The following presentation was delivered to the Students with Dependents Taskforce in 2018. Please note that the slides may not provide the full context of the content presented. More information can be provided upon request.

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Experiences of Students with Dependents at UCLA

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How do we identify this group?

Students with dependents (SWD) defined by 2 questions on FAFSA:

- Do you now have or will you have children who will receive more than half of their support from you (in the year of the FAFSA)?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you (in the year of the FAFSA)?

Graduate students without a FAFSA:

Added to “students with dependents” population if they indicated on the survey that they had one or more dependents aged 0-17.
How many SWD?

805 students

2% of total student population

Based on 3rd week Fall 2017 census
Data sources

University of California Undergraduate Experience Survey (UCUES), 2016
N=7218
• 56 students with dependents
• 7126 students without dependents
• 36 unknown

UCLA Graduate and Professional Student Survey, 2017
N=3089
• 150 students with dependents
• 2515 students without dependents
• 424 unknown
Areas of analysis

• Academic engagement
• Co-curricular engagement
• Time spent outside of academics/co-curriculars
• Wellness
• Obstacles to school work or academic success
• Campus satisfaction
• Finances
• Food security
Graduate Students
Relevant findings

In general, graduate students with dependents

• Report insufficient income
• Are more concerned about educational costs
• Spend more time working for pay
• Resort to more resources in order to meet expenses
Students reporting insufficient total income

60%  Students with dependents

47%  Students without dependents
Concern over educational costs

% answering “Very Concerned”

Total educational debt
- Not SWD: 32.5%
- SWD: 47.0%

Paying for graduate education
- Not SWD: 27.5%
- SWD: 42.1%
Hours per week: Family/household responsibilities

- Students with dependents
- Students without dependents

Legend:
- Blue: 0 to 10
- Orange: 11 to 20
- Blue: 21 to 30
- Gray: 30+
Hours per week: Commuting

Students with dependents

Students without dependents
Hours per week: Working off campus

- Students with dependents
- Students without dependents

Legend:
- 0 to 10
- 11 to 20
- 21 to 30
- 30+
Students classified as food insecure

45% Students with dependents

30% Students without dependents
Methods of meeting expenses

Federal student loans
- Not SWD: 43%
- SWD: 54%

Credit cards
- Not SWD: 38%
- SWD: 61%

Gifts from relatives
- Not SWD: 54%
- SWD: 40%

Public assistance
- Not SWD: 3%
- SWD: 20%

Legend:
- Orange: Not SWD
- Blue: SWD
How frequently have you done the following % answering “Most of the Time” or “Always”

<table>
<thead>
<tr>
<th>Activity</th>
<th>Not SWD</th>
<th>SWD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carried credit card balance</td>
<td>40.2%</td>
<td>25.1%</td>
</tr>
<tr>
<td>Consulted off-campus resources about finances</td>
<td>2.9%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Consulted campus resources about finances</td>
<td>2.5%</td>
<td>6.1%</td>
</tr>
</tbody>
</table>
Undergraduates
Relevant findings

In general, undergraduate students with dependents

• Were less likely to be involved in student organizations
• Experienced obstacles from family responsibilities more often
• Were more concerned about finances
• Worked more for pay off campus
• Utilized more resources to meet expenses
Involvement in student organizations

- Students with dependents: 33%
- Students without dependents: 73%
Family responsibilities as an obstacle

% answering “Frequently” or “All the time” as an obstacle to school work or academic success

84% 19%

Students with dependents  Students without dependents
Concern over educational costs

% responding “Concerned” or “Very concerned”

- Educational debt: 50.4% (Not SWD), 78.4% (SWD)
- Paying for education next year: 53.7% (Not SWD), 84.6% (SWD)
- Paying for education to now: 50.5% (Not SWD), 66.7% (SWD)
Financial-related behaviors

% responding “Somewhat often,” “Often,” or “Very often”

- Worried about debt and finances: 80.4% (SWD) vs. 52.4% (Not SWD)
- Cut down on personal/rec spending: 72.6% (SWD) vs. 60.8% (Not SWD)
Students classified as food insecure

72% Students with dependents

34% Students without dependents
Methods of meeting expenses

- Applied for financial aid, scholarships, grants: 100.0%
- Asked financial aid office to re-evaluate application: 76.9%
- Took leave or time off: 52.0%
- Did not retake class to improve grade: 45.1%

- SWD
- Not SWD
Methods of meeting expenses

- Increased hours worked: 45.1%
- Increased credit card debt: 68.6%
- Increased student loans: 68.6%

Not SWD:
- Increased hours worked: 27.6%
- Increased credit card debt: 20.4%
- Increased student loans: 26.5%
Summary Comparison Theme Categories

**Grad**
- ✓ Report insufficient total income
- ✓ Worry about education costs
- ✓ Have more family responsibilities
- ✓ Commute longer hours
- ✓ Work more off campus
- ✓ Report food insecurity
- ✓ Struggle to meet expenses
- ✓ Consult financial resources
- ✓ Carry debt

**Undergrad**
- ✓ Are less involved with co-curriculars
- ✓ Worry about education costs
- ✓ Find family responsibilities an obstacle
- ✓ Work more off campus
- ✓ Report food insecurity
- ✓ Struggle to meet expenses
- ✓ Worry about debt and spending
Questions?