

Review

Parental Education Level and Household Economic Behavior: A Scoping Review and Implications for Research on Families with Primary School Students in Guangdong, China

Tian Jing ^{1,*} and Abu Bakar Mohd Sheikh ¹¹ Faculty of Education and Social Sciences, University of Selangor, Kuala Selangor, Malaysia

* Correspondence: Tian Jing, Faculty of Education and Social Sciences, University of Selangor, Kuala Selangor, Malaysia

Abstract: Parental educational attainment is a key determinant of how families acquire information, allocate resources, and make decisions related to children's development and household welfare. Although growing attention has been paid to the association between parental education and household economic behavior across education, sociology, and household economics, the existing evidence remains fragmented across disciplines, populations, and geographical contexts. In particular, the literature relevant to families with primary school children in Guangdong, China, has not been systematically synthesized. This scoping review maps the conceptual, theoretical, and empirical literature on parental educational attainment and household economic behavior, with special focus on families with primary school children in Guangdong. The review methodology involved comprehensive searches in Scopus and Web of Science databases, yielding 243 initial records. After rigorous screening and assessment, 156 studies were included for analysis. The findings reveal a predominance of quantitative empirical studies, particularly from China, complemented by international comparative research. Key themes emerged including financial literacy, educational expenditure, childcare time allocation, and household decision-making patterns. The evidence consistently demonstrates that higher parental educational attainment correlates with more future-oriented and structured household economic behavior, though this relationship varies across social contexts. The review identifies significant gaps in research specifically addressing Guangdong's unique socioeconomic environment and primary school demographics, highlighting the need for more locally focused studies to inform targeted policy interventions and theoretical development in this crucial area.

Keywords: parental educational attainment; household economic behavior; financial decision making; primary education; guangdong province; socioeconomic factors

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1. Introduction

Education exerts a profound and multifaceted impact on individuals, families, and societies at large. In the era of globalization and digitalization, the level of educational attainment increasingly determines how households interpret complex information, strategize for future prospects, and navigate economic uncertainties [1]. This dynamic is further complicated by persistent inequalities in educational resources and the often significant mismatches between what educational systems provide and the actual demands of society. These disparities continue to shape the opportunities and constraints faced by families. Within this expansive context, the interplay between the educational level of parents and the economic behaviors of households has emerged as a critical area of interest across various academic disciplines, including education, sociology, and household economics [2]. This relationship is pivotal as it influences how families make decisions that affect their economic well-being and future potential [3].

Within the family environment, the educational level of parents can significantly influence a broad spectrum of economic behaviors [4]. These behaviors encompass consumption patterns, saving habits, investment decisions, educational expenditures, allocation of childcare resources, and decision-making processes under conditions of resource constraints. In the context of this discussion, educational level is defined as the formal qualifications attained through education, while economic behavior refers to the decision-making processes of households when resources are limited, including choices related to consumption and savings [5]. It is posited that the educational level of parents can shape these economic behaviors by enhancing their capacity to process information, strengthening their ability to make rational judgments, increasing their awareness of risks, and supporting more effective management of resources. This suggests that education not only equips individuals with knowledge but also empowers them to make informed and strategic economic decisions.

Three theoretical perspectives provide the foundational framework for understanding the literature on this topic. Firstly, human capital theory views education as an investment that enhances cognitive abilities, productivity, and socioeconomic capacity, thereby influencing decision-making at the family level. Secondly, social capital theory highlights the importance of social networks, access to resources, and relational embeddedness, proposing that education can enhance a family's ability to acquire information, support, and opportunities. Thirdly, behavioral economics theory offers insights into how education can mitigate cognitive biases, improve long-term planning, and shape financial judgments under uncertain conditions. Collectively, these perspectives suggest that the educational level of parents is not merely an individual characteristic but rather a resource at the family level that has significant behavioral implications. This underscores the role of education in shaping not only individual outcomes but also the economic behaviors of families as a whole [6, 7].

The literature reviewed in the doctoral chapter indicates a generally positive correlation between the educational level of parents and the economic behaviors of households [3, 8]. A higher level of parental education is associated with increased investment in childcare, a greater willingness to invest in the education of children, and improved financial literacy [9]. However, the literature also presents a critical counterargument known as the contextual boundary effect. This effect suggests that the influence of parental education level is dependent on broader structural conditions, such as macroeconomic policies, regional development, family structures, and urban-rural disparities. These factors can significantly modulate the impact of parental education on household economic behavior, highlighting the complexity of this relationship and the need to consider contextual variables when examining the effects of education on economic outcomes [3, 10].

Despite the growing interest in the relationship between parental education and household economic behavior, significant gaps remain in the existing research. Many studies have predominantly focused on national samples, rural households, families with preschool children, parents of university students, or international contexts that differ markedly from the specific setting of Guangdong [5, 11]. The source chapter highlights that relatively few studies have concentrated specifically on families with primary school students, a life stage where educational investment, family financial planning, and children's development are particularly interconnected [9, 12]. Furthermore, the chapter notes the absence of a comprehensive study that systematically examines the relationship between parental educational attainment and household economic behavior across Guangdong Province, particularly among families with primary school-aged children [13, 14]. This gap underscores the need for targeted research to better understand how parental education influences economic behaviors in this specific demographic and regional context.

2. Objectives, Review Questions, and PCC Framework

The primary aim of this scoping review is to comprehensively explore and map the existing literature concerning the intricate relationship between the educational attainment of parents and the economic behaviors exhibited by households. This exploration is particularly focused on identifying the implications that these relationships have for future research endeavors, especially in the context of families with primary school students residing in Guangdong Province, China. By delving into this relationship, the review seeks to uncover patterns and insights that can inform and guide future academic inquiries and policy-making decisions. The emphasis is on understanding how parental education levels influence various aspects of household economic behavior, such as educational investments, consumption patterns, savings habits, and the broader spectrum of family decision-making processes [6]. This understanding is crucial for developing strategies that can address educational inequalities and enhance economic outcomes for families in this region.

The review is structured around the Population--Concept--Context (PCC) framework, which provides a systematic approach to analyzing the topic. The Population component focuses on parents, households, and families, with a particular emphasis on those with school-age children, especially those attending primary school. The Concept revolves around the relationship between parental educational attainment and household economic behavior, encompassing aspects such as educational investment, consumption, savings, and related family decision-making processes. The Context is centered on China, with a specific focus on Guangdong Province, highlighting issues related to educational investment, household decision-making, and educational inequality. This framework allows for a nuanced exploration of how these elements interact and influence each other, providing a comprehensive understanding of the dynamics at play in this specific geographical and cultural setting [15, 16].

The review is meticulously guided by a series of carefully formulated questions that aim to direct the research process and ensure a thorough examination of the topic [17].

1. One of the central questions guiding this review is how the existing literature has conceptualized the relationship between parental educational attainment and household economic behavior [6, 14]. This involves examining the various ways in which scholars have defined and interpreted this relationship, as well as the theoretical frameworks they have employed to analyze it [10].
2. Another critical question focuses on identifying the populations, contexts, and types of evidence that have been covered in existing studies [1]. This involves a detailed analysis of the demographic groups that have been studied, the geographical and cultural contexts in which these studies have been conducted, and the types of data and evidence that have been utilized to support the findings [17].
3. The review also seeks to uncover the theories, themes, and methodological approaches that characterize this field of study [7]. This involves exploring the dominant theoretical perspectives that have been applied, the recurring themes that have emerged, and the research methodologies that have been employed to investigate the relationship between parental education and household economic behavior.
4. In addition, the review aims to identify broad patterns that can be discerned across the available literature [4]. This involves synthesizing the findings of various studies to uncover common trends and insights that can provide a deeper understanding of the topic [17].
5. A key focus of the review is to identify knowledge gaps that are evident in the existing literature, particularly in relation to China, Guangdong Province, and families with primary school students [14]. This involves pinpointing areas where further research is needed to enhance our understanding of the topic and address any gaps in the current body of knowledge [17].
6. Finally, the review seeks to determine the implications that the mapped literature provides for future research in this area [11]. This involves considering how the

findings of the review can inform and guide future studies, as well as the potential impact that this research could have on policy-making and educational practices in the region [9, 15].

3. Methods

3.1. Study Design

The methodology chosen for this study was a scoping review, which is particularly well-suited for mapping the extensive range of existing evidence on a specific research topic. This approach helps in clarifying essential concepts and identifying any gaps present in the current literature [8, 13]. It aligns with the fundamental principles of systematic review methodology, ensuring a comprehensive understanding of the subject matter. To minimize potential bias and maintain consistency with international academic standards, all stages of the review process were meticulously pre-defined in a detailed protocol. This careful planning was crucial in maintaining the integrity and reliability of the study's findings.

3.2. Data Sources and Search Strategy

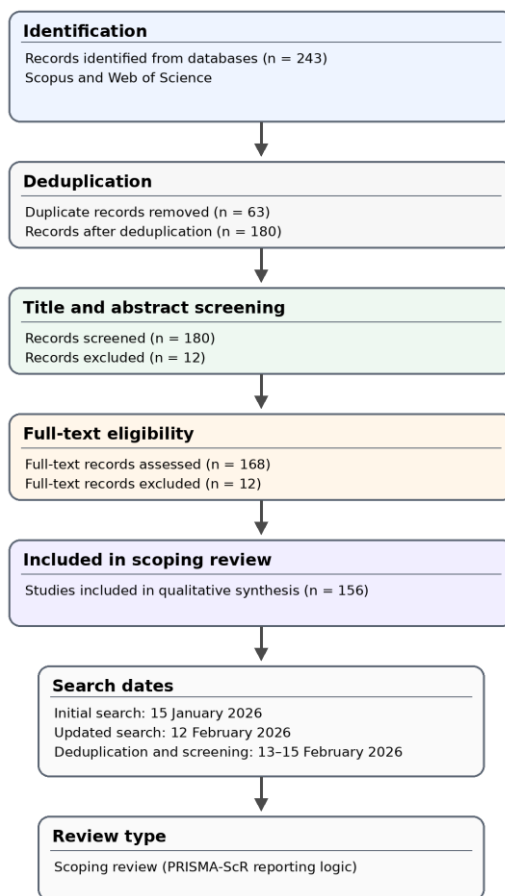
A thorough and systematic literature search was meticulously carried out, focusing exclusively on two of the most prominent international academic databases: Scopus and Web of Science Core Collection. This approach was in full compliance with supervisory guidelines and adhered to the highest standards for conducting international systematic reviews [2]. The decision to exclude regional, national, and grey literature databases was made to maintain a focus on sources that are widely recognized and respected in the academic community [11]. This strategy ensured that the search was both comprehensive and aligned with the best practices for gathering high-quality academic literature [7].

The search process was executed with precision, utilizing pre-determined keywords that were closely aligned with the research topic [8, 16]. These keywords were strategically combined with Boolean operators to enhance both the precision and comprehensiveness of the retrieval process. The primary search terms included concepts such as parental education level, household economic behavior, behavioral economics outcomes, parents of Guangdong Province, and primary school students [9]. This combination of terms was carefully selected to ensure that the search captured a wide range of relevant studies, providing a robust foundation for the subsequent analysis.

The literature search was conducted in the Web of Science Core Collection and Scopus databases on the 15th of January, 2026, with a final update performed on the 12th of February, 2026. This was done to ensure that the literature set remained current and included the most recent empirical evidence that is relevant to policy discussions. The search was specifically limited to peer-reviewed, full-length journal articles published in English between the 1st of January, 2021, and the 31st of December, 2025. This time frame was chosen to capture the latest research findings and ensure that the review was grounded in the most up-to-date information available [5].

Following the removal of duplicate records, the remaining articles were meticulously screened by examining their titles and abstracts against the predefined inclusion and exclusion criteria [12]. Articles that appeared to meet these eligibility criteria were then retrieved for a comprehensive full-text assessment. The entire process, including the number of records identified, duplicates removed, and studies included in the final review, was meticulously documented and reported in a flow diagram designed for transparency and reproducibility. This systematic approach ensured that the study selection process was both rigorous and transparent, as summarized in the accompanying figure (As shown in Figure 1).

PRISMA-ScR flow diagram of study selection



Counts reflect the final study selection workflow reported in the manuscript.

Figure 1. PRISMA-ScR flow diagram of study selection.

3.3. Eligibility Criteria

To ensure the relevance and quality of the studies included in this analysis, a set of strict inclusion criteria was meticulously formulated in advance [12, 14]. These criteria were carefully aligned with the overarching research objectives of the scoping review [16]. The focus was placed on examining the core themes, which include the level of parental education, the economic behavior of households, financial literacy, and the patterns of educational investment within Guangdong Province. By adhering to these criteria, the study aims to provide a comprehensive understanding of how these factors interrelate and influence educational outcomes in the region, ensuring that the findings are both relevant and of high quality [2].

3.3.1. Inclusion Criteria

To be considered eligible for inclusion in this study, the selected research articles needed to satisfy a comprehensive set of criteria. These criteria were meticulously designed to ensure that only the most relevant and high-quality studies were included in the analysis. The focus was on ensuring that the studies provided substantial and reliable data that could contribute meaningfully to the understanding of the topic under investigation [17]. Each criterion was carefully chosen to filter out studies that did not meet the necessary standards of academic rigor and relevance.

1. The studies had to be peer-reviewed, full-length journal articles that were indexed in reputable databases such as Web of Science or Scopus [10, 12]. This requirement was

crucial to ensure that the studies had undergone a rigorous review process by experts in the field, thereby guaranteeing the quality and reliability of the findings presented [17]. By focusing on articles indexed in these databases, the selection process prioritized research that met high academic standards and contributed valuable insights to the field [11].

2. Another essential criterion was that the studies had to be published in English [2]. This language requirement was implemented to ensure that the research could be widely accessible to the international academic community [8]. Publishing in English allows for broader dissemination and engagement with the findings, facilitating a more extensive dialogue among researchers from different regions and backgrounds. This criterion also helps in maintaining consistency in the analysis and interpretation of the research findings [1].
3. The publication date of the studies was also a critical factor, with eligible studies being those published between 1 January 2021 and 31 December 2025. This time frame was selected to ensure that the research included in the study was current and reflected the most recent developments and trends in the field [10]. By focusing on this specific period, the study aimed to capture the latest insights and data, which are crucial for understanding contemporary issues and dynamics [16].
4. The studies needed to focus on parents, households, or families with school-age children, without imposing any restrictions based on the age group of the children [9]. This broad focus was intended to encompass a wide range of family dynamics and educational contexts, allowing for a comprehensive analysis of the factors influencing educational outcomes and household behaviors [9, 11]. By not limiting the age group, the study could explore diverse family situations and educational challenges [2].
5. Eligible studies were required to report empirical evidence on the relationship between parental educational attainment and household economic behavior. This included aspects such as educational investment, educational expenditure, savings, consumption, education-related decision-making, or related family-level behavioral outcomes. The emphasis on empirical evidence ensured that the findings were based on actual data and observations, providing a solid foundation for understanding the complex interactions between education and economic behavior within families [2].
6. Finally, the studies had to present original findings based on quantitative, qualitative, or mixed-methods research [14]. This requirement was crucial to ensure that the research contributed new insights and knowledge to the field [17]. By including studies that employed diverse research methodologies, the analysis could benefit from a rich and varied set of perspectives and approaches, enhancing the depth and breadth of the findings and conclusions drawn from the study [14].

3.3.2. Exclusion Criteria

Studies were excluded from consideration if they did not meet specific criteria that ensured the relevance and quality of the research [1]. These criteria were established to maintain a high standard of academic rigor and to ensure that the studies included in the analysis were pertinent to the research objectives [1, 2].

1. Studies were not considered if they were absent from major academic databases such as Web of Science or Scopus [7]. These databases are essential for ensuring that the studies are widely recognized and accessible within the academic community, providing a level of credibility and reliability [13].
2. Studies were excluded if they were not peer-reviewed full-length journal articles. Peer review is a critical process that ensures the research has been evaluated by experts in the field, thus guaranteeing the integrity and scholarly value of the work [4].
3. Studies published in languages other than English were not included [6, 13]. This criterion was set to ensure that the research could be universally understood and

- evaluated by the widest possible academic audience, facilitating broader dissemination and discussion [12, 17].
4. Studies published outside the specified period from 1 January 2021 to 31 December 2025 were excluded. This time frame was chosen to ensure that the research is current and relevant, reflecting the most recent developments and trends in the field [5].
 5. Studies that did not focus on parents, households, or families with school-age children were excluded. The research aimed to explore dynamics within these specific groups, making it essential that the studies directly addressed these populations [11].
 6. Studies were excluded if they did not examine the relationship between parental educational attainment and household economic behavior or related family-level behavioral outcomes [13]. This focus was crucial to understanding how education influences economic decisions within families [12].
 7. Studies that focused solely on child-level outcomes without addressing household economic behavior were not included [2]. The research sought to understand the broader economic context within which children develop, necessitating a focus on household-level dynamics [12].
 8. Studies were excluded if they did not provide accessible full text or sufficient information for screening. Accessibility is vital for thorough evaluation and analysis, ensuring that all included studies can be comprehensively reviewed and understood [10].

3.4. Study Selection and Screening Process

The study selection and screening process was meticulously designed to uphold methodological rigor and ensure consistency throughout the research [13]. Following the initial comprehensive search across major academic databases, specifically Web of Science and Scopus, the first step involved the removal of duplicate records [16]. This was achieved through a dual approach that combined automated deduplication tools integrated within the databases with a manual cross-verification process conducted by the researcher. This thorough method ensured that all redundant entries were completely eliminated, thereby maintaining the integrity of the dataset and setting a solid foundation for the subsequent stages of the study.

The subsequent phase involved a two-stage structured screening process for the remaining unique records [2, 16]. This process was meticulously guided by predefined eligibility criteria to minimize subjective bias and enhance objectivity [5]. In the initial stage, a single independent reviewer undertook a preliminary screening by carefully evaluating the titles and abstracts of all records [11, 14]. This step was crucial in directly excluding studies that did not meet the exclusion criteria, such as those with themes irrelevant to the research focus, studies conducted in regions not pertinent to the study, or those published outside the valid time frame. In the second stage, studies that appeared potentially eligible from the preliminary screening were subjected to a full-text evaluation. During this phase, the reviewer conducted an in-depth analysis to ensure that each study aligned with the inclusion criteria, thereby finalizing the list of candidate studies for the review.

The search conducted through Scopus and Web of Science databases initially identified a total of 243 records. Following the removal of 63 duplicate entries, 180 records remained for the title and abstract screening phase. During this stage, 12 records were excluded due to their failure to meet the necessary criteria, leaving 168 sources for a more detailed full-text eligibility assessment. In this subsequent evaluation, an additional 12 full-text sources were excluded as they did not align with the conceptual or contextual scope of the review. Ultimately, the final scoping review incorporated 156 studies [10]. The selection of these studies was based on their conceptual relevance to key themes such as parental education, household economic or financial behavior, educational investment, and family decision-making. Special emphasis was placed on evidence that was

applicable to families with primary school students, particularly within the context of Guangdong and the broader region of China.

To enhance the reliability and validity of the screening process, all results, eligibility judgments, and reasons for excluding studies were thoroughly reviewed and verified by the supervisory authority [14]. This comprehensive review process was essential in ensuring that the screening was conducted with the highest level of accuracy and consistency. In instances where disputes or ambiguities arose during the screening process, they were resolved through detailed discussions and consensus between the reviewer and the supervisor [5]. This collaborative approach not only strengthened the credibility of the screening process but also ensured that the final selection of studies was robust and aligned with the research objectives.

3.5. Critical Appraisal and Quality Assessment

In contrast to systematic reviews and meta-analyses, which emphasize the synthesis of quantitative effect sizes and the application of stringent risk of bias assessments, scoping reviews are primarily concerned with mapping the breadth and characteristics of existing literature. They aim to identify research gaps and key findings without the constraints of rigid quality thresholds [16]. The critical appraisal and quality assessment in this study were specifically designed to evaluate the methodological rigor, relevance of content, and credibility of reporting in the included studies [1]. This approach allows for a comprehensive understanding of the literature landscape, focusing on the strengths and weaknesses of the studies without excluding them based solely on quality criteria [3]. By doing so, the study ensures a broad and inclusive review that captures the full scope of existing research.

The quality assessment process was meticulously carried out by an independent reviewer who was responsible for the initial literature screening, thereby ensuring consistency in the evaluative standards applied throughout the study. To further enhance objectivity and reduce potential bias, all appraisal outcomes, including the identification of methodological strengths and limitations of each study, were cross-validated and verified by a supervisory figure [3, 11]. This collaborative approach ensured that any discrepancies were thoroughly discussed and resolved through consensus. A customized quality evaluation framework was developed specifically for this review, focusing on the core themes of parental education level, household economic behavior, financial literacy, and educational investment within Guangdong [17]. This framework encompassed three primary evaluation dimensions, each tailored to address the unique aspects of the research context.

The first dimension, Methodological Rigor, involved a detailed assessment of the rationality of the research design, whether it was empirical, quantitative, or qualitative [11]. It also examined the representativeness of the study samples based in Guangdong, the validity of the data collection tools and procedures employed, and the appropriateness of the data analysis methods used [11]. This thorough evaluation ensured that the studies included in the review were methodologically sound and capable of providing reliable insights into the research questions posed [14].

The second dimension, Content Relevance, focused on verifying the alignment between the study content and the core research themes [1, 2]. It assessed the clarity of the research objectives and questions, as well as the pertinence of the findings to household financial decision-making and educational investment in Guangdong Province [12]. This dimension ensured that the studies were not only methodologically rigorous but also relevant to the specific context and themes of the review [14].

The third dimension, Reporting Transparency, evaluated the completeness of study reporting. This included a clear disclosure of data sources, research protocols, key results, and acknowledged limitations [13]. Ensuring transparency in reporting is crucial for providing sufficient substantive information that facilitates literature mapping and synthesis [9]. This dimension aimed to guarantee that the studies were reported in a manner that allowed for a comprehensive understanding of their contributions to the field.

In alignment with standard scoping review protocols, no studies were excluded solely based on the results of the quality appraisal. Instead, the quality characteristics and methodological limitations of all eligible studies were systematically documented and synthesized. This approach provides a reliable foundation for subsequent literature summaries, evidence mapping, and research gap analysis [7, 9]. By maintaining the comprehensiveness of the review, the study highlights the distribution of quality across existing research, thereby enhancing the credibility and interpretability of the findings for the readership. This method ensures that the review remains inclusive and informative, offering a nuanced understanding of the current state of research in the field.

4. Results

The literature reviewed indicates a consistent scholarly focus on the impact of parental education levels on household behaviors [11]. This interest is particularly evident in areas such as educational investment, financial literacy, childcare allocation, and family decision-making processes. The body of evidence is largely composed of quantitative empirical studies, with a smaller portion consisting of review, meta-analytic, or conceptual work. A significant number of these studies were conducted in China or utilized Chinese samples, although there is also a noteworthy international and cross-national literature. The primary study populations include parents, families, and parent-child households, although some research has focused on children, adolescents, or students as the primary subjects. Across the studies examined, recurring themes include financial literacy and capability, educational expenditure and parental investment, childcare time allocation, and household decision-making. However, much of the existing literature addresses broad family populations, rural or national samples, families with preschool children, or non-Chinese settings. This leaves the context of Guangdong and families with primary school students relatively underexplored. The gap in research concerning Guangdong is particularly notable given the region's unique socio-economic dynamics and the critical role of primary education in shaping long-term educational and economic outcomes.

The review organizes the literature around three complementary theoretical frameworks that provide a comprehensive understanding of the role of parental education [10]. Under the human capital theory, parental education is conceptualized as a form of family human capital that enhances the ability to process information, make rational judgments, increase risk awareness, and allocate resources effectively. This framework suggests that higher educational attainment among parents equips them with the skills necessary to navigate complex decision-making environments, thereby positively influencing household outcomes. The social capital theory, on the other hand, posits that parental education is linked to broader social networks and stronger access to educational and economic resources. This connection enhances resilience in times of financial stress and facilitates the sharing of valuable information and opportunities within the community. Lastly, the behavioral economics theory associates parental education with a reduced susceptibility to cognitive biases, a greater orientation towards future planning, and more deliberate economic decision-making. This perspective highlights the role of education in fostering a mindset that prioritizes long-term benefits over immediate gratification, thereby influencing economic behaviors in a positive manner.

The studies included in the review consistently highlight six recurring themes related to parental education levels [11, 15]. Firstly, there is a clear link between parental education and behavioral economic outcomes, including decision-making processes, financial behavior, and economic attitudes. Secondly, parents with varying educational levels exhibit significant differences in financial behavior, suggesting that education influences how financial decisions are approached and executed [4]. Thirdly, a statistically significant relationship is often reported between parental education levels and approaches to economic decision-making, indicating that education plays a crucial role in shaping economic strategies. Fourthly, parents from different educational backgrounds

describe family financial choices in distinct ways, reflecting the diverse perspectives and priorities shaped by educational experiences. Fifthly, educational differences are associated with variations in the challenges and opportunities parents face when making economic decisions related to their children's schooling and well-being. Lastly, parents' own educational experiences influence their understanding and application of financial concepts in everyday life. Collectively, these themes underscore the profound impact of parental education on both the content and process of household economic behavior, highlighting the importance of education in shaping family dynamics and economic outcomes.

The synthesis of the literature reveals a general pattern where higher parental education levels are associated with more structured and future-oriented household behaviors [3, 10]. For instance, parents with higher educational attainment tend to devote more time to childcare and educational support, with urban-rural and income differences further influencing this pattern. Additionally, parents with higher educational attainment demonstrate a greater willingness to invest in their children's education, reflecting a commitment to fostering long-term educational and economic success [6, 9]. Furthermore, increased years of schooling among parents are linked to improved financial literacy, suggesting that education equips individuals with the knowledge and skills necessary to navigate complex financial landscapes [6]. Taken together, these findings support a broadly positive association between parental education levels and household economic behavior, emphasizing the role of education in promoting informed decision-making and strategic planning within families.

The review also highlights substantial differences in educational attitudes, investment patterns, and parenting styles across families, as identified in various studies. These differences suggest that variations in social and cultural capital are central to understanding parental involvement and educational outcomes, particularly during the basic education stage. The findings indicate that families with higher levels of social and cultural capital are better equipped to navigate the educational system and provide their children with the resources and support necessary for academic success. This underscores the importance of considering social and cultural factors when examining the impact of parental education on family dynamics and educational outcomes [15].

At the same time, the literature does not support a completely uniform interpretation of the influence of parental education levels. A recurring theme in the studies is that the positive impact of parental education is moderated by macroeconomic policy, regional economic conditions, family structure, and urban-rural characteristics. In certain contexts, these factors may weaken, offset, or complicate the relationship between parental education levels and economic behavior. This suggests that parental education should not be viewed as a universally stable predictor but rather as one factor embedded within a broader social and institutional environment. Understanding the interplay between education and these contextual factors is crucial for developing a nuanced understanding of how parental education influences household economic behavior [4, 10].

A major finding of the review is the identification of significant gaps in the current evidence base. Existing studies do not adequately address the local and demographic focus of the present topic [5]. Most prior research has concentrated on international settings or broad Chinese samples, rather than focusing specifically on Guangdong. Only a limited amount of work has indirectly addressed Guangdong, such as examining the social integration of migrant children in urban areas. More importantly, few studies have focused specifically on parents of primary school students. This gap is significant because the primary school stage is a critical period where educational investment, household planning, and child development intersect in especially consequential ways. Addressing this gap is essential for developing a comprehensive understanding of the unique challenges and opportunities faced by families in Guangdong, particularly in relation to educational and economic outcomes [7, 16].

5. Discussion

This scoping review reveals that the level of parental education is a significant factor in understanding household economic behavior. The literature examined in this review consistently shows that higher levels of parental educational attainment are linked to increased financial literacy, more strategic household planning, enhanced investment in childcare, and a greater propensity to invest in children's education [3]. These patterns align with theories from human capital, social capital, and behavioral economics, which suggest that education enhances an individual's ability to make informed decisions, manage resources effectively, and plan for the future. The influence of parental education on economic behavior is multifaceted, affecting not only immediate financial decisions but also long-term strategies for family welfare and children's educational success. This underscores the importance of considering educational attainment as a critical component in the broader context of economic behavior and family dynamics [11].

Simultaneously, the review indicates that these associations are not universally straightforward. The distinction between a universally positive effect and the contextual boundary effect is crucial, particularly when examining the case of Guangdong. Guangdong, with its advanced urban economies, diverse migrant populations, internal inequalities, and significant variations in educational opportunities, presents a complex environment. In such a context, the level of parental education may interact with factors such as income, access to schools, policy conditions, and family structure, complicating simple linear assumptions [8, 16]. Therefore, the findings of this review advocate for viewing parental education as a socially embedded mechanism rather than an isolated variable [8]. This perspective encourages a more nuanced understanding of how educational attainment influences economic behavior, taking into account the diverse and dynamic social contexts in which families operate.

The review further emphasizes the importance of focusing on families with primary school students. This particular life stage is likely to be especially sensitive to the level of parental education, as it involves critical decisions regarding tutoring, school-related expenditures, daily care, and long-term family planning [1]. Despite its significance, this demographic has not been adequately isolated in previous studies, limiting the field's ability to fully explain how educational attainment influences economic behavior during this developmental stage [11]. By concentrating on this group, future research can provide deeper insights into the specific ways in which parental education impacts economic decisions and child development, thereby contributing to a more comprehensive understanding of the interplay between education and economic behavior.

From a policy perspective, the literature suggests that parental education level can influence children's opportunities not only through direct academic support but also through broader household economic behavior [6]. Parents with higher education levels may be better equipped to process information, allocate resources efficiently, and navigate educational systems, potentially leading to disparities in children's educational and developmental outcomes [9]. However, the current review highlights that the evidence specific to Guangdong is still too limited to support strong policy claims without further locally grounded research. This calls for a cautious approach in policy formulation, emphasizing the need for more comprehensive studies that consider the unique socio-economic and cultural contexts of regions like Guangdong [8, 17].

Several limitations of this review should be acknowledged. Firstly, although the review was informed by prior doctoral work, the process was completed and reported specifically for the current manuscript without a prospectively registered protocol. Secondly, as a scoping review, the study aims to map the field rather than formally appraise the methodological quality of each included study. Thirdly, the existing literature remains uneven in terms of geographic and demographic coverage, particularly concerning Guangdong and families with primary school students [11]. These limitations highlight the need for more targeted research efforts to address these gaps and provide a more balanced understanding of the topic.

Future research should prioritize studies focused on Guangdong, with an emphasis on identifying mechanisms and moderators, employing stronger causal designs, and

integrating insights from family finance, educational sociology, and behavioral economics. Additionally, there is a need to differentiate among various domains of household economic behavior, such as educational expenditure, savings, consumption, financial literacy, and intra-household bargaining, rather than treating them as a single undifferentiated outcome [8, 13]. By doing so, researchers can gain a more nuanced understanding of how different aspects of economic behavior are influenced by parental education, ultimately contributing to more effective policy interventions and educational strategies.

6. Conclusion

The literature mapped in this scoping review indicates that parental education level is a meaningful and theoretically well-grounded factor in household economic behavior. Higher parental education level is generally associated with greater financial capability, more structured decision-making, stronger educational investment, and more intensive childcare allocation. This suggests that parental education not only influences immediate economic decisions but also has long-term implications for the socio-economic development of families. However, evidence focused specifically on Guangdong Province and on families with primary school students remains limited. This gap highlights the need for more context-specific and methodologically rigorous research to clarify how parental education level shapes household economic behavior in this setting. Such research could provide valuable insights into the unique socio-economic dynamics of the region, potentially informing future research and policy. By understanding these dynamics, policymakers can develop targeted interventions that enhance educational opportunities and economic outcomes for families, ultimately contributing to broader societal progress.

This review further shows that important gaps remain in the evidence base, particularly with respect to Guangdong Province and families with primary school students. Addressing these gaps requires more context-specific and methodologically rigorous research to clarify how parental education level shapes household economic behavior in this setting. Such research is crucial for informing future policy and practice, as it can reveal the nuanced ways in which education influences economic decisions and family dynamics. By exploring these relationships, future studies can contribute to a deeper understanding of the socio-economic factors that drive household behavior, enabling the development of more effective educational and economic policies. These policies could support families in optimizing their economic strategies, ultimately leading to improved financial stability and educational outcomes. Therefore, advancing research in this area is essential for fostering a more equitable and prosperous society.

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