

Institutionalisation Of Father's Level Of Income On Students Nature Of Campus Adaptations

Ms. Vijayalshmi N.S, Dr. A.H Sequeira

Research Scholar

School of Management

National Institute of Technology Karnataka, Surathkal – Mangalore 575025

Email:- vijaylakshmins@nitk.edu.in nandalike17@gmail.com

Professor

School of Management

National Institute of Technology Karnataka, Surathkal – Mangalore 575025

Email:- aloysiushs@gmail.com ahs@nitk.ac.in

Abstract: -

Objective: - The study aims to empirically test the relationship between types of campus adaptations across student's father's income level at engineering undergraduate B. Tech student's pursuing a four-year study at Indian Institute of Technology (IIT's) and National Institute of Technology (NIT's) in India.

Method: - The Multivariate Analysis of Variance (Manova) test was run with SPSS vs. 21 to compare the student's campus adaptations of IIT's and NIT's by student's father's level of income earned. Multistage random sampling with n = 1420 student's were selected comprising of income upto 1,000 (n = 06), income limit of 1,001 to 5,000 (n =76), income limit of 5,001 to 10,000 (n =138), income limit of 10,001 to 20,000 (n = 198), income grater than 20,000 (n = 854), no income (n =40) and student's who dint know their parents income (n = 108).

Result: - In Academic adaptation, student's whose father's had income of 5,001 to 10,000, greater than 20,000 and who were unaware of thier father's income has positive outcomes while student's whose father's income was upto 1,000, 1,001 to 5,000, 10,001 to 20,000 and no income had negative adaptation. In social adaptation, student's whose father's income was upto 1,000, 10,001 to 20,000, no income and student's who were unaware of father's income had positive social adaptation while student's whose father's income was 1,001 to 5,000, 5,001 to 10,000 and greater than 20,000 had negative social outcomes. In physical - psychological adapation, student's whose father's income was upto 1,000, 10,001 to 20,000, and greater than 20,000 had positive outcomes and student's whose father's income was from 1,001 to 5,000, 5,001 to 10,000, no income and student's who were unaware of their father's level of income had negative physical – psychological adaptation. In institutional adaptation, student's whose father's income was upto 1,000, 5,001 to 10,000 had positive outcomes while student's whose father's income was from 1,001 to 5,000, 10,001 to 20,000, greater than 20,000, no income as well as student's who were unaware of their father's level of income had negative outcomes.

Conclusion: - Campus adaptations do vary across student's father's level of income influencing student's experiences at university of Indian institute of Technology (IIT's) and National Institute of Technology's (NIT's)

Key words: - higher education, college, socio economic, parents, income and adaptation.

Introduction :-

Parents income impacts student's paying for college where lower parents socio economic status influences student's financial aid from government (Flint, 1997). Socioeconomically disadvantaged middle high school student's can best be characterised as hazardous with difference in low socio economic status group and high socio economic status group (Cabrera & Nasa, 2001). In India socio economic status in urban and rural communities are measured diversely (R. N. Gupta, 2005) and parental borrowing has shown to have impacted higher education of children (Cha, Weagley, & Reynolds, 2005). Family economic status determines student's educational outcomes (Cuc & Griffin, 2007) essentially focusing on the fact that transition to post secondary and tertiary institutions rely on socio economic background (Tieben & Wolbers, 2010) where individual wage results in inequality of opportunity in india (Singh, 2010). Thus the call for the need to increase opportunity for low socio economic status student's (Engberg & Allen, 2011) especially on student's of engineering (Wilson, Iyengar, Pang, Warner, & Luces, 2012) plays a pivotal tole in student's experiences at college (Julia & Veni, 2012) resulting in the less talked about life satisfaction out of ones educational experiences (Daraei & Mohajery, 2013).

Socioeconomic determinants of academic achievement are average monthly income of family (Tomul & Savasci, 2012) and so socio economic status is viewed as a dynamic concept whose fundamental scales of measurement vary over time (Gaur, 2013). Socio economic status of parents impacts educational achievement of student's (Hamuddin & Imam, 2013) where rural youths vocational aspirations differed as the pattern of educational alignment depended on family income, background isolation and school related experiences (Meece et al., 2013). Further student's academic and social integration levels differed significantly based on family income level and types of institution (Düzeylerin, Değişkenlere, & İncelenmesi, 2013). Therefore social status in society coupled with economic affordability to quality education seems to have significant influence in performance of student's (Rajasenan, 2014).

The study seeks to analyse the relationship among father's level of income on campus adaptations of student's with the following research question and research objective: -

Research Question: - What makes campus adaptations of academic, social, physical - psychological and institutional attachment be unique across father's income level?

Research Objective: - To investigate existence of variance among campus adaptations of academic, social, physical psychological and institutional across father's income level.

1. Campus Adaptation: -

- 1.1 *Academic Adaptation:* - Occupational preferences depend on social background and demographic factors (Ansari, Krishna, & Ahmad, 1984) and parents are always found to support thier children on career aspects (S. L. Turner, Alliman-Brissett, Lapan, Udipi, & Ergun, 2003). Family background and parental involvement impacts academic achievement and avoids student disengagement in academic work (Abd-El-Fattah, 2006). As a step further the career theory by systems approach states that some student's opt for family friendly career (Collin, 2006) where parents career expectations of their children were associated to differeing levels with general ability and reading (Creed et al., 2007). Hence socio economic variations impact intelligent quotient in student's (Bosma, van Boxtel, Kempen, van Eijk, & Jolles, 2007) and

parents socio economic status leverages childrens academic performance(Hassan, 2009) with extended hand of family background revering on academic achievement (Weiser & Riggio, 2010) . Socio economic status also motivates attitude of student's to engineering academic major choice (Azubuike, 2011) with profound influence of parents in career decision making (Pappas & Kounenou, 2011) even to that of academic major attainment is found (Cowen et al., 2013) embarking that academic aspirations lay at parents feet specifically in case of rural student's in india (Dey, Roy, Joarder, & Chakraborty, 2011). In academic arena, socio economic status is also found to influence creativity in student's(Saha, 2012) which adds on to parents' problem solving skills with regard to biological and gender characteristics inflicting student's academic attainment(Unuvar, Koyuturk, Oksuzogullari, & Yildirim, 2012). Parental attachment and help seeking behaviour impacts academic adjustment among first year college student's(Holt, 2014a) where siblings impact out of institution reading habits(Knoester & Plikuhn, 2015).

1.2 *Social Adaptation* :- Socio economic status of family of rural urban background with english and non english school background impacts educational composition of population (B. R. Sharma, 1978) with parental attachment in late adolescents affecting college adjustment (Vivona, 2000) and parental marital status too leaving an implicit impact on academic achievement of student's (Jeynes, 1999). The communication patterns formed with family influenced adjustment to college (Orrego & Rodriguez, 2001) as it is the parental social support essentialising social adjustment of student's to college (Mounts, Valentiner, Anderson, & Boswell, 2006). Further family is viewed to impact career success across genders(Kirchmeyer, 2006). This could act as a kick back when it is a change in parental attachments influencing adjustment outcomes especially of student's of first years who are in their initial phase of transition to college(Marnie Hiester, Alicia Nordstrom, & Lisa M. Swenson, 2009). The community engagement in this regard , facilitates access to higher education for people from low socio-economic backgrounds(Scull & Cuthill, 2010). Thus leaving the parental nest definitely has adjustment problems with attachment representation in terms of social support noticeably during transition (Scharf, Mayseless, & Kivenson-Baron, 2011). Often lagging behind is the measures of economic gain of investing in girls(Cunningham, 2011) where rural scheduled castes female student's are affected the most due to poor socio economic status (Suresha & Mylarappa, 2012). In brief though parental influence and spousal supports impact academic men attitude toward women, academic men collegial support impacted female leadership attainment at university institution (Oti Nee Aderogba, 2013). Never the less, one can always believe that socio economic background impacts language learning and listening skills among college student's(International, Of, & Studies, 2014)

1.3 *Physical – Psychological Adaptation*

1.3.1 *Physical Adaptation* :- socio-economic status contributes to participation in leisure-time physical activity(Cerin & Leslie, 2008) with social capital accumulation being vital for individuals as socio economic status influences health and well being of student's(Browne-Yung, Ziersch, & Baum, 2013) and socio economic factors impact nutritional education influencing the consumption of daily diet of university student's (Szczyko, Seidler, Gutowska, & Stachowska, 2014).

1.3.2 *Psychological Adaptation* :- Family social support impacts student coping style resulting in adjustment of student's to college (David & Leichtentritt, 1999). Duely the perceived

parental acceptance of children influenced psychological adjustment of student's.(A. P. Turner, Sarason, & Sarason, 2001) with positive family support would go a step further in coping stress contributing towards adjustment of student's(Wodka & Barakat, 2007). However the type of parenting style of low affection, overprotection and authoritarian controlling influenced suicidal tendencies among college student's (Gau et al., 2008). Further student's self efficacy beliefs in academic major like depends on grade level and socio economic status (Karaarslan & Sungur, 2011) with over hyped parental control over academic behaviours of student's leaving an off print on academic adjustment (Bernardo, 2012). Therefore it is true that well being and happiness of student's depends on family stressors and socio economic status (McAuley & Layte, 2012) where parents educational aspirations of adolescents achievement depends on psychological control and socio economic status (Tynkkynen, Vuori, & Salmela-Aro, 2012). It is also found that parental support helps to combat racial discrimination leading to successful psychological and academic adjustment of college student's(Kam & Bamaca-Colbert, 2013) as parents are crucial in removing depressive symptoms among college student's (R. B. Lee, Sta. Maria, Estanislao, & Rodriguez, 2013). In short, family structure impacts subjective economic well being of student's (Cracolici, Giambona, & Cuffaro, 2014) where parental support predicts depression (S. T. Li, Berman, Deborah, & Dwelle, 2014) throwing vitality at parenting style that vehemently enhances self esteem and reduces academic stress among college student's (Nadu-india, 2014).

1.4 Institutional Adaptation :- Parents for long have preferred single sex institutions over co – educational institutions (Leder & Forgasz, 1997). However of recent the social class inequalities in education of institutional difference impacts partly on student's academic performance on account of difference in socio economic factors (Marks, 2005). Socio economic status is found to impact college experiences of student's (Aries & Seider, 2005) and the need for micro economic approach on attrition is found to have a profound influence of parents socio economic status (Gury, 2011). Baumrind's (1971) theory of parenting styles influences student's perception of university support structure (Wintre et al., 2009) that are quite vital for their basic existence at campus. Further career and family outcomes differ among women student's who studied at single sex institutions than coeducational institution (Hoffnung, 2011) with family and neighbourhood influencing grades, test scores, educational attainment and income(Lindahl, 2011). Social class also seggregates experiences of student's in selective elite institutions (Torres & Massey, 2012) as social class influences parents aspirations for their children's educational and occupational prospects (Vryonides & Gouvias, 2012). Thus, parental background leaves an impact on university drop out or attrition (Aina, 2013) and parental influence persist in terms of institutional choice with parents preferring single sex institution for girl children (Pahlke, Bigler, & Patterson, 2014). In short, socio economic composition of student population in public and private institutions of higher education (Zainal, Mohd Aminuddin, & Zainol, 2013) reflects that socio class inflicts the much needed academic and social intergration of college student's (Stebleton & Huesman, 2014) with parental encouragement on par with their socio economic status and educational level show attitudinal bent towards science and maths learning in particular (Gudyanga, 2014)

The study proposes the following research hypothesis: -

H₀: -Campus adaptations of academic, social, physical – psychological and institutional environments do not vary among undergraduate student's by their father's income level

H₁: - There is a significant difference in campus adaptations of academic, social, physical – psychological and institutional adaptations impacted by undergraduate student’s father’s level of income gained.

2.Methods: -

2.1 *Participant*: - The reference population were undergraduate 4-year B. tech student’s enrolled on a regular study mode at IIT’s and NIT’s. A total of 1460 student’s participated with 1420 of valid responses for an overall 97.26 percent participation rate after deducting the questionnaire that contained empty answers. Data was collected for 20 weeks across institutions of IIT’s and NIT’s. Of the 1420 undergraduate respondents on their father’s income level, 0.42 % had income upto 1,000, 5.35 % had income from 1,001 to 5,000, 9.71 % had income from 5,001 to 10,000, 13.94% had income from 10,001 to 20,000, 60.94% had income greater than 20,000, 2.81 % had no income and 7.60 % students were not aware of their parents income level.

2.2 *Sampling*: - Probability sampling technique followed by cluster sampling in identification of institutes of IIT’s and NIT’s was adopted. This is followed up with stratified sampling in sample choice of undergraduate student’s’ population and simple random in collecting data from the chosen student population stated above.

2.3 *Instrument and Procedure*: - The survey was conducted using a structured online questionnaire with reference to student’s campus and non - campus email accounts. At all times, the student’s were informed of the anonymous, confidential, and voluntary nature of their participation and any doubts that arose were clarified.

2.4 *Measures*: - All the 21 items in the questionnaire were measured with rating on a five point Likert scale ranging from “1 = strongly disagree” to “5 = strongly Agree”. Reliability and validity of the questionnaire was tested,

3.Data Analysis:-

Multivariate analyses of variance (MANOVA) were conducted to asses’ father’s Income level group differences in campus adaptation. This was followed by discriminant analysis to determine the nature of effect of campus adaptations by each age group. There are several assumptions behind a MANOVA, including multivariate normality, linearity of relationships, low influence of univariate and multivariate outliers, homogeneity of variance– covariance matrices and an absence of multicollinearity. Each assumption was tested with no serious violations were noted.

Table 1 :- Pearson Correlation						
Campus Adaptation	1	2	3	4	M	SD
1.Academic Adaptation	1.00				2.60	0.702

2.Social Adaptation	0.576	1.00			2.72	0.755
3.Physical – Psychological Adaptation	0.520	0.576	1.00		2.28	0.771
4.Institutional Adaptation	0.574	0.614	0.789	1.00	2.14	0.784
Note :- n = 1385 .Correlations greater than 0.05 are statistically significant (p < 0.5)						

A Pearson product moment correlation analysis, that examined the relationship between campus adaptations revealed correlations greater than 0.05, hence statistically significant

3.1 Descriptive Statistics:-

Father's Income Level	Academic		Social		Physical - Psychological		Institutional	
	Mean	Std. Dev	Mean	Std. Dev	Mean	Std. Dev	Mean	Std. Dev
Upto1,000 (n = 06)	2.72	0.418	2.83	0.612	2.16*	0.557	2.26	0.640
1,001 – 5,000 (n = 76)	2.45	0.769	2.62	0.826	2.08	0.806	2.01	0.793
5,001 – 10,000 (n = 138)	2.59	0.736	2.68	0.779	2.29	0.776	2.15	0.819
10,001 – 20,000 (n = 198)	2.61	0.689	2.76	0.762	2.25	0.770	2.12	0.761
Greater than 20,000 (n = 854)	2.60	0.682	2.70	0.743	2.28	0.755	2.13	0.771
No income (n = 40)	2.59	0.657	2.87	0.734	2.28	0.820	2.26	0.737
I Don't Know (n = 108)	2.71	0.807	2.82	0.761	2.50	0.832	2.31	0.885
Total (n =1420)	2.60	0.702	2.72	0.755	2.28	0.771	2.14	0.784

The mean in the descriptive statistics indicate that among undergraduate B.Tech student's, student's enjoyed high level of social adaptation irrespective father's income, with father's income upto 1,000 (M = 2.83, SD = 0.612) income limit 1001 to 5000 (M = 2.62, SD = 0.826) income limit of 5,001 to 10,000 (M = 2.68, SD = 0.779) income limit of 10,001 to 20,000 (M = 2.76, SD = 0.762) greater than 20,000 (M = 2.70, SD = 0.743) No income (M = 2.87, SD = 0.734) and i don't know (M = 2.82, SD = 0.761)

However father's income level across income limit had lower level of institutional adaptation with income limit of 1,001 to 5,000 (M = 2.01, SD = 0.793), 5,001 to 10,000 (M = 2.15, SD = 0.819) 10,001 to 20,000 (M = 2.12, SD = 0.761) greater than 20,000 (M = 2.13, SD = 0.771) no income (M = 2.26, SD = 0.737) and i don't know (M = 2.31, SD = 0.885). It is observed that father's income limit upto 1,001 had low level of physical – psychological (M = 2.16, SD = 0.557) adaptation.

Further within Academic Adaptation, student's whose father's income limit was upto 1,001 had high level of impact on adaptation (M = 2.72, SD = 0.418) and 1,001 to 5000 limit had low level of adaptation (M = 2.45, SD = 0.769)

In Social Adaptation, no income had high level of impact on adaptation (M = 2.87, SD = 0.734) and 1,001 – 5,000 impacted in low level of adaptation (M = 2.62, SD = 0.826)

In Physical – Psychological adaptation, 5,001 – 10,000 had high impact on level of adaptation (M = 2.29, SD = 0.776) and 1,001 – 5,000 impacted in low level of adaptation (M = 2.08, SD = 0.806)

In Institutional adaptation, i don't know had high impact on student's level of adaptation ($M = 2.31$, $SD = 0.885$) and 1,001 – 5,000 parent impacted on student's low level of adaptation ($M = 2.01$, $SD = 0.793$)

Overall, across campus adaptations and father's income level groups, student's had high level of social adaptation ($M = 2.72$, $SD = 0.755$) and low level of Institutional adaptation ($M = 2.14$, $SD = 0.784$). However within father's income level, no income had high level of social adaptation ($M = 2.87$, $SD = 0.734$) and 1,001 – 5,000 had low level of institutional adaptation ($M = 2.01$, $SD = 0.793$)

3.2 Inferential statistics: -

The Box's M value of 69.447 indicates test of assumption of equality of covariance matrices are roughly equal as assumed with $p = 0.340$ ($p > 0.001$)

Using Manova test statistic of Pillai's Trace, there was a non significant effect of father's income on student's Academic, Social, Physical – Psychological and Institutional campus adaptations ($V = 0.018$, $F(24, 5652) = 1.038$ and $p = 0.411$) $*(p > 0.05)$.

Using Manova test statistic of Wilks Lambda, there was a non significant effect of father's income on student's Academic, Social, Physical – Psychological and Institutional campus adaptations ($\Lambda = 0.983$, $F(24, 4920) = 1.039$ and $p = 0.410$) $*(p > 0.05)$.

Using Manova test statistic of Hotelling's trace, there was a non significant effect of father's income on student's campus adaptations of Academic, Social, Physical – Psychological and Institutional ($T = 0.018$, $F(24, 5634) = 1.039$ and $p = 0.410$) $*(p > 0.05)$.

Using Manova test statistic of Roy's largest root, there was a significant effect of father's income on student's campus adaptations of Academic, Social, Physical – Psychological and Institutional ($\Theta = 0.011$, $F(6, 1413) = 2.673$ and $p = 0.014$) $*(p < 0.05)$.

The univariate test statistic with Levene's test of equality of variances for each of the dependent variable is non significant i.e $p > 0.05$ with academic adaptation of 0.174, social adaptation of 0.893, physical – psychological adaptation of 0.802 and institutional adaptation of 0.447 enabling the assumptions of homogeneity of variance being met.

However separate univariate analysis or ANOVA on the outcome with $F(6, 1413)$ for Academic, social and institutional adaptation revealed a non significant effect with F value (1.083) (1.010) and (1.409) with p value (0.370) (0.417) and (0.208). It had a significant effect on physical – psychological adaptation with F value (2.313) and p value less than 0.05 (0.032)

Further the between – subjects SSCP matrix indicates that the sum of squares for the error SSCP matrix are substantially bigger than in the model (or father's education) SSCP matrix, whereas absolute values of cross products are fairly similar. This pattern of relationship indicates that the relationship between dependent variables is significant than individual dependent variables themselves. Thus to determine the nature of effect of father's income level among dependent variables Manova is followed with discriminant analysis.

The first discriminant function explained 64.1% of the variance with canonical $R^2 = 0.011$; the second discriminant function explained 25.1% of the variance with canonical $R^2 = 0.004$; the third discriminant function explained 7.4 % of the variance with canonical $R^2 = 0.001$; the fourth discriminant function explained 3.4 % of the variance with canonical $R^2 = 0.001$ indicates that the variance in the canonical derived dependant variable was associated for father's income level.

In combination these discriminant functions did not significantly discriminate the father's income level with the first discriminant function $\Lambda = 0.983$, $x^2(24) 24.918$, $p = 0.410$ ($p > 0.05$); The second discriminant function $\Lambda = 0.994$, $x^2(15) 8.964$, $p = 0.879$ ($p > 0.05$); The third discriminant function $\Lambda = 0.998$, $x^2(8) 2.706$, $p = 0.951$ ($p > 0.05$) and the fourth discriminate function $\Lambda = 0.999$, $x^2(3) 0.844$, $p = 0.839$ ($p > 0.05$) indicates the non significant effect of discriminant functions.

The correlations between outcomes and the discriminant functions revealed that physical – psychological adaptation loaded highly on first function ($r = 0.893$) indicating it contributed more to the father's income level group separation (Bragman, 1970) than the relatively fair high loading in positive relationship in second function ($r = 0.410$) with negative relationship in third function (-0.115) and fourth function ($r = -0.149$)

Academic adaptation loaded highly on first function ($r = 0.536$) indicating it contributed more to the father's income level group separation than the relatively high loading in positive relationship with second function ($r = 0.430$) third function ($r = 0.529$) and fourth function ($r = 0.498$);

Social adaptation loaded highly on second function with ($r = 0.875$) indicating it contributed more to the father's income level group separation than the than relatively fair high loading in the first function ($r = 0.249$) third function ($r = 0.344$) with negative relationship in the fourth function ($r = -0.231$)

Lastly, institutional adaptation loaded highly on second function with ($r = 0.733$) indicating it contributed more to the father's income level group separation than the relatively fair high loading in positive relationship with first function ($r = 0.550$) and fourth function ($r = 0.255$) with negative relationship in the third function ($r = -0.308$)

3.2 Findings:-

The father's income upto 1,000 had positive outcomes on student's social (0.309) physical - psychological (0.036) and institutional (0.317) adaptation with negative outcomes in academic (-0.261) adaptation.

The father's income from 1,001 to 5,000 had negative outcomes on student's academic (-0.278) social (-0.051) physical – psychological (-0.069) and institutional (-0.020) adaptation

The father's income from 5,001 to 10,000 had positive outcomes on student's academic (0.021) and institutional (0.032) adaptation with negative outcome on social (-0.031) and physical – psychological (-0.045) adaptation.

The father's income from 10,001 to 20,000 had positive social (0.052) and physical – psychological (0.067) adaptation with negative outcome in academic (-0.071) and institutional (-0.007) adaptation.

The father's income greater than 20,000 had positive academic (0.013) and physical – psychological (0.004) adaptation with negative outcome in social (-0.029) and institutional (-0.001) adaptation

The father's with no income of student's had positive social (0.292) adaptation with negative outcomes in academic (-0.153) physical – psychological (-0.073) and institutional (-0.033) adaptation

The student's who did not know on an average on their parents earnings had positive academic (0.266) and social (0.081) adaptation with negative outcomes in physical – psychological (-0.028) and institutional (-0.011) adaptation

Conclusion :- Student's whose father's income was upto 1,000 had negative academic adaptation but positive social, physical- psychological and institutional adaptation indicating that these student's depended on alternate source of income like scholarships or student loans that do not destabilise their educational aspirations. However student's whose father's income was between 1,000 to 5,000 had all negative adaptations in academic, social, physical – psychological and institutional adaptation. This could be due to irregularity of flow of income towards educational aspirants as it usually observed that student's with some stipulates source of income believe it could be managed which over a long period does not suffice. Student's whose father's income was between 5,001 – 10,000 had positive academic and institutional adaptation with negative social and institutional adaptation. This could be due to regularised source of middle income usually of government servants who are bent on their child's academics than any others adaptation. Student's whose father's had income from 10,001 to 20,000 had negative academic and institutional adaptation with positive social and physical – psychological adaptation. This could be owed to student's attitudes who usually turn upto be care free when they have their regular source of college expenses being

met by their parents income. This adds on to their socialising perception and makes them feel physically as well as psychologically liberated to ponder over. Student's whose father's income was greater than 20,000 had positive academic and physical – psychological adaptation with negative social and institutional adaptation. This could be as student's are determined and focused as per their career goal of where they want to be and who they want to be with judicious allocation even though they could possibly have bountiful resources at their disposal. Student's whose father's had no income had negative academic, physical – psychological and institutional adaptation indicating the stress that could build up on them when then lack the financial security back up in terms of father's source of income. Student's who did not know their father's level of income had positive academic and social adaptation with negative physical – psychological and institutional adaptation. This could be as student's find them vulnerable to degree completion inflicted by physical - psychological stress of coping with financial aspects towards educational endurance.

Implication :- The members of the family is usually dependent on the source of income of the bread winner of the family. The endurance of the parent as a father's to cater to the needs of his family and in particular his children rest on his income that varies and which further diversifies on the nature and source of income derived. Student's are bound to differences in experiences at campus as its income or source of expense that is dispensed by parents incomes paves way for their sustenance as student's over a period of time that could stabilise or destabilise their journey as a student. Further the degree of disbursement by the father's income on children for their regular expenses at college varies that could be explored also on a another forefront with mothers income perspective too on it. Never the less, the perception of bountiful student at campus in terms of resources for college expense need to be more demystified.

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