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## Mission Schools: Balance between Accessibility and Sustainability

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### Abstract

This study delves into the socioeconomic landscape of the La Salle University Integrated School (LSU-IS) and its broader context within Ozamiz City, focusing on the affordability and accessibility of education for students from diverse economic backgrounds. The rationale for this research stems from the recognition of disparities in household incomes and their implications on education spending, particularly in a region where public school availability varies across grade levels.

A quantitative data analysis of household incomes and education spending patterns with insights from surveys and interviews. The results revealed a predominant presence of middle-income households among LSU-IS students, alongside significant percentages falling below the poverty line or within the low-income bracket. This diversity underscores the necessity for a nuanced tuition framework that accounts for varying financial capacities.

Ozamiz City's educational infrastructure was also scrutinized, highlighting a disparity in public school provision between elementary and high school levels. While elementary schools are relatively well-distributed across barangays, public high schools are limited in number, potentially hindering students' educational progression.

The study's conclusion emphasizes the need for a flexible and equitable tuition structure at LSU-IS, aligning fees with household incomes while ensuring financial sustainability for the institution. Strategies such as tiered tuition systems, optimized class sizes, and external sponsorships are recommended to address financial challenges and enhance inclusivity in education. These findings contribute to ongoing discussions on education accessibility and affordability, advocating for tailored approaches that empower students from all economic backgrounds to pursue quality education.

### Keywords

Socioeconomic dynamics, Education affordability, Accessibility, Financial challenges, Inclusivity, Policy-making

### INTRODUCTION

Education is a fundamental right enshrined in the Philippine Constitution, mandating the state to provide accessible and quality education for all Filipino citizens. As part of this commitment, the government allocates a significant portion of its national budget to education, with the Department of Education (DepEd) receiving the largest share—82% of the total education budget—while the Commission on Higher Education (CHED) receives the remainder (DepEd, 2019). This prioritization has led to an extensive public education system, particularly in basic education, which in turn exerts financial pressure on private institutions that cater to students from varying economic backgrounds (Denning, 2017). However, despite these government efforts, education remains an economic challenge for many Filipino families, especially in secondary education.

Research has shown that economic constraints play a significant role in limiting access to quality education, particularly among low-income families. The Philippine Statistics Authority (2020) reports that 19.3% of households in

Ozamiz City live below the poverty line, with 4.3% classified as subsistence poor, meaning they cannot afford even basic needs. These financial limitations directly affect families' ability to invest in their children's education, as studies indicate that lower-income households allocate only a minimal portion of their income to schooling expenses (Zialcita, 2020). This trend is not unique to the Philippines—international studies suggest that household income strongly correlates with educational attainment, as seen in the work of Dynarski, Libassi, Michelmore, and Owen (2018), who found that financial aid plays a crucial role in higher education access in the United States. Similarly, Jaquette, Curs, and Posselt (2016) highlight that tuition subsidies significantly impact enrollment patterns and retention rates among low-income students in public universities.

In Ozamiz City, disparities in access to education are further exacerbated by the uneven distribution of public high schools. While the city has 42 public elementary schools, there are only 16 public high schools, and these are concentrated in a few barangays—Lam-an, Pulot, Labo, and Labinay (Philippine Statistics Authority, 2018). This limited availability means that many students must travel long distances to attend secondary school, adding financial and logistical burdens on families already struggling with education costs. While the Philippine government has introduced programs such as the Senior High School Voucher Program to ease the transition to higher education, these efforts primarily benefit students at the senior high school level, leaving gaps in support for earlier secondary education (Philippine Statistics Authority, 2018).

Recognizing these challenges, private schools such as La Salle University-Integrated School (LSU-IS) and its mission units—the Brother Martin Simpson Laboratory School (BMSLS), Night High School, and the School for the Deaf—play a critical role in providing accessible education to marginalized students. These mission schools operate under a socialized tuition model, offering 70% to 80% discounts based on families' financial capacity. However, maintaining these tuition structures presents financial sustainability challenges, particularly in the face of increasing competition from free public education. Studies on tuition assistance programs emphasize that while financial aid mechanisms improve educational access, they must be designed to ensure institutional viability. For instance, Jamaluddin et al. (2022) found that structured financial aid programs in Indonesia significantly improved student retention in private institutions. Similarly, Haikhal, Nurhasanah, and Ibrahim (2018) highlight that the success of tuition subsidy programs depends on strategic financial planning to balance accessibility and sustainability.

Internationally, financing models such as Australia's Higher Education Contribution Scheme (HECS-HELP) and Singapore's Tuition Grant Scheme have demonstrated alternative approaches to making education accessible while maintaining financial stability (Jaquette et al., 2016). These models provide insights into how private institutions like LSU-IS can explore sustainable tuition mechanisms beyond direct discounting. However, limited literature explores how socialized tuition models in mission-driven private schools can be structured to ensure both accessibility and institutional viability.

This study examines the financial sustainability of mission units under LSU-IS, focusing on the effectiveness of its socialized tuition model in maintaining accessibility for disadvantaged students while ensuring the long-term viability of the institution. Specifically, the research aims to analyze how tuition discounting policies align with household income levels, compare the financial burden of private education with national trends, and explore alternative financing mechanisms to improve affordability. By bridging the gap between tuition costs and families' financial capacities, this study contributes to the broader discourse on balancing quality, accessibility, and institutional sustainability in private education.

The findings of this study have significant theoretical and practical implications. Theoretically, they contribute to discussions on human capital investment and educational stratification, emphasizing the role of financial constraints in limiting access to secondary education. Practically, the study provides insights for educational policymakers, private institutions, and stakeholders seeking to develop sustainable tuition models that ensure equitable access to quality education. By examining how LSU-IS can optimize its financial aid mechanisms and integrate mission units into its broader Basic Education Unit, this research serves as a valuable resource for educators and policymakers working toward a more inclusive and financially viable private education system.

## METHODOLOGY

This study employs a quantitative research design, integrating both primary and secondary data to assess the socio-economic status of parents of students in the basic education unit of La Salle University, Ozamiz City. The primary data is gathered through a structured survey, designed to capture information on household income, employment status, and financial capacity related to education expenses. The secondary data comprises financial records of the institution and publicly available economic profiles of households in Region 10, sourced from published reports and online government databases.

The research subjects include parents of students currently enrolled in the basic education unit. A diverse group of respondents is targeted to ensure a representative sample, capturing variations in income levels, family size, and financial constraints. The inclusion criteria require that respondents be legal guardians or parents directly responsible for the student's education expenses.

To collect primary data, a structured survey questionnaire is administered through the Google Survey platform, facilitating a broad reach while ensuring ease of access for respondents. The survey consists of multiple-choice and Likert-scale questions to quantify socio-economic conditions and financial priorities. Meanwhile, secondary data is

extracted from official government and institutional reports, such as the Philippine Statistics Authority's economic profiles and La Salle University's financial records, to contextualize the findings within broader economic trends.

For data analysis, responses from the survey are processed using frequency distribution and percentage calculations to identify patterns in the socio-economic backgrounds of the respondents. These statistical methods allow for the classification of household income levels, spending capacities, and the potential impact of tuition adjustments within the institution. Additionally, trends derived from secondary data sources provide comparative insights that validate the primary survey findings.

## ETHICAL CONSIDERATIONS

This study adheres to ethical research principles, ensuring that all respondents provide informed consent before participating. The survey includes a consent form detailing the study's objectives, voluntary participation, and the right to withdraw at any stage. Confidentiality and anonymity are strictly maintained, with all data anonymized to protect respondents' identities. The study complies with ethical guidelines for research involving human subjects, following institutional and regulatory standards for responsible data collection and usage.

## RESULTS AND DISCUSSION

The results and discussion unveil critical insights into the socioeconomic landscape affecting education at La Salle University Integrated School (LSU-IS) in Ozamiz City. Through meticulous data analysis and interpretation, this chapter uncovers the diverse income levels among student households, shedding light on the financial challenges faced by families and the implications for education affordability. Additionally, it delves into the availability of public schools in the region, highlighting disparities and their impact on access to quality education. The ensuing discussion not only dissects these findings but also delves into their broader implications, offering a nuanced understanding of the complex interplay between socioeconomic factors and educational opportunities for students in the area.

### Expenditure Patterns in Region 10 by Income Class and Family Size

The expenditure-to-income ratio in Region 10 demonstrates a clear economic divide, with lower-income households allocating a significantly higher proportion of their income to essential needs. Table 1 indicates that the lowest income class spends approximately 83% of their total income on expenditures, compared to 61% for the highest income class. This suggests that financial flexibility is considerably lower among economically disadvantaged families, leaving them with minimal disposable income for discretionary or future-oriented expenses (Philippine Statistics Authority, 2018). The inverse relationship between income level and expenditure ratio reflects Engel's Law, which states that as income rises, the proportion of income spent on necessities declines (Engel, 1857).

A detailed breakdown of expenditures reveals that food consistently represents the largest expense, especially for the lower income brackets, where it comprises between 52% and 59.3% of total spending. This high percentage underscores the financial vulnerability of these households, as fluctuations in food prices could severely impact their ability to meet other essential needs. In contrast, spending on education is disproportionately low among these groups, indicating a reliance on external assistance such as government subsidies, scholarships, and aid programs to finance schooling. Higher-income households, which allocate around 3% to 4% of their expenditures to education, are better positioned to invest in their children's academic advancement, reinforcing socioeconomic disparities in educational attainment.

Further analysis of poverty rates in Misamis Occidental, where 41.4% of the population and 32.4% of households fall below the poverty threshold, highlights the severity of financial hardship in the region. With an average monthly income threshold of P1,999 for food and P9,995 for total needs (Philippine Statistics Authority, 2018), many households struggle to meet basic living expenses. These figures illustrate the urgent need for policy interventions aimed at improving income opportunities and expanding educational subsidies for lower-income families. Increasing access to quality education is crucial, as it has been widely recognized as a key driver for breaking the cycle of poverty and fostering long-term economic mobility (Sen, 1999).

Overall, these findings underscore the structural financial constraints faced by lower-income families in Region 10 and their implications for economic mobility. Policies promoting equitable access to education and financial assistance programs tailored to lower-income households are essential in addressing these disparities and fostering a more inclusive socioeconomic landscape.

**Table 1** SES data for Region 10 by Income class (figures are in thousands)

Income Class	All Income Classes	Under 40,000	40,000 - 59,999	60,000 - 99,999	100,000 - 249,999	250,000 - 499,999	500,000 and over
Ave Income	250	35	52	83	161	344	858
Ave Expen	175	29	42	67	118	240	501
Ratio of Expenses to Income	70%	83%	81%	81%	76%	69%	61%
Food spending	109.75	18.2	30.368	49.219	86.779	145.512	245.388
Education spending	6.5	0	0.104	0.664	2.737	9.288	36.036
Average Ratio to Expenditures							
Food Expe	43.9%	52%	58.4%	59.3%	53.9%	42.3%	28.6%
Education	2.6%	0	0.2%	0.8%	1.7%	2.7%	4.2%

\*Source: Philippine Statistics Authority

Table 2 further examines the impact of family size on income and expenditure. The data shows that the number of family members does not significantly affect the proportion of expenditure on food and education. Both smaller families (five members or less) and larger families (six members or more) exhibit similar spending patterns. For instance, families with five members or less spend an average of P6,006 on education, while those with six members or more spend an average of P7,670. This indicates that regardless of family size, lower-income families struggle to allocate substantial funds for education, highlighting the need for external financial support.

**Table 2** SES data for Region 10 by Income class by family size (figures are in thousands)

<b>5 persons or less</b>							
<b>Income Class</b>	<b>All Income Classes</b>	<b>Under 40,000</b>	<b>40,000 - 59,999</b>	<b>60,000 - 99,999</b>	<b>100,000 - 249,999</b>	<b>250,000 - 499,999</b>	<b>500,000 and over</b>
Ave Income	231	35	52	82	156	347	850
Ave Expen	160	29	42	67	118	240	501
Food spending	101.409	18.2	30.368	48.626	84.084	146.781	243.1
Education spending	6.006	0	0.104	0.656	2.652	9.369	35.7
<b>6 persons or more</b>							
Ave Income	295		57	86	170	339	871
Ave Expen	208		51	76	132	236	559
Food spending	129.505	0	33.288	50.998	91.63	143.397	249.106
Education spending	7.67	0	0.114	0.688	2.89	9.153	36.582

\*Source: Philippine Statistics Authority

Data from the Socioeconomic Status (SES) survey conducted at the LSU Integrated School indicates that a majority (62.8%) of households belong to the middle-income class, earning between P25,000 and P150,000 per month. In contrast, 21.2% of households fall below the poverty line, earning less than P9,000 per month, while 16.0% are classified as low-income, with earnings ranging from P10,000 to P19,000 per month (Zialcita, 2020). These figures reflect broader national income distributions, where middle-income families comprise the largest share of the population, while a significant portion remains vulnerable to financial instability (Albert et al., 2020).

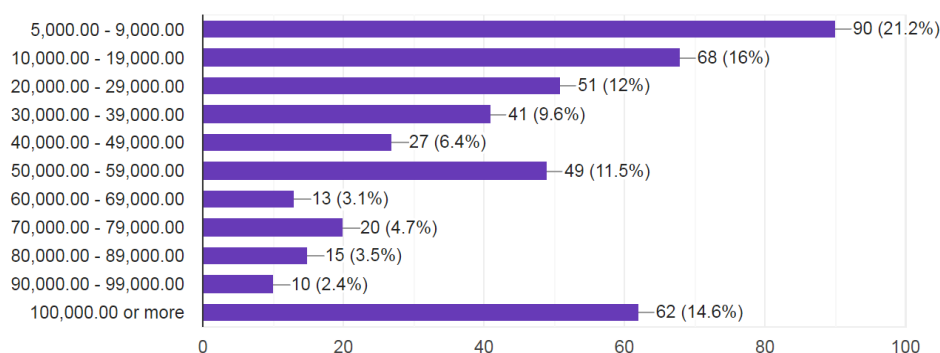
Given the estimated average educational expenditure of 2.6% of income, middle-income families can allocate between P520 and P2,600 per month toward education. However, for low-income families, this amount drops to P260–P494 per month, while households below the poverty line can only afford between P130 and P234 per month. Nationally, spending on education varies significantly by income class, with lower-income families often prioritizing basic necessities such as food and housing over schooling expenses (Philippine Statistics Authority, 2018). This trend aligns with Engel's Law, which states that as household income decreases, a larger proportion is allocated to essential needs, limiting discretionary spending on education and other long-term investments.

The national trend also shows that higher-income households invest substantially more in education, including private schooling, tutoring, and other academic enrichment activities, which can widen the educational attainment gap (Blanden & Machin, 2004). According to government data, households in the lowest income decile allocate less than 2% of their expenditures to education, compared to over 6% among the wealthiest families (PSA, 2018). This pattern is evident in the SES survey findings, where lower-income families in the LSU Integrated School community face similar constraints, reinforcing the need for stronger financial aid programs, scholarships, and government support.

These disparities in education spending have long-term implications for social mobility, as children from wealthier backgrounds have greater access to better educational opportunities, contributing to the persistence of income inequality. Addressing these gaps requires targeted interventions, such as increased government subsidies, more inclusive financial assistance programs, and policies that ensure equitable access to quality education across all income levels. Expanding these support mechanisms is essential to fostering socioeconomic mobility and reducing the intergenerational transmission of poverty.

TOTAL COMBINED (Mother and Father) MONTHLY INCOME including other sources of Income

425 responses



**Fig. 1** Income Earnings per month of households in LSU IS

**Table 3** Estimated Education Spending Per Month of Parents of Students in LSU IS

Income Range	Number	Percentage	Est. Education Spending
5,000-9,000	90	21.2%	130-234
10,000-19,000	66	16.0%	260-494
20,000-29,000	51	12.0%	520-754
30,000-39,000	41	9.6%	780-1,014
40,000-49,000	27	6.4%	1,040-1,274
50,000-59,000	49	11.5%	1,300-1,534
60,000-69,000	13	3.1%	1,560-1,794
70,000-79,000	20	4.7%	1,820-2,054
80,000-89,000	15	3.5%	2,080-2,314
90,000-99,000	10	2.4%	2,340-2,574
100,000 or more	62	14.6%	2,600 or more

This analysis demonstrates the significant financial challenges faced by lower-income families in Region 10, particularly in terms of their ability to allocate funds for education. The data suggests that without external support, these families will continue to struggle to provide educational opportunities for their children.

### Analysis of Public School Distribution in Ozamiz City

Table 4 provides a comprehensive list of public elementary and high schools distributed across the 51 barangays of Ozamiz City. This distribution is critical for understanding the accessibility of education for children in the region. The table indicates a well-established network of public elementary schools, ensuring that most barangays have a local school, thereby making primary education easily accessible. However, the limited number of public high schools suggests potential challenges for secondary education accessibility.

**Table 4** List of Barangays and Public Elementary and High Schools

Barangays	Public Elementary School	Public High Schools
50th District (Poblacion)	Aguada Elementary School	Aguada Ozamiz City Central School
Aguada (Poblacion)	Aguada Elementary School	Aguada
Bacolod	Bacolod Elementary School	Bacolod
Bagakay	Bagakay Elementary School	Bagakay
Balintawak	Balintawak Elementary School	Balintawak
Bañadero (Poblacion)	Bañadero Elementary School	Bañadero
Baybay San Roque	Ozamiz City Central School	
Baybay Santa Cruz	Baybay Elementary School	Triunfo
Baybay Triunfo	Baybay Elementary School	Triunfo
Bongbong	Bongbong Elementary School	Bongbong
Calabayan	Calabayan Elementary School	Calabayan
Capucan C.	Capucan Elementary School	Capucan
Capucan P.	Capucan Elementary School	Capucan
Carangan	Carangan Elementary School	Carangan
Carmen (Misamis Annex)	Misamis Annex Elementary School	Carmen Annex
Catadman-Manabay	Catadman Elementary School	Catadman
Cavinte	Cavinte Elementary School	Cavinte
Cogon	Cogon Elementary School	Cogon
Dalapang	Capucan Elementary School	Capucan
Diguan	Diguan Elementary School	Diguan
Dimaluna	Dimaluna Elementary School	Dimaluna
Doña Consuelo	Dona Consuelo Elementary School	Dona Consuelo
Embargo	Embargo Elementary School	Embargo
Gala	Gala Elementary School	Gala
Gango	Gango Elementary School	Gango
Gotokan Daku	Gotokan Elementary School	Gotokan
Gotokan Diot	Gotokan Elementary School	Gotokan

Barangays	Public Elementary School	Public High Schools
Guimad	Guimad Elementary School Guimad	
Guingona	Guingona Elementary School Guingona	
Kinuman Norte	Kinuman Norte Elementary School Kinuman Norte	Marcelino Integrated School Kinuman
Kinuman Sur	Kinuman Sur Elementary School Kinuman Sur	
Labinay	Labinay Elementary School Labinay	Labinay National High School Labinay
Labo	Labo Central School Labo	Labo National High School Labo
Lam-an	Ozamiz City Central School	Ozamiz City National High School Lam-an
Liposong	Liposong Elementary School Liposong	
Litapan	Litapan Elementary School Litapan	
Malaubang	Malaubang Central School Malaubang	Malaubang Integrated School Malaubang
Manaka	Manaka Elementary School Manaka	Jacinto Nemen Integrated School Manaka
Maningcol	Maningcol Elementary School Maningcol	Ozamiz City School of Arts and Trade Maningcol
Mentering	can go to Calabayan, Molicay or Liposong since the population of the place did not reach 500 in 2015	
Molicay	Molicay Elementary School Molicay	
Pantaon	Pantaon Elementary School Pantaon	
Pulot	Pulot Elementary School Pulot	Pulot National High School Pulot
San Antonio	San Antonio Elementary School San Antonio	San Antonio National High School San Antonio
Sangay Daku	Sangay Elementary School Sangay	
Sangay Diot	Sangay Elementary School Sangay	
Sinuza	Sinuza Elementary School Sinuza	
Stimson Abordo (Montol)	Stimsun Abordo Elementary School Stimsun Abordo	Montol National High School Montol
Tabid	Tabid Central School Tabid	Tabid National High School Tabid
Tinago	Ozamiz City Central School Tinago	
Trigos	Trigos Elementary School Trigos	

\*Schools in red are the nearby schools where the pupils of the barangay can go and attend elementary education.

From the analysis in Table 1, we know that a significant portion of the population in Misamis Occidental, including Ozamiz City, falls below the poverty line. This means that a large number of families have limited financial resources, which constrains their ability to spend on education, especially at the secondary level. The SES survey data from LSU Integrated School revealed that the majority of households belong to the middle-income class, with a significant portion falling below the poverty line (Zialcita, 2020). Given this financial constraint, the availability of public schools becomes crucial for these families.

### Accessibility of Elementary Education

The availability of elementary schools across the barangays in Ozamiz City ensures that primary education is within reach for most children. The data in Table 4 indicates that these schools are well-distributed, reducing the need for long travel distances and associated costs, which is particularly beneficial for lower-income families. The accessibility of elementary education plays a crucial role in fostering early childhood learning, as proximity to schools has been shown to increase enrollment rates and reduce dropout rates, particularly in low-income communities (UNESCO, 2019). Furthermore, the reliance of lower-income families on public education, as reflected in the data, reinforces the importance of sustaining and improving the quality of primary schools in these areas.

However, the accessibility of secondary education presents a significant challenge due to the limited number of public high schools. With only 16 public high schools available, many students are forced to travel greater distances to continue their education. This issue is especially burdensome for lower-income families, who, as highlighted in Tables 2 and 3, allocate only a minimal portion of their income to education. Transportation costs, along with other incidental expenses, can become prohibitive, leading to increased dropout rates at the high school level. National trends similarly reflect this disparity, with data from the Philippine Statistics Authority (2019) indicating that high school dropout rates are significantly higher among lower-income households, largely due to financial constraints and lack of nearby schools.

The inadequacy of public secondary schools in Ozamiz City underscores the need for targeted policy interventions. Increasing the number of high schools, particularly in underserved areas, would alleviate the financial and

logistical burdens on families and contribute to higher completion rates. Investments in school infrastructure, transportation assistance programs, and alternative learning systems could help bridge the gap between elementary and secondary education access. Additionally, expanding scholarship opportunities and tuition subsidies at the high school level could further support students from disadvantaged backgrounds.

For La Salle University (LSU), this analysis highlights the importance of its mission units and socialized tuition programs. Given the financial limitations faced by many families, LSU’s initiatives in providing affordable education through subsidies and socialized tuition fees are instrumental in ensuring educational accessibility. Strengthening support for high school students, particularly those from lower-income backgrounds, can help bridge the gap created by the limited number of public secondary schools. Furthermore, LSU’s role in community outreach and partnerships with local government units could contribute to broader efforts aimed at improving access to secondary education in Ozamiz City.

Thus, while elementary education is largely accessible in Ozamiz City, significant gaps remain in the provision of secondary education. Addressing these challenges through policy reforms, infrastructure expansion, and institutional support from organizations like LSU is essential to ensuring that all children, regardless of socioeconomic status, have the opportunity to complete their education. A coordinated effort between government agencies, educational institutions, and community stakeholders is crucial in overcoming these barriers and promoting long-term educational equity.

**Analysis of Tuition Fees and Income Categories at LSU-IS**

Table 5 provides an overview of the current tuition fees for students at different educational levels and categories within the LSU Integrated School (LSU-IS). Mission units, which cater to lower-income families, pay significantly reduced tuition fees—ranging from 70% to 80% less than the regular tuition rates. The tuition fee categories for mission units are based on the family's aggregate monthly income:

- Category A+: ₱20,001 to ₱30,000
- Category A: ₱15,001 to ₱20,000
- Category B: ₱10,001 to ₱15,000
- Category C: ₱5,000 to ₱10,000

**Table 5** Current Tuition and Fees Scheme in LSU IS per School Year

Level/Category	Nursery-UK	Grades 1-6	Grades 7-8	Grades 9-10
Regular Paying	₱20,489.00	₱22,227.00	₱26,993.00	₱29,862.00
A+	₱6,406.00	₱6,406.00	₱7,181.00	₱7,181.00
A	₱5,906.00	₱5,906.00	₱6,131.00	₱6,131.00
B	₱4,706.00	₱4,706.00	₱5,081.00	₱5,081.00
C	₱3,706.00	₱3,706.00	₱4,031.00	₱4,031.00

**Discrepancy Between Tuition Fees and Estimated Education Spending**

An analysis of tuition fees relative to household education expenditures reveals a significant disparity, particularly for students in grades 7 to 10. Using the average expenditure percentage allocated to education, it is evident that the tuition fees charged— even at the discounted rates for mission units—substantially exceed the estimated spending levels based on national household income statistics. This discrepancy is especially pronounced in Category C tuition fees, which are between 500% to 600% higher than the expected education spending of a typical five-member household.

This financial gap underscores the economic challenge faced by lower-income and even middle-income families in affording private education. According to national spending trends, lower-income households allocate only a small fraction of their income to education, often prioritizing essential needs such as food, housing, and healthcare (Philippine Statistics Authority, 2018). The stark contrast between estimated education expenditures and actual tuition fees suggests that many families may struggle to meet these costs without significant financial aid, scholarships, or socialized tuition programs.

Moreover, this disparity reflects broader systemic challenges in educational accessibility in the Philippines. Studies have shown that the rising cost of private education, coupled with limited government subsidies, contributes to increased financial pressure on families, potentially leading to lower enrollment rates or reliance on external funding sources (Albert et al., 2020). For many households, the high cost of private tuition necessitates either significant lifestyle adjustments or the pursuit of alternative education options, such as public schools or scholarship programs.

Given these financial constraints, institutions such as La Salle University (LSU) play a critical role in bridging the affordability gap through socialized tuition schemes, mission unit subsidies, and flexible payment options. Expanding financial assistance programs and ensuring that tuition policies remain aligned with the economic realities of the student population will be essential in maintaining accessibility. Additionally, partnerships with government agencies, private donors, and educational foundations could help supplement funding for lower-income students, reducing the financial burden on families.

Ultimately, while private education institutions provide valuable learning opportunities, addressing the cost disparity through more inclusive tuition models, expanded scholarship programs, and policy interventions will be crucial in ensuring equitable access to quality education. A balanced approach that considers both institutional sustainability and student affordability can help mitigate financial barriers and promote long-term educational attainment.

**Table 6** Estimated Education Spending Based on BMS Income Category

Particulars	A+	A	B	C
Average Monthly Income (₱)	25,000	17,500	12,500	7,500
Average Annual Education Spending per Household (₱)	6,500	4,550	3,250	1,950
Estimated Annual Education Spending per Child (₱)	2,167	1,517	1,083	650

The significant gap between tuition fees and estimated household education spending highlights the financial strain on many families, particularly in the lower-income brackets. While LSU's socialized tuition program provides some relief, the existing structure may still pose financial challenges, especially for students in secondary education and higher levels. Several countries have implemented alternative tuition financing mechanisms that could inform improvements at LSU. One notable model is Australia's HECS-HELP system, which allows students to defer tuition payments until they reach a stable income level (Chapman, 2014). This approach reduces financial pressure on families while ensuring that education remains an investment rather than an immediate financial burden. Similarly, Singapore's Tuition Grant Scheme links tuition subsidies to post-graduation employment commitments, ensuring that students receive support while also contributing to national workforce development (Ministry of Education Singapore, 2022). These models suggest that tuition policies at LSU could evolve toward more flexible, income-based payment structures, reducing financial barriers while maintaining sustainability.

### Student Distribution and Income Categories

The survey conducted at LSU-IS revealed that 62.6% of households have 1 to 3 children attending school. Table 7 indicates that the majority of BMS students belong to Category C, underscoring the financial challenges faced by these families. It is important to note that parents may tend to understate their income when disclosing financial information, which is a common phenomenon (Gnambs & Kaspar, 2015).

**Table 7** Number of Students in LSU IS by Category

Level	Regular Paying	BMS	A+	A	B	C
Nursery	9	8	1	1	6	
UK	13	23	2	5	6	11
Grade 1	51	31			7	24
Grade 2	34	37	2	7	5	24
Grade 3	33	38	4	12	15	4
Grade 4	31	32	8	5	6	13
Grade 5	59	34	5	8	16	6
Grade 6	56	42	8	8	12	14
Grade 7	108	31				
Grade 8	144	38				
Grade 9	146	32				
Grade 10	151	37				

Table 7 indicates that from Nursery to Grade 6, the number of regular-paying students and those receiving discounts is relatively similar, suggesting that tuition remains manageable at this level for most families. However, in Grades 7 to 10, the number of regular-paying students is two to three times higher than those benefiting from reduced tuition fees. This trend suggests that while financial aid plays a role in maintaining accessibility, a growing number of families may struggle to afford tuition as their children progress to higher grade levels.

The gap between actual tuition fees and families' estimated education spending capacity (as seen in previous data) becomes more pronounced in these higher grade levels. Research suggests that as household income increases, education spending as a proportion of income remains relatively low for lower-income households compared to middle- and high-income families (Psacharopoulos & Patrinos, 2018). This aligns with findings from the Philippine Statistics Authority (2018), which indicate that lower-income families allocate a significant portion of their budget to necessities like food, leaving little room for discretionary spending on education.

While LSU-IS's categorization and discounting policies aim to make education more accessible, they may not fully offset the financial barriers faced by lower-income households. Studies show that tuition discounting alone is often insufficient, as indirect costs (such as transportation, school materials, and extracurricular fees) further strain household

finances (Altbach et al., 2019). The data suggests that LSU-IS may need to explore additional strategies, such as income-contingent tuition models (Chapman, 2014), expanded scholarship programs, or flexible payment plans, to align tuition policies more closely with families' financial realities.

Addressing this discrepancy is crucial to ensuring that all students, regardless of economic background, can access quality education without undue financial strain. Research from similar educational systems suggests that blended tuition models, government partnerships, and need-based financial aid programs can significantly enhance access and retention rates among students from diverse income backgrounds (Barr, 2019; Chapman & Lounkaew, 2015). LSU-IS can further evaluate international models such as HECS-HELP in Australia and Singapore's Tuition Grant Scheme, which have been effective in balancing educational accessibility with institutional financial sustainability (Ministry of Education Singapore, 2022)..

## Discussion

The findings of this study reveal a significant mismatch between tuition fees and household education spending capacity, particularly for Grades 7 to 10. While LSU-IS's discounting policies aim to ease financial burdens, the gap remains substantial, indicating that the current system does not fully align with the economic realities of lower-income families. This issue reflects national trends reported by the Philippine Statistics Authority (2018), which indicate that education spending is not prioritized among lower-income families, who allocate most of their budget to necessities such as food and shelter. Nationally, only 2.6% of household income is spent on education (Zialcita, 2020), and our findings align with this trend, demonstrating that many families struggle to pay tuition even with financial aid. A similar pattern is observed in other private institutions, where tuition discounting does not always equate to improved accessibility due to additional expenses such as transportation, school materials, and miscellaneous fees (Manasan, 2015). These results emphasize that reducing tuition alone is insufficient; a more holistic approach is needed to address total educational costs.

Beyond the financial constraints faced by families, this study highlights a critical disparity in access to public education, particularly at the secondary level. While elementary schools are well-distributed in Ozamiz City, public high schools remain limited, forcing many families to enroll in private institutions despite economic challenges. This finding aligns with national data showing a decline in public high school enrollment due to the scarcity of government secondary schools (DepEd, 2020). Consequently, the financial burden disproportionately falls on private institutions, placing additional strain on families already struggling to meet tuition requirements. Given this reality, there is an urgent need for policy interventions to increase secondary school accessibility, either by expanding public school infrastructure or strengthening public-private partnerships to support students in private institutions through government-backed financial aid.

These findings also challenge traditional economic theories of human capital investment (Becker, 1993), which suggest that families allocate resources to education based on expected long-term returns. In contrast, this study suggests that for lower-income households, the immediate cost of education often outweighs potential future benefits, leading to lower investment in secondary education. This supports emerging research that critiques rational economic models, arguing that financial constraints and short-term survival needs significantly impact educational investment decisions (Psacharopoulos & Patrinos, 2018). Additionally, our findings align with the Theory of Educational Stratification (Bourdieu & Passeron, 1990), which argues that economic barriers reinforce existing social inequalities. Even with discounting mechanisms, students from lower-income backgrounds remain at a disadvantage compared to wealthier peers who can afford additional educational resources and extracurricular opportunities. These insights suggest that tuition policies should consider broader socio-economic constraints rather than focusing solely on direct tuition costs.

To address these issues, alternative tuition models should be explored, drawing from successful international frameworks. One promising approach is the income-contingent repayment model, exemplified by Australia's HECS-HELP system (Chapman, 2014), where tuition fees are deferred until graduates reach a certain income threshold. This model ensures that education remains accessible without placing immediate financial strain on families. A similar framework could be piloted at LSU-IS, allowing families to defer tuition payments until their financial situation improves. Another viable model is Singapore's Tuition Grant Scheme (Ministry of Education Singapore, 2022), which provides government-backed tuition subsidies in exchange for future employment commitments. Adopting such strategies could help align tuition fees with families' actual financial capacities, making private education more sustainable and accessible.

Beyond tuition policies, this study underscores the importance of financial literacy in improving educational access. Many families may not fully grasp the long-term value of education due to short-term financial constraints. Implementing financial education programs, in partnership with banks and microfinance institutions, could help parents make informed investment decisions regarding their children's schooling. Successful initiatives in Malaysia and Indonesia have shown that financial literacy programs significantly impact household spending patterns, leading to increased educational investments (Yusof et al., 2021). LSU-IS could adopt similar approaches to help families plan for long-term education expenses more effectively.

This study makes several contributions to the existing literature. First, it identifies tuition affordability issues at the secondary education level, a topic that has been largely overlooked in Philippine education policy research, which tends to focus on higher education financing. Second, it highlights the specific economic pressures faced by lower-income families, adding empirical evidence to the debate on human capital investment theories in developing economies. Third, it

shifts the focus from tuition alone to the total cost of education, including indirect expenses such as transportation and school supplies. Finally, it introduces international tuition models into the Philippine education discourse, demonstrating that alternative funding mechanisms, such as income-contingent repayment and public-private tuition grants, can enhance educational accessibility.

Overall, the findings suggest that while LSU-IS's socialized tuition system provides crucial financial support, additional measures are needed to ensure that education remains accessible to all students, particularly those from disadvantaged backgrounds. Moving beyond traditional tuition discounting to more flexible, income-responsive models could significantly improve access to quality education. Strengthening public-private collaboration, expanding secondary school options, and enhancing financial literacy programs are essential steps toward a more inclusive educational framework. By adopting evidence-based reforms and drawing from successful international practices, institutions like LSU-IS can play a pivotal role in making education more equitable and financially sustainable for Filipino families..

## CONCLUSION AND RECOMMENDATIONS

This study highlights the persistent financial barriers that families face in accessing quality secondary education, even with tuition discounting mechanisms in place. While LSU-IS provides essential financial aid through its socialized tuition system, findings suggest that current tuition rates, particularly for Grades 7 to 10, remain disproportionately high compared to families' estimated education spending capacities. This financial burden disproportionately affects lower-income families, limiting their ability to sustain secondary education for their children. The analysis also reveals a structural gap in public secondary school availability, which forces many families into private institutions despite financial hardship, further compounding economic inequality.

These findings align with national trends that indicate education remains a low-priority expenditure for lower-income households, given the pressing demands of food, shelter, and other necessities. Moreover, the study underscores the broader implications of educational accessibility beyond tuition affordability, emphasizing the role of financial literacy, government intervention, and alternative funding models. Theoretical frameworks such as human capital investment and educational stratification help contextualize the barriers to education in developing economies, illustrating that economic constraints play a significant role in limiting long-term educational investment. Given these insights, targeted policy interventions and innovative financing strategies are necessary to make education more inclusive and financially sustainable.

### Recommendations

#### For La Salle University-Integrated School (LSU-IS)

1. **Revise Tuition Discounting Structures** – LSU-IS should explore more flexible tuition schemes, such as income-contingent tuition payments or staggered fee structures, allowing families to pay based on their financial capabilities. Drawing from models like Australia's HECS-HELP, a deferred payment system could ease the immediate burden on families while ensuring long-term sustainability.
2. **Expand Scholarship and Financial Aid Programs** – Strengthening scholarship offerings, particularly for secondary-level students, can help bridge the financial gap. Collaborations with government agencies and private sector sponsors can increase funding for need-based scholarships.
3. **Introduce a Microfinance-Based Tuition Loan Program** – Partnering with financial institutions to offer low-interest education loans could provide families with more sustainable tuition payment options. Short-term, small-scale tuition loans could prevent students from dropping out due to temporary financial hardship.
4. **Enhance Financial Literacy Programs for Parents** – Conducting financial education workshops tailored for families can help them plan better for long-term education expenses. These sessions could include budgeting strategies, savings plans, and information on available financial aid.
5. **Strengthen Public-Private Partnerships** – LSU-IS should explore partnerships with local government units and educational foundations to subsidize tuition for underprivileged students, following successful models in other private institutions.

#### For Other Stakeholders and Policymakers

1. **Expansion of Public Secondary Education Infrastructure** – The government should prioritize the establishment of more public high schools, particularly in underserved areas like Ozamiz City, to reduce the reliance on private education for secondary schooling.
2. **Adoption of Alternative Tuition Models in Private Institutions** – Other educational institutions can consider adopting income-contingent repayment schemes or government-backed tuition grants to make private education more financially accessible. International models like Singapore's Tuition Grant Scheme provide viable frameworks for implementation.
3. **Implementation of Regional Education Subsidies** – Local government units (LGUs) should establish regional education funds that provide targeted subsidies for families struggling with tuition costs, similar to existing programs in other ASEAN nations.

4. **Legislation for Private Education Affordability** – Policymakers should consider regulations that encourage private schools to implement more equitable tuition structures, such as requiring a fixed percentage of income-based scholarships or creating tax incentives for institutions that offer need-based financial aid.
5. **Increased Awareness and Accessibility of Government Grants** – Many families remain unaware of available government subsidies for education. Expanding outreach programs and streamlining the application process for educational grants can improve participation and ensure that financial aid reaches those who need it most.

By implementing these recommendations, both LSU-IS and broader education stakeholders can help bridge the gap between tuition costs and families' financial capacities. Moving beyond traditional tuition discounting to more flexible, sustainable financing mechanisms can significantly improve educational accessibility and retention, ensuring that all students, regardless of economic background, have the opportunity to complete their secondary education.

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