends due to the need for technology.	3.63	Agree
Average Weighted Mean	3.60	Agree

Legend; "Strongly Disagree (1.0-1.80)", "Disagree (1.81-2.60)", Fairly Agree (2.61-3.40)", "Agree (3.41-4.20)", "Strongly Agree (4.21-5.0)"

Table 6 shows the moderating effects of monthly family income in the motivation and academic performance of the learners in terms of motivation. The high gain of the weighted mean is the indicator number 9. I am still eager to review even if there is a chance that I might fail to take the exam., with a weighted mean of 3.89 agree. The lowest weighted mean is indicator 7, I am demotivated to attend school every day due to transport expenses, with a weighted mean 3.05 fairly agree. It also revealed that the average weighted mean of 3.60 which means agree indicated that most of the respondents were agreed on academic performance.

Table 7 shows the moderating effects of monthly family income in the motivation and academic performance of the learners in terms of academic performance. The high gain of the weighted mean is the indicator number 7, I have to balance work commitments with academic responsibilities, impacting the amount of time I can dedicate to my studies, with a weighted mean of 3.85 agree. The lowest weighted mean is indicator 8, I am enrolled in my dream school, as my parents can afford the tuition fee resulting in a high academic performance, with a weighted mean 3.6 fairly agree. It also revealed that the average weighted mean of 3.74 which means agree indicated that most of the respondents were agreed on academic performance.

Table 7. *Moderating Effects of Monthly Family Income in the Motivation and Academic Performance of the Learners in Gumaca, Quezon*

Indicators	Mean	Verbal Interpretation
1. I can afford additional educational resources like tutoring or books, that make an impact on my academic performance.	3.53	Agree
2. They can provide a computer and internet access, which positively affects my academic performance.	3.58	Agree
3. I have a comfortable and conducive learning environment at home, facilitated by my family's financial support, positively influences my motivation to study and perform well academically.	3.67	Agree
4. I can attend classes every day because my family supports me financially.	3.9	Fairly Agree
5. My family can provide access to extracurricular activities or educational programs outside of regular school hours, contributing to my academic performance.	3.79	Agree
6. My family's ability to cover educational expenses, such as school supplies, project materials, or exam fees, positively affects my academic performance.	3.89	Agree
7. I have to balance work commitments with academic responsibilities, impacting the amount of time I can dedicate to my studies.	3.85	Agree
8. I am enrolled in my dream school, as my parents can afford the tuition fee resulting in a high academic performance.	3.6	Fairly Agree
9. I can join paid seminars outside of the school because my family can pay for it which contribute in my knowledge and improve my academic performance.	3.65	Agree
10. I am motivated to go to school because my parents provided me a complete set of uniform, school supplies, and allowance.	3.9	Fairly Agree
Average Weighted Mean	3.74	Agrree

Legend; "Strongly Disagree (1.0-1.80)", "Disagree (1.81-2.60)", Fairly Agree (2.61-3.40)", "Agree (3.41-4.20)", "Strongly Agree (4.21-5.0)"

The statistical analysis presented in Table 8 explores the moderating effects of monthly family income on the motivation levels and academic performance of learners. The regression coefficients indicate that while the constant term is significant ($\beta0 = 12270.7413$, p = 0.0005), the predictors for the level of motivation ($\beta1 = -39.9872$, p = 0.6072) and academic performance ($\beta2 = 21.8645$, p = 0.8207) are not statistically significant. This suggests that within the context of this study, monthly family income does not have a strong moderating effect on either motivation or academic performance.

Table 8. *Moderating effects of monthly family income to the level of motivation and academic performance of learners*

Predictor	Coefficient	Estimate	Standard Error	t-statistic	p-value
Constant	$\beta0$	12270.7413	3356.3661	3.656	0.0005
Level of motivation	$\beta1$	-39.9872	77.4677	-0.5162	0.6072
Academic performance	$\beta2$	21.8645	96.1522	0.2274	0.8207

Summary of Overall Fit	
R-Squared:	$r2=0.0035$
Residual Standard Error:	r2adj=radj2=-0.0224
Adjusted R-Squared:	5041.4602 on 77 degrees of freedom.
Overall F-statistic:	0.1337 on 2 and 77 degrees of freedom.

Analysis of Variance Table					
Source	df	SS	MS	F-statistic	p-value
Regression	2	6793783.0514	3396891.5257	0.1337	0.8751
Residual Error	77	1957056719.4986	25416321.0324		
Total	79	1963850502.55	24858867.1209		

The summary of overall fit shows a very low R-squared value ($r2 = 0.0035$), indicating that the model explains very little of the variability of the response data around its mean.

Moreover, the negative adjusted R-squared value ($radj2 = -0.0224$) suggests that the model does not improve the fit of the intercept-only model. The residual standard error is relatively high (5041.4602), with 77 degrees of freedom, which further indicates a poor model fit.

The Analysis of Variance (ANOVA) table supports these findings, showing a very low F-statistic (0.1337) with a high p-value (0.8751), indicating that the model is not statistically significant. This implies that the independent variables, when considered together, do not have a significant effect on the dependent variable in this model.

In line with this, Casas (2019) explored the relationship between family income and academic performance. The study found that students do not necessarily view their family income status as an obstacle to achieving exceptional academic performance. Economic disadvantage does not automatically lead to poor academic outcomes.

Table 9. *Significant relationship on monthly family income on level of motivation*

	Coefficient	N	df	T statistic	P value	Significant level	Decision
Level of motivation	0.044996	80	78	0.397793	0.69187	0.05	Accept Null

The Table 9 shows the statistical relationship between monthly family income and the level of motivation. The hypothesis tested suggests no significant correlation between these variables. The coefficient of 0.044996, while indicating a slight increase in motivation per unit increase in family income, is not statistically significant given the p-value of 0.69187, which exceeds the alpha level of 0.05. The t-statistic of 0.397793 does not reach the critical value needed to reject the null hypothesis. Consequently, the decision to accept the null hypothesis is justified, leading to the conclusion that within the context of this study, monthly family income does not have a significant effect on the participants' motivation levels.

For instance, a study of Islam & Chakrabarty (2020) published in Psychological Studies suggests that other factors may play a more critical role in influencing motivation than income alone.

Table 10. *Significant relationship on monthly family income on academic performance.*

	Coefficient	N	df	T statistic	P value	Significant level	Decision
Academic performance	0.059179078	80	78	0.523573089	0.602059933	0.05	Accept Null

The Table 6 suggests that monthly family income does not significantly affect academic performance. This conclusion is drawn from the p-value of 0.602059933, which exceeds the significance level of 0.05, leading to the acceptance of the null hypothesis. The coefficient of 0.059179078 indicates a slight positive correlation, but it is not statistically significant.

The study by Casas (2023) supports this finding, showing that students' academic achievements were satisfactory across different income levels. In summary, these studies emphasize that family income alone may not be the sole determinant of academic performance.

Conclusions

Based on the findings, the following conclusions are derived:

Most of the respondents are female, 16-17 years old, 5,000-9,9999 (family income), 90-100 (quarterly grade)

Senior High School students of Eastern Quezon College are highly motivated with a highest percentage of 51%.

Most of the Senior High School in Eastern Quezon College are outstanding.

Respondents strongly agreed that Family income does not affect the motivation and academic performance of learners.

There is no significant relationship between family income in terms of level of motivation and academic performance of learners.

As a result of the study, the researcher would like to recommend the following:

To the School Administrators, they may develop standards for teacher professional development. Implement Equity-Focused Programs: Develop and support programs that provide resources and opportunities for students from lower-income families. This could include tutoring, mentoring, and financial aid services. Ensure that these programs are designed to foster motivation and engagement in academic activities.

To the Parents, they may create a Supportive Home Environment: Encourage a home environment that values education and provides emotional support. Help your children with homework, discuss their academic progress, and show interest in their school activities, regardless of your income level.

To the Teachers, they may cultivate an inclusive classroom: Strive to understand the diverse socioeconomic backgrounds of your students. Provide additional learning activities that will sustain the high motivation of students.

To the Students, they may determine what help they need to maintain their academic performance and help them motivate their selves.

To the Future Researchers, they may use the findings on this study which will provide a helpful information for future research into moderating effects of monthly family income in the motivation and academic performance of learners

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