

BIBLIOGRAPHY

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ABSTRACT

This study was conducted at the different schools of La Trinidad namely: CCDC, ELC and BSU on January 2007 to determine the sources of income of parents/guardians of the respondents and the average monthly income/allowance of college students in selected schools of La Trinidad, Benguet; the average monthly expenditure of college students on Foods, transportation, school supplies and other related expenses, personal expenses such as clothes, cosmetics, and liquor and cigarettes; recreational activities, and communication expenses. It also compared the expenditure pattern of the students staying with their family with the students staying in boarding houses as well as the expenditure pattern of male and female students on selected items. Problems encountered by the college students in their income/allowance and their spending were also identified.

The data were gathered from 400 students; 120 from CCDC, 90 from ELC and 190 from BSU. More than half (50.90%) of the respondent's parents/guardian were farmers thus, most of them derived their income from farming. Students staying in boarding houses received higher allowances, on a monthly basis, compared to students

staying at home with their parents. Most of the students staying at home receive their allowances on a daily basis.

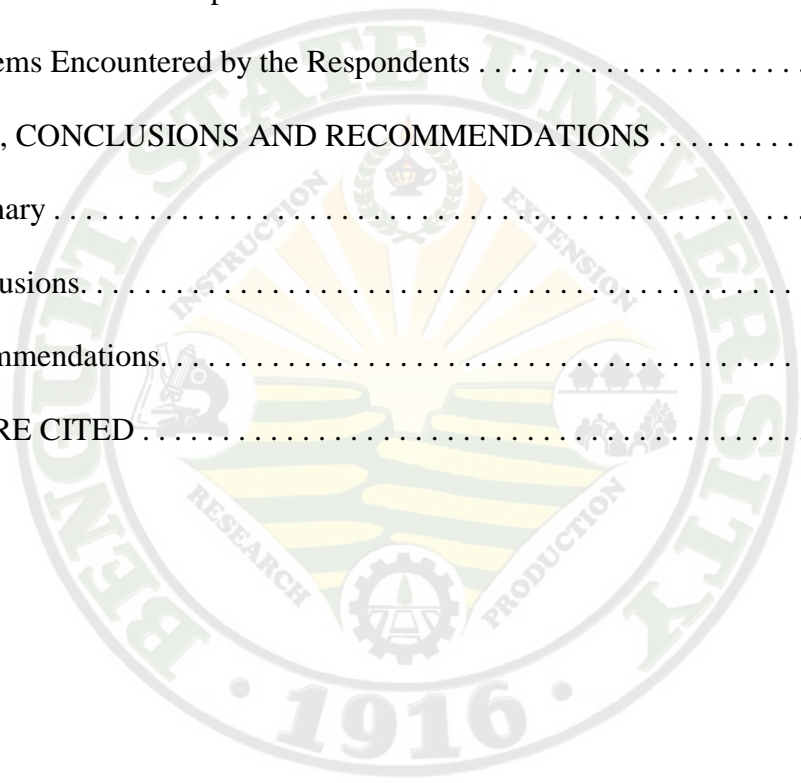
The highest monthly expenditure of the respondents went to foods, followed by transportation. Their lowest expenditure went to cosmetics. Respondents staying in boarding houses/dormitories were spending a higher amount on foods than the respondents staying with their families. As regard to transportation, respondents staying with families have higher expenditure than those staying in boarding houses/dormitories. Male respondents have higher expenditure on clothing, liquor and cigarettes and recreational activities than females, but female respondents spend higher amount on cosmetics than male respondents.

The problems met by the respondents were the following: delayed allowance, inadequate allowance, high cost of commodities and high transportation cost. Majority of the students had problem on delayed allowance followed by inadequate allowance.

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INTRODUCTION

Rationale

The municipality of La Trinidad is located 3 kilometers of Baguio City and is the capital town of Benguet. Being the capital town, it serves as the trading, institutional and educational center of the province.

Within La Trinidad, there are five major tertiary schools found namely; Benguet State University, Benguet Central College, Cordillera Career Development College, Luzon Nazarene Bible College and Eastern Luzon College.

Benguet State University is offering Bachelor of Science in Agriculture, Agribusiness, Development Communication, Home Economics, Nutrition and Dietetics, Entrepreneurial Technology, Agricultural Engineering, Forestry, Nursing, Applied Statistics, Environmental Science, Information Technology, Bachelor of Education and Doctor of Veterinary Medicine. Eastern Luzon College is also offering Bachelor of Science in Commerce, Accountancy, Computer Science, Secretarial Administration, and other technical courses. Meanwhile, Cordillera Career Development College is offering Bachelor of Science in Mass Communication, Nursing, Midwifery, Accountancy, Criminology, Bachelor of Education, Law, and Hotel and Restaurant Management.

With regards to the average number of enrollees, Benguet State University has the highest with an average of 6,500 per semester; Cordillera Career Development College has an average enrollee of 1,500 per semester while Eastern Luzon College has an average of 700 enrollees per semester. Basing on the previous research conducted by Gallardo, major expenditure items of students are on school fees, school supplies and other related expenses, boarding house rentals, food, transportation, personal expenses



such as clothes, cosmetics, liquor and cigarettes, recreational activities such as computer games, billiard, etc. the main source of the allowances of students come from their parents or guardians thus the students should budget their allowances to items that are important to them or that can contribute to their studies. Banario (1995) pointed out that allocation of this money allowance into various necessities of life must be wisely done to avoid consumption dissatisfaction. Thus, there is a need to study the expenditure pattern of students to give an idea to the students on how to properly allocate their limited allowance and also for parents to know how their children are spending their hard-earned money.

On the previous study conducted, communication expense which could be a major expense was not considered but it was included in this research specially now a days that technology of cellular phone is being used by almost all students.

Statement of the Problem

This study focused on the analysis of the expenditure pattern of college students in selected schools of La Trinidad. Specifically, the study sought to answer the following questions:

1. What are the sources of income of the parents/guardians of the students,
2. How much is the average monthly income/allowance of the students in the selected schools of La Trinidad,
3. What are the average monthly expenditure of college students on a) school supplies and other related expenses, b) food, c) transportation, d) personal



expenses such as liquor and cigarettes, clothes and cosmetics, e) recreational activities and f) communication expenses?

4. Is there a difference in the expenditures of students staying with their families with those who are staying in boarding houses on food and transportation?
5. What expenditure items do male and female students differ?
6. What are the existing problems encountered by college students in their income/allowance and expenditure pattern?

Objectives of the Study

From the statement of the problem, the following specific objectives are drawn:

1. To determine the sources of income of the parents/guardians of the respondents.
2. To determine the average monthly income/allowance of the college students in selected schools of Baguio City.
3. To determine the average monthly expenditure of college students on a) school supplies and other related expenses, b) food, c) transportation, d) personal expenses such as liquor and cigarettes, clothes and cosmetics, e) recreational activities and f) communication expenses.
4. To find out if there is a difference in the expenditures on food and transportation between students staying with their family and students staying in boarding houses.
5. To find out the expenditure items where male and female students differ.



6. To find out the existing problems encountered by college students in their income/allowance and expenditure pattern.

Importance of the Study

The result of this study would serve as reference and source of information for the students on how to properly allocate their limited income or allowance. It would also be useful to the parents or guardians sending their children to college to appraise how much allowance they should give to their children. The result could also give ideas to businessmen regarding the expenditure items of students so they would know what kind of goods/services they would provide to students. Furthermore, this research could also be a useful reference for further researches in the future.

Scope and Limitation of the Study

The study concentrated mainly on the determination and analysis of the income and expenditure pattern of college students in selected schools within La Trinidad particularly; Benguet State University (BSU), Cordillera Career Development College (CCDC), and Eastern Luzon College (ELC).

The study covered the students who were enrolled for the second semester of school year 2006-2007.



REVIEW OF LITERATURE

Each individual has asset of preferences of goods and services, which are ranked in order of desirability. Such a choice is based on the consumer's desire to satisfy his needs. As consumer, he/she is rational given his/her taste and preferences in the sense that he/she seeks to maximize utility (Guzman, 2001). Utility refers to the satisfaction or pleasure associated with having, using, consuming, or benefiting from goods and services (Medina, 2003).

Abraham Maslow's hierarchy of needs theory explains what motivates an individual in life to achieve. An individual aims to meet basic physiological needs for hunger and thirst. When it has been meet, theory move up to other higher targets such as housings and luxuries.

Individual's buying choices or expenditures are also influenced by four physiological factors; motivation, perception, learning, and attitudes. A need becomes a motive when it is aroused to a sufficient level of intensity. A motive is a need that is sufficiently pressing to direct the person to seek satisfaction of the need (Kotler, 2000).

Factors Affecting Consumer's Expenditure pattern

Consumer must consider other factors other than his/her taste and preferences. He/she must consider the prices of various commodities and the level of his/her income or the amount of money that he/she can spend per unit time. Both of these factors work to limit or to constrain the nature and size of the market basket that she/he can buy (Mansfield and Yohe, 2000).



Aside from taste, preferences and income, there are also other external factors, which affects individual's expenditure pattern such as inflation rate and purchasing power of currency (peso for the Philippines). Inflation rate is the increases in the price levels arising from the mounting effective demand without corresponding increase in commodity supply (Webster Dictionary, 2001). Here in the Philippines, inflation rate increased from 3.0 in 2000 to 7.6 in 2005 while purchasing power of peso continually declined from 0.90 in 2000 to 0.77 in 2005 (Alina, 2006). This means that more amount of money is needed to finance the same consumption expenditure.

Consumption Expenditure

Associated with consumer's income is their individual consumption expenditure or expenses. Expenses are cash outflows that sustain our scale of living (Winger and Frasca, 1986). Consumer's expenditure are classified into different ways. They can be divided into services and product. Consumer's expenditure on products in turn may be subdivided based on durability; expenditures on durables and expenditures on non-durables such as foods, cosmetics and others (McConnell, 1987).

Expenditure is observed in every individual according to his/her lifestyle. For instance, as bread earner, he has to follow certain patterns in his expenditure pattern to jibe with his income in order to cope with his financial problems to the basic needs or necessities of life and whatever he may hold for his future (Alvez as cited by Banario, 1995).

Samuelson and Nordhause(1985) also stated that expenditure of poor families are largely on the necessities of life; food and shelter. They also stated that as income



increases, expenditure on many food items goes up. People will eat more and eat better. They shift away from bulky carbohydrates to more expensive meats, fruits, and fancy vegetables. This was also seconded by Kotler (2000) who stated that rising consumer income results in the substitution of more expensive foods for staples, a declining share of income going for food, a broadening of the food product bundle, a greater demand for convenience foods and a greater consumer concern for quality of food market. There are however, limits on the extra money that people will spend on food as their income increases. On the other hand, expenditure on clothing, recreation and automobiles also increases more than proportional to after-tax income, until high income is reached.

Mowen (1995) also stated that consumers spend much money for health and food because people are much concern with their health rather than luxurious things.

Expenditure Pattern of Filipino Families

Here in the Philippines, on the study conducted by NSO, spending pattern of Filipino families move towards lesser food consumption expenditure. In 2000, the share of food on the total expenditure was 43.6% but it declined 42.8% in 2003. The proportion of expenditure on food consumed at home went down from 38.6% in 2000 to 37.5% in 2003. On the other hand, higher spending on food consumed outside was observed to increase as the proportion went up from 5% in 2000 to 5.3% in 2003 suggesting a change in the Filipino family lifestyle of regular eating outside the home and possibly be linked to the growth of fast-food chains. Families spent more on transportation and communication as these were monitored to move up from 6.85% in 2000 to 7.45% in 2003. Increases in expenditure share were also noted in fuel, light and water, personal



care and effects, medical care and miscellaneous expenditures such as those for special family occasions. Meanwhile, the share of expenditure on housing decreased by 1% from 14.3% in 2000 to 13.3% in 2003.

Finally, the result of the study conducted by Gallardo (2001) on the spending behavior of college students in selected schools of Baguio and La Trinidad revealed that the highest expenditure of students per semester was on school fees. Her study also revealed that the highest student's monthly expense was on food followed by rent and transportation expenses. The least expenditure was on outings and cosmetics. The analytical study also conducted by Decoyna (2001) on the spending behavior of college students in selected schools of Baguio and La Trinidad also revealed that year level of the students has a significant effect on the expenditure on liquor, cigarettes and school fees. Age variable also has a highly significant effect on expenditure on foods, cosmetics, and outings or recreational activities. Gender of the student is significantly correlated to cigarettes, liquor and cosmetics. He further explained that if the students have high income, expenditure on these aforementioned items have the possibility to increase.



METHODOLOGY

Locale and Time of the Study

The study was conducted in La Trinidad, Benguet during the second semester, school year 2006-2007. It covered three schools namely: Benguet State University (BSU), Cordillera Career Development College (CCDC), and Eastern Luzon College (ELC).

Respondents of the Study

The respondents of this study consisted of 400 students from the three schools namely: BSU, CCDC and ELC. The distribution of the respondents per school is presented in Table 1.

Table 1. Distribution of respondents

SCHOOL	NUMBER OF RESPONDENTS
BSU	190
CCDC	120
ELC	90
TOTAL	400



Data Collection

The information needed to answer the stipulated objectives in chapter 2 was generated using structured questionnaire. The questionnaires was distributed to the respondents allowing ample time for them to answer each question completely. Some guide questions was asked by the researcher to obtain a reliable response on the different questions.

Data Gathered

Data gathered are personal profile, average monthly allowance, average expenditure on specific items and the problems encountered by students on their income and expenditure pattern.

Data Analysis

The data gathered was tabulated, analyzed, and interpreted according to the objectives of the study.



RESULTS AND DISCUSSION

Respondents' Social Profile

The social profile of the respondents included their ethnolinguistic group, age, sex, household size, place of staying, with scholarship grant, and as working student. The profile of the respondents is presented in Table 2.

Ethnolinguistic group. The result shows that in all the three schools, CCDC, ELC and BSU, the Kankana-ey group were more in number than the other groups. They consisted 48% of the total respondents. This group was followed by the Ibaloi with 19.5%, the Ilocano with 11.7%. The rest were distributed among the Pangasinanse, Kalinga, Ifugao, and Tagalog with almost equal distribution. The least in number were the Tinguian with only 2% of the total respondents. All these ethnolinguistic groups were found in all the three schools.

Age. The youngest respondents were 16 years old and the oldest were 27 years old. Majority of the respondents were 16 – 19 years old. This age group comprised about 63% of the total respondents. The least were the 24 – 27 years old with only 1.2% of the total respondents. The mean age of the respondents was 19 years old.

Sex. The result shows that majority of the respondents were female with 67.5%. This was true for all the three schools. This implies that there were more female students in all the three schools compared to the male students.

Household size. Almost 50% of the total respondents had a household size of 6 – 8 members. The next highest in number were those with 3 – 5 household size with about 26%. There were a few with 12 – 14 household size.



Place staying. The place staying refers to the place where they are staying while they are pursuing their schooling. They may be staying with their family or staying in a boarding house. The result shows that a great majority of the respondents were staying in a boarding house or in the dormitory. There were only 10% of the total respondents that are staying with their families. This implies that majority of the students in CCDC, ELC, and BSU are coming from far places.

With scholarship. The table shows that a great majority of the respondents were without scholarship. Only 10% of the total respondents have scholarship. Most of them were from BSU.

As working student. The result shows that only very few (7%) of the respondents were working students. About half of them were from BSU.

Table 2. Profile of the respondents according to school coming from

PARTICULAR	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
Ethnolinguistic Group								
Ibaloi	30	25.0	16	17.8	32	16.8	78	19.5
Ilocano	10	8.3	14	15.6	23	12.1	47	11.7
Pangasinanse	1	0.8	3	3.3	12	6.3	16	4.0
Kankana-ey	66	55.0	41	45.5	86	45.3	193	48.2
Tinguian	1	0.8	5	5.5	2	1.1	8	2.0
Kalinga	2	1.7	6	6.7	12	6.3	20	5.0
Ifugao	5	4.2	3	3.3	14	7.4	22	5.5
Tagalog	5	4.2	2	2.2	9	4.7	16	4.0
TOTAL	120	100	90	100	190	100	400	100



Table 2. continued ...

Age	F	%	F	%	F	%	F	%
16 – 19	80	66.7	73	81.1	97	51.0	250	62.5
20 – 23	39	32.5	16	17.8	90	47.4	145	36.3
24 – 27	1	0.8	1	1.1	3	1.6	5	1.2
TOTAL	120	100	90	100	190	100	400	100
MEAN AGE = 19.0								
Sex								
Male	36	30	21	23.3	73	38.4	130	32.5
Female	84	70	69	76.7	117	61.6	270	67.5
TOTAL	120	100	90	100	190	100	400	100
Household Size								
3 – 5	29	24.2	18	20.0	56	29.5	103	25.7
6 – 8	66	55.0	44	48.9	93	48.9	203	50.8
9 – 11	22	18.3	21	23.3	31	16.3	74	18.5
12 – 14	3	2.5	7	7.8	10	5.3	20	5.0
TOTAL	120	100	90	100	190	100	400	100
Place of Lodging								
Own house	52	43.3	32	35.6	28	14.7	41	10.3
Boarding house/dorm	68	56.7	28	64.4	162	85.3	359	89.7
TOTAL	120	100	90	100	190	100	400	100
Scholarship Grantee								
With scholarship	7	5.8	6	6.7	28	14.7	41	10.2
Without scholarship	113	94.2	84	93.3	162	85.3	359	89.8
TOTAL	120	100	90	100	190	100	400	100
Working Student								
Yes	6	5	8	8.9	14	7.4	28	7
No	114	95	82	91.1	176	92.6	372	93
TOTAL	120	100	90	100	140	100	400	100



Sources of Income of Parents/Guardian

Table 3 presents that 227 or 51% of the total respondents answered that farming is the primary source of income of their parents/guardians supporting their schooling. Of this number BSU had the highest with 106, followed by CCDC with 70 then ELC with 51. Seventy two or 16.1% responded that their parents are government employees while 8.3% said that their parents are private employees. The other sources of income of the parents or guardians were from business or personal employment with 13.2%; overseas employment with 9.2%; and pension with 2.2%.

The finding revealed that the most common source of income of the respondents was from farming and from salaries as employees.

Table 3. Distribution of respondents according to source of income of parents/guardian by school

SOURCES OF INCOME	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
Personal emp./Bus.	15	11.5	10	10.5	34	15.3	59	13.2
Pension	3	2.3	1	1.0	6	2.7	10	2.2
Farming	70	53.9	51	53.7	106	48.0	227	51.0
Private employment	12	9.2	11	11.6	14	6.3	37	8.3
Gov't employment	18	13.9	10	10.6	44	20.0	72	16.1
Overseas employment	12	9.2	12	12.6	17	7.7	41	9.2
TOTAL	130	100	95	100	221	100	446	100

Note: Some parents/guardians have more than one source of income thus the total exceeded the number of respondents.



Frequency of Receiving Allowance

It is shown in Table 4 that most of the respondents were receiving their allowance on a monthly basis. There were 33.8% who were receiving their allowance weekly, 12.4% on a daily basis and 8.8% received their allowance every two weeks. This finding shows that majority of the respondents receive their allowance at a longer interval compared to those who received on a daily basis. This was also true to all the three schools.

Table 4. Distribution of respondents according to the frequency of receiving their financial support

FREQUENCY OF RECEIVING	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
Daily	20	16.7	14	15.6	16	8.4	50	12.4
Weekly	38	31.7	216	28.9	71	37.4	135	33.8
Every two weeks	8	6.6	10	11.1	17	9.0	35	8.8
Monthly	54	45.0	40	44.4	86	45.2	180	45.0
TOTAL	120	100	90	100	190	100	400	100

Average Monthly Allowance

Table 5 presents the average monthly allowance received by the respondents per month. The respondents were classified into two. The first group was those that stay with their family and the second group were those that stay in boarding houses or dormitories. The result shows that those staying in boarding houses received a higher monthly allowance compared to those staying at home with their families. The mean allowance



for the respondents from CCDC staying in boarding houses was P2,118.15 per month while those staying with their families was P1,923.58. For the students from ELC, the mean allowance of those staying in boarding houses was P2,052.22 while those staying with their families was P1,891.13. For the BSU students, the mean allowance of those staying in boarding houses was P2,094.25 and those staying with their families was P1,839.21. The mean allowance of all students staying in boarding houses was P2,091.05 while for those staying with their families was P1,911.45. Comparing the three schools, it was noted that students from CCDC had a higher mean allowance.

Table 5. Average monthly allowance received by the respondents (in pesos)

MONTHLY ALLOW	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
Staying at home								
500 – 1,500	25	36.8	18	31.0	45	35.0	88	34.6
1,501 – 2,500	28	41.2	26	44.8	54	42.0	108	42.5
2,501 – 3,500	8	11.7	9	15.5	15	11.7	32	12.6
3,205 – 4,500	2	2.9	3	5.2	5	3.9	10	3.9
4,501 – 5,500	1	1.5	2	3.4	6	4.7	9	5.4
5,501 – 6,500	2	2.9	0	0	1	0.78	3	1.2
6,501 – 7,500	2	2.9	0	0	2	1.6	4	1.6
TOTAL	68	100	58	100	128	100	254	100
MEAN	2118.15		2052.22		2094.25		2,091.05	



Table 5. Continued

MONTHLY ALLOWANCE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	N	%
<u>Staying with Family</u>								
500 – 1,500	22	42.3	13	40.6	25	40.3	60	41.1
1,501 – 2,500	21	40.4	9	28.1	27	43.5	57	39.0
2,501 – 3,500	3	5.8	7	21.9	7	11.3	17	11.6
3,205 – 4,500	3	5.8	2	6.3	2	3.2	7	4.8
4,501 – 5,500	3	5.8	1	3.12	0	0	4	2.7
5,501 – 6,500	0	0	0	0	1	1.6	1	0.68
6,500 – 7,500	0	0	0	0	0	0	0	0
TOTAL	52	100	32	100	62	100	146	100
MEAN	1,923.58		1,891.13		1,839.21		1,911.45	

Average Monthly Expenditures

The monthly expenditures of the respondents consisted of their expenditures of food, transportation, school supplies and other school related expenses, clothing, cosmetics cigarettes and liquor, and communication.

Food. Expenditure on Food is presented in Table 6.a. The table shows that out of 254 students who are staying in boarding houses, 44.9 spent P200 – P800 monthly for food, 34.2% or 87 students spent P801 – P1,400 , 17.7% spent P1,401 – 2,000, 2% spent P2,001 – P2,600, and only 1.2% spent P2,601 – 3,200 per month on food. This finding implies that majority of the students were spending a little amount on food. For the



students staying with their families, their expenses on food consisted of their snacks and lunch if they eat outside their home. Majority of the students spent P300 and below per month. There were only 2 or 1.4% who spent P1,201 – P1,500 per month on food. The mean on the monthly expenditure on food was P347.76 for those who stay with their families and P982.40 for those who stay in boarding houses. It is apparent that food expenditure of those staying in boarding houses is higher than those staying with their families because they have to personally buy all their food. This also proves why the average monthly allowance of those staying in boarding houses was higher than those staying with their families.

Table 6. a. Distribution of respondents according to monthly expenditure on food by type of lodging

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
Staying in boarding house/dormitory								
200 – 800	34	50	24	41.4	56	43.8	114	44.9
801 – 1,400	22	32.4	25	43.1	40	31.2	87	34.2
1,401 – 2,000	10	14.7	7	12.1	28	21.8	45	17.7
2,001 – 2,600	2	2.9	1	1.7	2	1.6	5	2.0
2,601 – 3,200	0	0	1	1.7	2	1.6	3	1.2
TOTAL	68	100	58	100	128	100	254	100
MEAN	924.03		976.36		1,016.16		982.40	



Table 6.a. Continued ...

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
Staying at Home with Family								
300 and below	34	65.4	18	56.2	28	45.2	80	54.8
301 – 600	12	23.1	11	34.4	22	35.5	45	30.8
601 – 900	3	5.8	3	9.4	8	12.9	14	9.6
901 – 1,200	2	3.8	0	0	3	4.8	5	3.4
1,201 – 1,500	1	1.9	0	0	1	1.6	2	1.4
TOTAL	52	100	32	100	62	100	146	100
MEAN	311.78		309.65		397.09		347.76	

Transportation. Table 6.b reveals present the monthly transportation expense of students. This only pertains to their transportation expense in going to school and back to their residence. The respondents were again classified into two groups as done earlier to find out if there is any difference on the transportation expenditure of those staying with their families and those staying in boarding houses. The result shows that 52% of the students staying in boarding houses do not spend on transportation, 36.2% were spending P100 – P400, about 11% were spending P401 – P800 and only 0.8 and 0.4 were spending P801 – P1,200 and P1,600, respectively. This finding reveals that only a few were spending much on transportation. Furthermore, the finding implies that majority of the students were staying in boarding houses close to their schools. The distribution of the respondents to the different expenditure brackets follows a similar pattern in all the three schools.



For the respondents staying at home, majority were spending about P100 – P800 per month on transportation. There were only 14.4% who do not spend on transportation, 2.1% and 2.7% were spending P801 – P200 and P1,201 – P1,600, respectively. The finding shows that few of the students were spending much on transportation. The distribution of the respondents to the different expenditure brackets follows a similar pattern in all the three schools.

Comparing the transportation expenditure between those staying at home and those staying in boarding houses, it is apparent that those staying in boarding houses were spending a lower amount on transportation expense than those staying at home. The mean transportation expense for those staying in boarding house was P349.38 while the mean transportation expenditure for those staying at home was P450.69.

Table 6. b. Distribution of respondents according to monthly expenditure on transportation by type of lodging

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
Staying in boarding house/dormitory								
None	24	34.8	33	52.4	75	61.5	132	52.0
1 – 400	33	47.8	23	36.5	36	29.5	92	36.2
401 – 800	11	15.9	6	9.5	10	8.2	27	10.6
801 – 1,200	0	0	1	5.6	1	0.8	2	0.8
1,201 – 1,600	1	1.5	0	0	0	0	1	0.4
TOTAL	69	100	63	100	122	100	254	100
MEAN	324.94		307.17		302.63		349.38	



Table 6.b. Continued ...

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
Staying at Home with Family								
None	7	13.7	4	14.8	10	14.7	21	14.4
1 – 400	19	37.3	13	48.2	34	50	66	45.2
401 – 800	22	43.1	9	33.3	21	30.9	52	35.6
801 – 1,200	1	2.0	0	0	2	2.9	3	2.1
1,201 – 1,600	2	3.9	1	3.7	1	1.5	4	2.7
TOTAL	51	100	27	100	68	100	146	100
MEAN	473.22		409.19		373.60		450.69	

Expenditure on school supplies and other school related expenses. Table 6.c present the monthly expenditure of students on school supplies and other school related expenses like books, manuals, photocopying of handouts and other notes, and internet researches. School fees were not included. Majority of the students (71.8%) were spending P300 and below, 21.2% were spending P301 - P600, 2.5% were spending P601 – P900, .02% were spending P901 – P1,200; and 0.5% were spending P1,201 – P1,600. The mean expenditure was P273.50 for all the respondents, P318 for CCDC respondents, P233.83 for ELC respondents; and P264.18 for BSU respondents. The finding shows that CCDC students were spending higher amount on school supplies and related expenses compared to the ELC and BSU students.



Table 6.c . Distribution of respondents according to monthly expenditure on school supplies and other school related expenses

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
300 and below	83	69.2	71	78.9	133	70.0	287	71.8
301 – 600	21	17.5	15	16.7	49	25.8	85	21.2
601 – 900	7	5.8	2	2.2	1	0.5	10	2.5
901 – 1,200	6	5.0	2	2.2	7	3.7	15	3.8
1,201 – 1,500	1	0.8	0	0	0	0	1	0.2
1,501 & above	2	1.7	0	0	0	0	2	0.5
TOTAL	120	100	90	100	190	100	400	100
MEAN	318.00		233.83		264.18		273.50	

Clothing. The respondents were grouped into male and female for the reason that sex may have an effect on the amount spent on clothing. Table 6.d.1 shows that majority of the female were spending P200 and below on clothing while most of the male were spending P201 – P400 per month. The mean expenditure of the female respondents was P184.20 while that of the male was P302.04. The mean expenditure by all the respondents was P222.50. This finding implies that male students were spending a higher amount of clothing than the female students. One possible reason is that men outfits are more expensive than female outfits.



Table 6.d.1. Average monthly expenditure on clothing by sex

MONTHLY EXPENDITURE	FEMALE		MALE		TOTAL	
	F	%	F	%	F	%
200 and below	189	70.0	42	32.3	231	57.75
201 – 400	85	20.4	55	42.3	110	27.50
401 – 600	20	7.4	23	17.7	43	10.75
601 - 800	6	2.2	10	7.7	16	4.00
TOTAL	270	100.0	130	100.0	400	100.00
MEAN	184.20		302.04		222.50	

Table 6.d.2 presents the average monthly expenditure of the respondents according to the school coming from. It was found that majority of the respondents from CCDC and BSU were spending P200 and below per month on clothing while half or 50% of the respondents from ELC were spending the same. Base on the mean expenditure, BSU students were spending the highest amount, P284, on clothing followed by ELC with a mean of P53.83 and the least was CCDC with a mean of P215.50 per month.



Table 6.d.2. Average monthly expenditure on clothing per school

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
200 and below	71	59.2	45	50	115	60.5	231	57.7
201 – 400	33	27.5	24	26	53	28.0	110	27.5
401 – 600	12	10.0	18	20	13	6.8	43	10.8
601 – 800	4	3.3	3	3.3	9	4.7	16	4.0
TOTAL	120	100	90	100	190	100	400	100
MEAN	215.50		253.83		284.00		222.50	

Expenditure on cosmetics. Table 6.e.1 presents the average monthly expenditure of students on cosmetic by school coming from while Table 6.e.2 presents the average expenditure of students according to sex. From Table 6.e.1 it can be gleaned that majority (58.8%) of the respondents were spending P150 and below, 18.5% do not spend on cosmetics, 16.5% were spending P151 – P300, 2.2% were spending P301 – P450, and 4% were spending P451 – P600 per month on cosmetics. The mean expenditure on cosmetics by all the respondents was P136.23. There was very small difference on the mean expenditure of the respondents from the three schools, CCDC, ELC, and BSU.

Table 6.e.2. shows that only 10.3% of the total female respondents while 35.4% of the total male respondents are not spending any amount on cosmetics. Majority (61.9%) of the females spends 150 pesos and below for cosmetics per month, 52.3% of the male respondents were also spending 150 pesos and below. Fifty or 18.5% of the females spends P151-P300 while only 12.3% of the male respondents are spending on the



same range. The remaining 3.3% and 6.0% has expenses ranges from 301-450 pesos, respectively. Mean expense of the female respondents was P147.00 higher than males' computed mean expenditure which is 104.07 pesos.

Table 6.e.1. Average monthly expenditure on cosmetics by school (in pesos)

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
None	20	16.7	17	18.9	37	19.5	74	18.5
150 and below	75	62.5	50	55.6	110	57.9	235	58.8
151 – 300	16	13.3	17	18.9	33	17.4	66	16.5
301 – 450	1	0.83	4	4.4	4	2.11	9	2.2
451 - 600	8	6.7	2	2.2	6	3.16	16	4.0
TOTAL	120	100	90	100	190	100	400	100
MEAN	138.50		139.19		133.34		136.23	

Table 6.e.2. Average monthly expenditure on cosmetics by sex

MONTHLY EXPENDITURE	FEMALE		MALE		TOTAL	
	F	%	F	%	F	%
None	28	10.3	46	35.4	74	18.50
150 and below	167	61.9	68	52.3	235	58.75
151 – 300	50	18.5	16	12.3	66	16.50
301 – 450	9	3.3	0	0	9	2.25
451 - 600	16	6.0	0	0	16	4.00
TOTAL	270	100.0	130	100	400	100
MEAN	147.00		104.07		136.23	



Expenditure on liquor and cigarettes. Table 6.f.1 presents the average monthly expenditure of the respondents on liquor and cigarette according to school coming from while Table 6.f.2 present the average monthly expenditure of the respondents on liquor and cigarettes according to sex.

Table 6.f.1 shows that majority (72%) of the respondents do not spend on liquor and cigarette. This was followed by 21.2% who were spending P200 and below. There were 3 or 0.7% who were spending P801 – P1,000 per month on liquor and cigarette. The finding also reveals that the respondents from CCDC were spending the highest amount on liquor and cigarette with a mean of P244.25. This is followed by ELC with mean expenditure of P180.50 and the least was BSU with a mean expenditure of P194.15.

Table 6.f.2 on the other hand reveals that majority of the female (85.9%) were not spending on liquor and cigarette while 11.1% were spending P200 and below, 1.85% were spending P201 – P400, and only 0.7% were spending P401 – P600 per month. For the male respondents, 41.5% were not spending any amount on liquor and cigarette, 42.3% were spending P200 and below, 6.2% were spending P201 – P400, and 6.92 were spending 401 – P600. There was 1 respondent or 0.8% and 3 or 2.3% who were spending P601 – P800 and P801 – P1,000, respectively per month on liquor and cigarette. The female respondents had a mean expenditure of P149.15 while the male respondents had a mean expenditure of P208.39. This finding further reveals that there are some female who were spending part of their allowance on liquor and cigarette.



Table 6.f.1. Average monthly expenditure on liquor and cigarettes by school (in pesos)

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
None	88	73.3	65	72.2	134	70.5	287	71.8
200 and below	22	18.3	18	20.0	45	23.7	85	21.2
201 – 400	2	1.7	4	4.4	7	3.7	13	3.3
401 – 600	5	4.2	3	3.3	3	1.6	11	2.7
601 – 800	1	0.8	0	0	0	0	1	0.3
801 – 1,000	2	1.7	0	0	1	0.5	3	0.7
TOTAL	120	100	90	100	190	100	400	100
MEAN	244.25		180.50		161.21		194.15	

Table 6.f.2. Average monthly expenditure on liquor and cigarette by sex

MONTHLY EXPENDITURE	FEMALE		MALE		TOTAL	
	F	%	F	%	F	%
None	232	85.9	54	41.5	287	71.8
200 and below	30	11.1	55	42.3	85	21.2
201 – 400	5	2.2	8	6.2	13	3.2
401 – 600	2	0.8	9	6.9	11	2.8
601 – 800	0	0	1	0.8	1	0.2
801 – 1,000	0	0	3	2.3	3	0.8
TOTAL	267	100	130	100	400	100
MEAN	149.15		208.39		189.0	



Expenditure on recreational activities. Table 6.g.1 and Table 6.g.2 present the average monthly recreational expenditures of the respondents. The former shows the expenditure according to school coming from while the later shows the expenditure according to sex. Table 6.g.1 shows that majority of the respondents were spending P200 and below on recreational activities which included going to the movies, sports, hiring video CDs and DVDs, video game and outings. There were 34% of the total respondents that do not spend on recreational activities. There were 2 respondents or 0.5% who were spending P601 – P800 per month on recreational activities. The mean expenditure of the total respondents was P164.14 while the mean expenditure by the different schools were as follows: P172.96 for CCDC, P171.93 for ELC and P154.90 for BSU. It was found that CCDC and ELC were spending about the same amount on recreational activities.

Table 6.g.1. Average monthly expenditure on recreational activities according to school (in pesos)

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
None	51	42.4	20	22.2	65	34.2	136	34.0
200 and below	56	46.7	55	61.1	101	53.2	212	53.0
201 – 400	7	6.0	7	7.8	18	9.5	32	8.0
401 – 600	1	0.8	6	6.7	3	1.6	10	2.5
601 – 800	4	3.3	2	2.2	2	1.0	8	2.0
801 and above	1	0.8	0	0	1	0.5	2	0.5
TOTAL	120	100	90	100	190	100	400	100
MEAN	172.96		171.93		154.90		164.14	



The result reveals that an almost equal number of female respondents were not spending on recreational activities and spending P200 and below. For the male respondents, majority were spending P200 and below monthly on recreational activities. There were 2 female and 6 male respondents who were spending P601 – P800 on recreational activities monthly. There were 2 males and no female who were spending more than P800 pesos on recreational activities per month. The mean expenditure of the female respondents was lower than the mean expenditure of the male. This finding corroborates the finding of Decoyna (2000) that sex has a significant effect on the level of expenditure on recreational activities.

Table 6.g.2. Average monthly expenditure on recreational activities according to sex (in pesos)

MONTHLY EXPENDITURE	FEMALE		MALE		TOTAL	
	F	%	F	%	F	%
None	126	46.7	10	7.7	136	34.0
200 and below	127	47.0	85	65.4	212	53.0
201 – 400	12	4.5	20	15.4	32	8.0
401 – 600	3	1.1	7	5.4	10	2.5
601 – 800	2	0.7	6	4.6	8	2.0
801 and above	0	0	2	1.5	2	0.5
TOTAL	270	100	130	100	400	100
MEAN	133.83		200.5		164.14	



Expenditure on communication. Expenditure on communication was largely on cellphone expenses. Table 6.h presents the average monthly expenditure of the respondents on communication. The finding shows that there 39.8% were spending P200 and below while 45.8% were spending P201 – P400 on communication per month. There were a few who do not spend on communication but there were also a few who were spending much on communication. Eight or 2% of the total respondents were spending P601 – P800 per month on communication. The mean expenditure of all the respondents was P241.70 while CCDC and ELC had a mean expenditure of P256.64 and P250.50, respectively. BSU had the least mean expenditure on communication among the three schools.

Table 6.h. Average monthly expenditure on communication (in pesos)

MONTHLY EXPENDITURE	CCDC		ELC		BSU		ALL SCHOOLS	
	F	%	F	%	F	%	F	%
None	6	5.0	6	6.7	7	3.7	19	4.75
200 and below	46	38.4	33	36.7	80	42.1	159	39.80
201 – 400	51	42.5	40	44.4	92	48.4	183	45.80
401 – 600	13	10.8	10	11.1	8	4.2	31	7.75
601 – 800	4	3.3	1	1.1	3	1.6	8	2.00
TOTAL	120	100	90	100	190	100	400	100
MEAN	256.64		250.50		228.37		241.70	



Allocation of Total Expenditure

Table 7 presents the percent share of each item of expenditure on the total expenditures. The result shows that food got the highest share in the total expenditure and transportation expense was the next in rank. The same finding was revealed by Gallardo and Decoyna (2002). These two items came in the same order in each of the three schools. The third rank for all the respondents was school supplies and other school related expenses. This was the same for CCDC but the third rank in expenditure for both ELC and BSU was on clothing. School supplies and other school related expense was fourth rank for BSU and fifth rank for ELC. Expenditure on communication came in fourth in the ranking. This was also true for CCDC and ELC while this item was fifth rank for BSU. The expenditure item that received the lowest share was cosmetics followed by recreational activities. This corroborates the finding of Gallardo and Decoyna (2001) that cosmetics and recreational activities were the lowest in the expenditures of college students of different schools in Baguio and La Trinidad. Liquor and cigarette ranked sixth in the share of expenditure for both ELC and BSU while it is fifth for CCDC.

This finding implies that students spend a major portion of their budget on food and transportation. A least portion of the budget is for cosmetics and recreation activities. This maybe because these are not regularly purchased by the students. It is discouraging to note that students are spending a portion of their budget on liquor and cigarette which are unnecessary items. Another expenditure item that gets a bigger portion of the budget of students specially in ELC and CCDC is on communication. Expenditure on



communication which is largely on cell phone was even larger than expenditure on school supplies in both ELC and BSU.

Table 7. Percent allocation on the different expenditure items by school

PARTICULAR	CCDC		ELC		BSU		ALL SCHOOL	
	%	Rank	%	Rank	%	Rank	%	Rank
Food	26.10	1	28.80	1	31.10	1	29.00	1
Transportation	16.90	2	16.10	2	14.90	2	17.40	2
School sup. etc	13.50	3	10.50	5	11.60	4	11.90	3
Clothing	9.12	6	11.40	3	12.50	3	9.69	5
Cosmetics	5.90	8	6.24	8	5.87	8	5.93	8
Liq. & cig.	10.30	5	8.09	6	7.10	6	8.45	6
Rec. activities	7.32	7	7.71	7	6.82	7	7.15	7
Communication	10.90	4	11.20	4	10.10	5	10.50	4
TOTAL	100		100		100		100	

Problems Encountered by the Respondents

Problems encountered by the respondents regarding their allowance and expenditures are presented in Table 8. The number one problem pointed out by the students was on the delayed allowance. Majority of the respondents pointed this out as their problem since they could not buy their needs at the opportune time. The second rank in the problem base on the number of respondents who mentioned it was inadequate allowance. Most of them said that their allowance is usually not enough for them to buy



all the things they need. The third rank was high cost of commodities. The high prices of commodities also contribute to the inadequacy of their allowance. High cost of transportation ranks fourth. There were 23.8% of the total respondents who mentioned this as their problem. Other problems stated by the respondents includes so many school projects needing money expense, debt payments due to insufficient allowance received before, impulse buying not considering the budget and unwise budgeting.

Table 8. Problems encountered by the respondents regarding their allowance and expenditures

PROBLEMS	CCDC		ELC		BSU		ALL		RANK
	F	%	F	%	F	%	F	%	
Delayed allowance	67	55.8	55	61.1	113	59.5	233	58.3	1
Inadequate allow.	47	39.2	41	45.6	102	53.7	190	47.5	2
High cost of commodities	46	38.3	34	37.8	100	52.6	180	45.0	3
High transportation cost	35	29.2	13	14.4	47	24.7	95	23.8	4
Other problems	4	3.3	3	3.3	8	4.2	15	3.8	5



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was conducted mainly to find out the spending pattern of college students and compare this spending behavior of students according to the school they were enrolled in. The study also determined the profile of the students, the sources of income of parents or guardian and the amount of monthly allowance of the students. This study was conducted in three schools in La Trinidad, Benguet namely: Cordillera Career Development College (CCDC), Eastern Luzon College (ELC), and Benguet State University (BSU). A total of 400 college students were taken as respondents. This study was conducted from December 2006 to January 2007.

The profile of the respondents revealed that, majority of them belonged to the Kankana-ey ethnonolinguistic group, female, 16-19 years old, had a family size of 6 – 8 members, very few were scholars and working students. The sources of income of most of their parents and guardians was from their salary as employees, either as government employees, private employees or overseas employees. There were a few who got their income from pensions.

Most of the respondents receive their allowance on a monthly basis and majority of them have a monthly allowance ranging from P500 – P2,500. As to their expenditure on food, majority of the students staying in boarding houses or dormitories were spending about P200 – P1,400 per month and the mean food expenditure was P982.40. The students of BSU were spending a higher amount than the mean while CCDC and ELC were spending an amount less than the overall mean expenditure on food. For those staying with their parents, the overall computed mean expenditure on food was P347.76



with BSU students again spending a higher amount than the overall mean expenditure while CCDC and ELC were spending lesser than the overall mean. The next highest expenditure was on transportation with an overall mean expenditure of P400.65. The students staying in boarding houses or dormitories were spending a lesser amount on transportation compared to those staying at home with their families because most of the boarding houses were located near the school. The third in rank on expenditure was on school supplies and other school related expenses with an overall mean of P273.50. The fourth rank was communication expenditure with an overall mean of P241.70. The fifth rank was clothing with an overall mean of P222.50. The sixth rank was liquor and cigarette with an overall mean of P189.00 while the seventh and eighth ranks were on recreation activities and cosmetics with overall mean expenditures of P164.40 and P136.23, respectively.

The problems met by the respondents were the following; delayed allowance, inadequate allowance, high cost of commodities, and high transportation cost.

Conclusions

Based on the findings the following conclusions are made:

1. Majority of the respondents derive their financial allowance from their families and very few source it from scholarship.
2. Majority of the parents/guardians of the respondents are farmers.
3. Students staying in boarding houses/dormitories are spending much on food compared to those staying with their families.



4. Transportation expense of students staying in boarding houses or dormitories was lower than for those staying with their families because they usually stay in boarding houses near their school.
5. Male students have higher expenditure as regards to clothing because male outfits are more expensive than female outfits; liquor and cigarette because male students are prone to smoke and drink liquor compared to the female students; and recreational activities because male students are more inclined to go for recreation than the female students. However, female respondents have higher expenditure on cosmetics than male respondents.
6. Expenditures on cosmetics and recreational activities had the least amount because these two items were not bought on a regular basis not like food, transportation and school supplies.

Recommendations

Based on the findings and conclusions, the following are recommended;

1. Students should lessen their expenses on transportation, clothing, cosmetics and communication so that they will have more to spend on school supplies and other school related expenses. Students should walk to their school and back home if it is possible.
2. Expenditure on liquor and cigarette should be cancelled from the budget of the students as these are unnecessary items.



3. School administrators and faculty members should give advice to students on how they should spend their allowance so that they would not just squander their allowances.
4. Parents should closely monitor the spending behavior of students, male and female, so that they would not spend their allowances on vices like liquor and cigarettes as well as computer games another unnecessary items.



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