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Preliminary Research Brief: Financial Insecurity and UMass Undergraduate Students

In collaboration with the Office of Undergraduate Student Success, the Center for Student Success Research (CSSR) is conducting a Provost-funded study to examine financial insecurity among UMass Amherst undergraduate students. In pursuing this study in 2020-2021 in particular, we are seeking to learn more about how COVID-19 interruptions interact with existing issues of financial insecurity, and to identify new areas of financial stress, insecurity, or lack of well-being among students, which can inform campus interventions and supports. The purpose of this qualitative study is to understand what financial insecurity looked like for college students in 2020 and the beginning of 2021, to consider implications and future impact, and to provide recommendations.

A full report will be provided to the campus in Summer 2021 with complete study findings, but given the immediate needs caused by the pandemic and the dramatic shift in how undergraduates are accessing learning and their UMass community, this preliminary research brief is intended to convey the most pressing things students are sharing, without delay. Our hope is to lend student voices and additional perspectives to the current conversations, planning, and actions being taken by relevant campus entities regarding supports and initiatives for the spring semester and beyond.

Research Approach

CSSR sent a screening questionnaire to 10% of registered undergraduates via email. Based on responses to demographic questions, a sample of students was selected and invited to participate in an interview. Students were prioritized based on a) racial/ethnic identities associated with disproportionate impacts of the pandemic (African American/Black, Latinx/Hispanic, and Native American Indian), and b) low-income (Pell Grant receipt) and/or first generation status. Thirty-four interviews of 45-90 minutes in duration have been conducted to-date, via Zoom. The immediate needs expressed by students in these interviews are included in the remainder of this brief.

Housing decisions/remaining with family

Some students anticipated staying home even if given the option to return to campus for the spring semester because:

- Families were depending on them (e.g., to provide childcare for younger siblings - general supervision, help with online school, transportation)
- They've experienced the financial benefits (savings and refunds of housing/meal plan costs eased the stress)

But they articulated the price they pay for this:

- Demands and expectations from family members distract them from their studies
- They experience additional worry about their family members' health and financial stability because of their proximity
- Living conditions and amenities they could expect on campus are missing or compromised (e.g., keeping thermostats set low to save on heating costs)
- They are isolated from the supports they depend on at UMass, including social connections that lead to information and support related to financial needs

In general, students' well-being is better when they are on campus, but those experiencing financial hardship can't pass up the financial benefit of staying home.

"I think that was a prime example of me about to crack, because if I wasn't at home, I wouldn't have to be dealing with this. If it wasn't for COVID, we wouldn't be stressing over this loan stuff. If it wasn't for COVID, I'd be at UMass focusing on my studies."

Low-income students who are remaining with parents this semester need targeted and continued outreach offering ways for them to connect with old and new supports.

In addition, some students who would otherwise come to campus are remaining at home because of health vulnerabilities. These students, especially first year students, will likely feel additional isolation.

There is a need to reach out to these students specifically, continuing to connect them to efforts such as Project Connect and My CRU and/or creating peer groups they can join with other students who are experiencing the same issues.

On-campus and work study job loss

Students reported not being able to get remote work-study positions and struggling with this financial blow.

"I also am able to get a work study, but I haven't been able to find one, and I keep applying to these places and they just keep saying that all positions are filled and stuff."

For students who are unable to return to campus and who planned on work study, financial aid may need to be revisited, or an alternative offered.

Students reported not having the necessary information about government benefits related to on-campus job loss. Students were unclear about eligibility for unemployment when work study or other on-campus employment ended, or hours were reduced. One student reported collecting unemployment when on-campus job hours were reduced, but only after a friend suggested it; they hadn't gotten any information from UMass about possible unemployment eligibility.

"I did not know that work study did not qualify for unemployment, and I feel like there should be a disclaimer about it."

Students need access to information and/or counseling related to on-campus employment and government unemployment benefits.

Difficulty with academic work completion

Students talked about low motivation because everything is online and pandemic restrictions are

in place. Even on-campus students are falling into destructive habits and not getting work done.

"A lot of other students are going through the same thing. When the deadline isn't consistent, then it makes it harder to-- Or, when I don't have Zoom calls and they're just recorded lectures, it's different. I want to be in an in-person class. It's way better to get up. Like today, I won't get up until I have a class."

In support of continued communication about current campus efforts such as CoJourn, a recommendation offered by a participant is to pair students with a peer so that they can keep each other accountable for completing assignments. This can work in various formats (e.g., phone/text, email).

Social isolation and mental health challenges

All students are experiencing isolation. For first-year students, this is particularly painful since they haven't had an opportunity to build relationships in the first place. Students are not finding online classes to be effective venues for connecting with other students.

"It's sad. It's very sad. It's very, in a way, lonely. It takes a lot of energy from you because if you go to college, you want to go there for the people, but this way you're talking to videos and it doesn't seem like you're actually talking to actual people. So it's upsetting. That's what it is."

Students request that professors of online classes give them opportunities for purely social connections: time during the scheduled class to talk with one another, but not about content/assignments. They need prompting and a structure for this, especially for first year students, as it is rarely happening on its own.

A recommendation offered by a student is to match upperclassmen and first year students for virtual meet-ups where upperclassmen talk to them about how UMass works, what they're involved in, and what supports they access. They just want someone they can talk to who knows how good UMass can be!

Students described compromised mental health associated with isolation, as well as with financial

and other stress. Though many students are managing on their own, some expressed the need for more accessible support.

"I think if only therapy was free, at least to college students, would be great. But UMass, I think it's 30--I've looked into it--30 a session, I believe it is, an hour or something like that. Some people just might not even have the money for it. Even though they might really need the therapy."

Students are hoping that Wellness Wednesdays in the spring semester will include professional counselors *"that students can talk to if they want to tell them about problems they've been having or if they've been feeling bad about something and they want to just tell someone else."*

CCPH limits the number of free counseling sessions, and a \$20-30 copay is prohibitive for low-income students who need on-going therapy. Information on the CCPH website and other mental health outreach materials should alert students that they can access funding to cover copays through the Dean of Students office when cost is preventing them from getting help.

Specific challenges near graduation

Students nearing graduation and worried about job prospects in an economic crisis are experiencing additional stress that is interfering with their academic work. Assignments feel insignificant and unmotivating when there are large life challenges looming. Those who have student loans they may need to start paying shortly after graduation, depending on shifting government policy, are especially vulnerable and stressed.

"I'm like, 'I just need to graduate.' But it's hard to stay motivated. Everything's online and I don't have a space to work; and I've still got to work, work to pay for school. Just a lot of things."

"I've already faced a lot of real world issues being in college, like paying bills and things like that, but I think I was personally expecting my senior year to be the year where I don't have to worry about those things necessarily. Well, obviously, still having to work, pay for things, but I can use this time to just have fun with my friends and then that's it! And then I was like, 'Oh, no, now all I'm doing is worrying

about the future.' I cannot allow myself to be present because I'm constantly worried about what's going to happen next, like am I going to get a job after graduation? Should I be applying to grad school? It's hard when you are constantly getting hit with assignments and things that are due now. I'm like, 'Why do I have to write a paper if I'm literally worried about am I going to be able to afford my student loan payments after graduation?' To me, that's something I need to worry about now. It's a lot of stress.

Graduating students need continued or additional loan and/or other financial counseling that is accessible and free. This could be offered individually or in groups. Similar to efforts such as Smart About Money (SAM), community partnerships (e.g., with local banks/financial firms) could help support this work.

Online learning and students with disabilities

Students for whom the online/remote instruction format hasn't worked well, including due to learning, sensory, and other disabilities, are faced not only with failing grades, fewer credits, and delayed graduation, but the financial demand of needing to pay to retake the courses.

"Even if I don't pass my classes and graduate this semester, I don't know if I'm going to go back for a semester in a year, whenever we get back in school, because I don't have the money to pay for more classes... I guess I even kind of wish I could get a refund for this semester, because it feels like not a semester to me. I guess I just want UMass to know that. Although, I know a lot of students are enjoying online because they can-- They're better at managing their time and focusing on school, and some people like the fact that it's just less responsibility. You don't have to go to class, you don't have to show up for a lot of things. I get that. I respect that. But it's not how I learn. I kind of want UMass to know that there's students like me that aren't doing well."

Students need a process for waiving costs of retaking courses failed due to an online format, perhaps through Disability Services. Proactive steps should also inform students about academic deans' ability to withdraw them rather than receiving a failing grade.

Government benefits

Students and their families benefitted from the \$600 per week unemployment policy, mortgage forbearance, and other relief measures from the government. Without these, many report they could not get by.

“I would say the biggest thing affecting my family's financial insecurity right now is the mortgage. I'm not sure what it's called, but having my mom, and I believe my dad also is doing this, where they've paused their mortgage because of the pandemic and haven't paid, and that's the reason we can pay our bills. But if we did not have that in place, I know we would be struggling a lot. I'm particularly concerned about this issue because I know that my mom-- I don't know too much about my dad's

finances, but I know all about my mom's and I know that she doesn't have any money saved up. She's paying all of her bills, except for the mortgage, which is the big chunk of the bills, and she hasn't paid for four or five months. When that ends, when she finally has to start paying again, I don't know if she needs to pay for all of those months at once or just resume paying one month at a time, because I know she doesn't have any money saved up at all.”

As government support measures decrease or run out, families are likely to be hit by challenges they were able to fend off in the fall. Support planning may need to anticipate a new wave of struggling students as the semester progresses, and even into the next academic year.

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