

Exploring Indicators of Student Success Among Undergraduates

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Key Findings

- Forty-eight percent of respondents in the Student Financial Wellness Survey (SFWS) who had experienced financial challenges while in college said they had difficulty concentrating on schoolwork because of their financial situation.
- Older students, first-generation students, Black students, and parenting students were more likely to say they had difficulty concentrating on schoolwork due to financial issues compared to their peers.
- A quarter of parenting students reported missing at least one class due to lack of childcare. The percentage of parenting students missing class for this reason was even higher for those who had experienced basic needs insecurities.
- More than two-thirds of students who had experienced homelessness reported having difficulty concentrating on schoolwork because of their financial issues.



In order to thrive in college, students need general good health, sufficient energy, the capacity to focus on their studies, and the chance to actively participate in classes. Stress related to financial matters and mental health issues can disrupt the essential dynamics that contribute to achieving academic success.

This brief examines data from 36,446 students at 89 higher education institutions that participated in Trellis' Fall 2022 Student Financial Wellness Survey (SFWS). The report focuses on questions in the survey regarding difficulty concentrating on school and missing classes due to financial pressures.

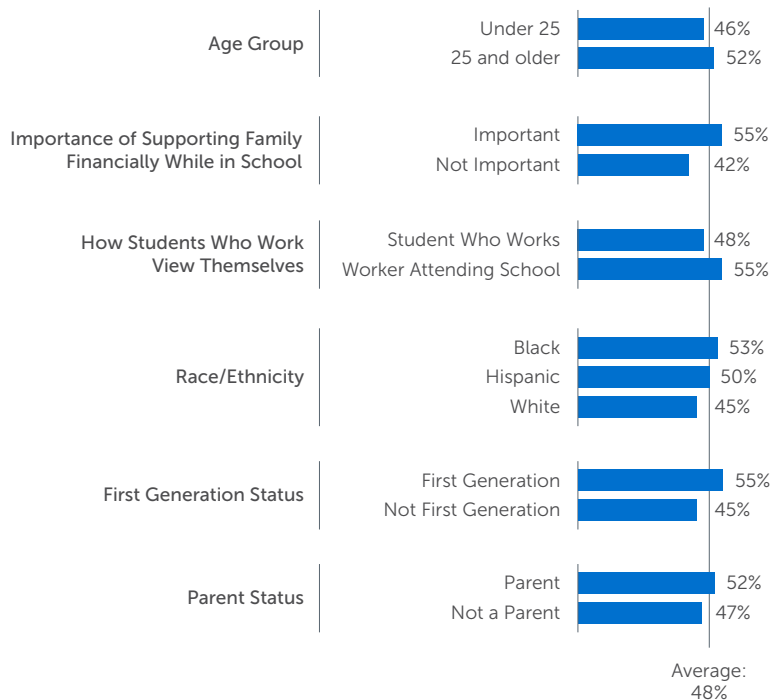
Difficulty Concentrating on Schoolwork

Nearly three-quarters of survey respondents reported they had experienced financial difficulties or challenges while in college. Almost half of these students, 48 percent, said that these challenges had negatively impacted their academics by making it difficult to concentrate on schoolwork.

Older students, first-generation students, Black students, and parenting students were more likely to say they had difficulty concentrating on schoolwork because of their financial situation compared to their peers.



Percent of respondents who reported difficulty concentrating on schoolwork because of their financial situation



Additionally, students who saw themselves as workers who attend school and students who reported it was important that they support their family financially while enrolled were more likely to report having difficulty concentrating on schoolwork.

The table below examines the percentage of respondents with ten key indicators of distress who had missed classes due to lack of childcare, missed classes due to lack of transportation, or had difficulty concentrating on schoolwork due to their financial situation. The key indicators of distress are those who:

- experienced financial difficulties or challenges while in college,
- would have trouble finding \$500 in cash or credit in the next month in an emergency,
- would be unable to get \$500 in cash or credit in the next month in an emergency,
- ran out of money eight or more times during the year,
- sold their belongings to make ends meet,
- indicated a likelihood of experiencing a major depressive disorder,
- indicated a likelihood of experiencing a generalized anxiety disorder,

- were categorized as having very low food security,
- experienced housing insecurity in the past year, and
- experienced homelessness while in college.

Twenty-two percent of all respondents were parents, and a quarter of those parents reported missing at least one class in the prior semester due to lack of childcare. Higher percentages of students who experienced certain financial distress indicators (such as not being able to get \$500, running out of money, and experiencing basic needs insecurities) were parents, compared to all undergraduate respondents, and higher percentages of the parents with those distress indicators had missed classes due to childcare issues.

Students experiencing those financial distress indicators also reported missing classes due to transportation issues at higher rates. Additionally, nearly all of the key distress indicators were associated with higher levels of difficulty concentrating on schoolwork due to the student’s financial situation. More than two-thirds of students who had experienced homelessness reported having difficulty concentrating on schoolwork because of their financial issues.



STUDENT CHARACTERISTICS BY DISTRESS INDICATOR

Those who...	reported...	Was a Parent	Missed Classes – Childcare*	Missed Classes - Transportation	Difficulty Concentrating**
All Undergraduate Respondents		22%	25%	13%	48%
Experienced Financial Difficulty While Enrolled		24%	28%	16%	48%
Would Have Trouble Finding \$500 in Emergency		26%	29%	17%	57%
Wouldn't Be Able to Find \$500 in Emergency (from any resource)		38%	30%	21%	66%
Ran Out of Money 8 or More Times		36%	31%	21%	66%
Sold Belongings to Make Ends Meet		29%	34%	20%	61%
Indicated Major Depressive Disorder		19%	34%	19%	63%
Indicated Generalized Anxiety Disorder		19%	31%	17%	60%
Experienced Very Low Food Security		26%	34%	24%	71%
Experienced Housing Insecurity		31%	30%	19%	62%
Experienced Homelessness		27%	39%	28%	69%

*Of those who said they were a parent to a child or children.

**Of those who said they had experienced financial difficulties or challenges while in college.

Conclusion

Financial challenges can impact academics in a number of ways, including affecting the ability to focus on class work and missing classes because of unreliable child-care or transportation. These challenges impact certain students more than others, including first-generation students, Black students, and parenting students. Students experiencing financial distress, such as those with basic needs insecurities and those who would not be able to get \$500 in case of emergency, are at particularly high risk of missing classes and having difficulty concentrating. Knowing this, institutions can implement strategies to reduce basic needs insecurities (i.e., food pantries, housing vouchers, etc.) and develop a robust emergency aid program to assist students in crisis.

Measures

- Q1: While in college, have you experienced financial difficulties or challenges? [Yes, No, I don't know]
- Q4: I have difficulty concentrating on my schoolwork because of my financial situation.* [Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, Strongly Disagree]
- Q37: Are you a parent, primary caregiver, or legal guardian to any children? [Yes, No, I don't know]
- Q110: Have you ever missed class due to lack of reliable transportation? [Never, Rarely, Sometimes, Often, Always, Not applicable]
- Q119: Approximately how many days of classes did you miss last semester [Spring 2022] due to lack of childcare?*** [None, One to two days, three to five days, More than five days, Not applicable – I was not enrolled in Spring 2022]

*of those who said 'Yes' to Q1

**of those who said 'Yes' to Q37



About the Data/Methodology

The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that seeks to document the well-being and student success indicators of post-secondary students across the nation. While not nationally representative, responses were weighted to reflect the total student composition at participating institutions. The survey opened on October 24, 2022 and closed on November 14, 2022. Eighty-nine (89) institutions participated in the survey—61 two-year colleges, 18 public four-years, and 10 private not-for-profit four-years. A total of 388,653 undergraduate students were invited to take the survey, of whom 36,446 responded, yielding a 9.4 percent response rate.

Recent Trellis Research publications

Student Financial Wellness Survey report: Fall 2022

Niznik, A., Fletcher, C., & S. Barone. (2022). Student Financial Wellness of Youth Formerly in Foster Care. Trellis Company. Retrieved from: <https://www.trelliscompany.org/portfolio-items/student-financial-wellness-of-youth-formerly-in-foster-care/>

From Safety Net to Struggle: The End of Temporary SNAP Exemptions for College Students

Cornett, A. (2023). From Safety Net to Struggle: The End of Temporary SNAP Exemptions for College Students. Trellis Company. Retrieved from: <https://www.trelliscompany.org/portfolio-items/from-safety-net-to-struggle-the-end-of-temporary-snap-exemptions-for-college-students>

State of student aid and higher education in Texas

Fletcher, C., Cornett, A., & Webster, J. (2022). State of student aid and higher education in Texas. Trellis Company. Retrieved from: <https://www.trelliscompany.org/wp-content/uploads/2022/09/SOSA-2022.pdf>

Longitudinal fluidity in collegiate food security: Disruptions, restorations, and its drivers

Cornett, A., & Webster, J. (2020). Longitudinal fluidity in collegiate food security: Disruptions, restorations, and its drivers. Trellis Company. Retrieved from: https://www.trelliscompany.org/wp-content/uploads/2020/02/Research-Brief_FSS_Longitudinal-Fluidity.pdf

Studying on empty: A qualitative study of low food security among college students

Fernandez, C., Webster, J., & Cornett, A. (2019). Studying on empty: A qualitative study of low food security among college students. Trellis Company. Retrieved from: <https://www.trelliscompany.org/wp-content/uploads/2019/09/Studying-on-Empty.pdf>

About Trellis Company and Trellis Research Services

Trellis Company ([trelliscompany.org](https://www.trelliscompany.org)) is a nonprofit 501(c)(3) corporation focused on helping people leverage the power of post-secondary education and learning to improve their quality of life and the communities where they live.

Trellis Research ([trelliscompany.org/research](https://www.trelliscompany.org/research)) provides colleges and policymakers insight into student success through the lens of higher education affordability. With more than three decades of experience studying key issues such as student debt, student loan counseling, and the financial barriers to attainment, our research team explores the roles of personal finance, financial literacy, and financial aid in higher education.

Interested in collaborations or need research expertise? Trellis Research welcomes opportunities to inform policymakers and help organizations address their analytical needs. For more information, please contact Trellis Research at Trellisresearch@trelliscompany.org or visit us on Twitter ([@TrellisResearch](https://twitter.com/TrellisResearch)).

The Student Financial Wellness Survey is a free national survey offered by Trellis Company that explores the connections between student finances, academic success, and more. Interested in participating in the Fall 2023 implementation of SFWS? Learn more here: www.trelliscompany.org/SFWS-get-started

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