

# Bridging the Gap: Financial Insecurity Impacts on UC San Diego Students' Wellbeing

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## Background

- Financial insecurity makes it difficult for students to meet their basic needs and may affect academic performance and well-being
- Little is known about the prevalence and impact of financial insecurity at UC San Diego
- Survey conducted to evaluate:
  - Prevalence and risk factors for financial insecurity
  - Impacts on academic performance and overall wellbeing

## Methods

- In February 2025, a Qualtrics survey on financial insecurity and that included module on impact was administered to UCSD undergraduates enrolled in selected public health and economics courses
- Students reporting difficulty covering basic needs expenses during 1+ months during current academic year classified as financially insecure
- UCUES definitions used for housing and very low food security
- Patient Health Questionnaire (PHQ-2) and General Anxiety Disorder (GAD-2) scales used to assess possible depression and anxiety
- EpiInfo 7.2.6 used to calculate prevalence rate ratios (PRR), and p-values

## Results

- 80% response rate
- 36% of respondents met the definition of financially insecure, including 14% who reported difficulty most or every month
- Risk factors: being from a working-class family, first-generation, receiving financial aid recipients, and upper division status
- Financially insecure students were 15 times more likely to have very low food security and 6.5 times more likely to experience housing insecurity
- Also more likely to have a GPA < 3.5 and to have possible anxiety and depression

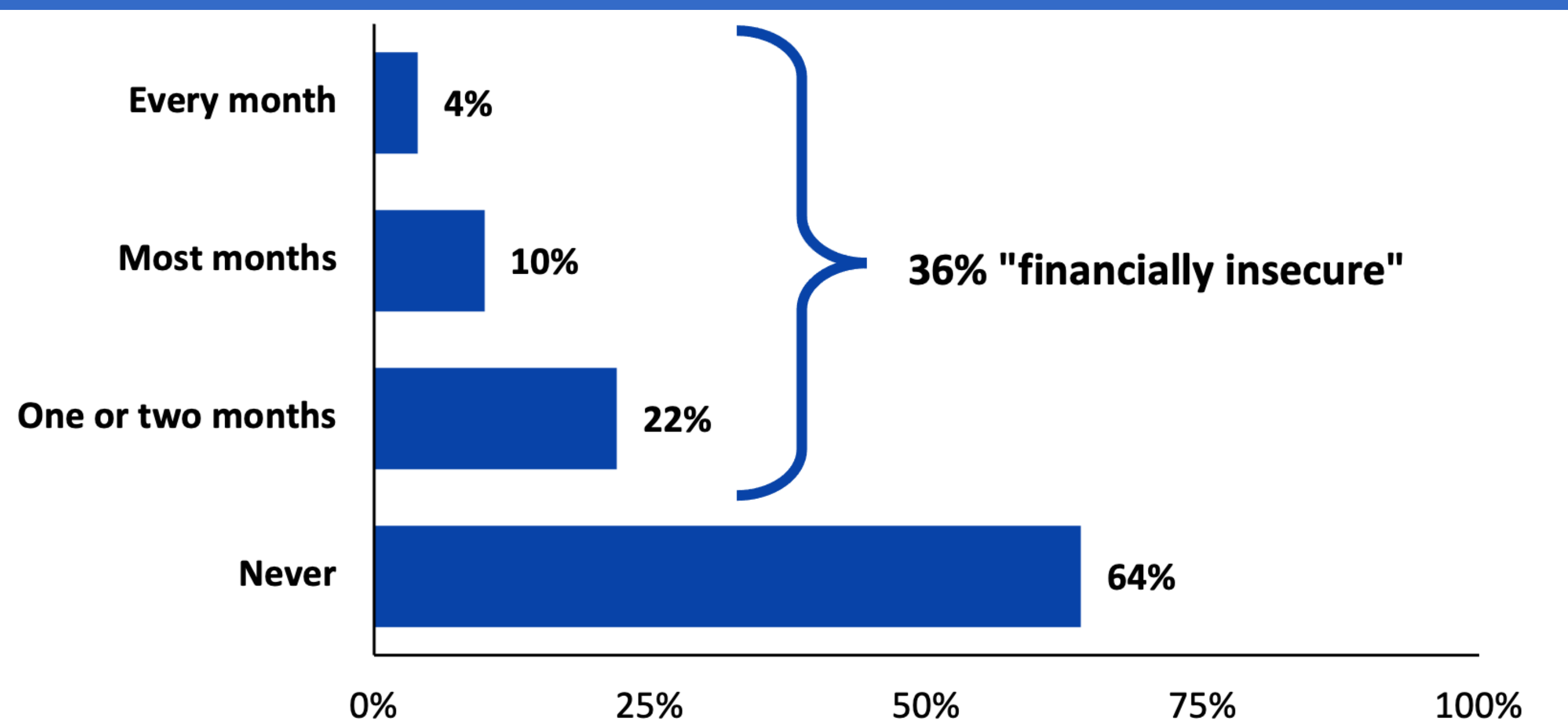
## Conclusions

- More than 1 in 3 students are financially insecure
- Financially insecure students are more likely to experience very low food security and housing insecurity and to have poorer academic and mental health outcomes
- Consider implementing a 1-on-1 financial counseling program to support financially-insecure students who have unique needs and would otherwise feel uncomfortable seeking assistance

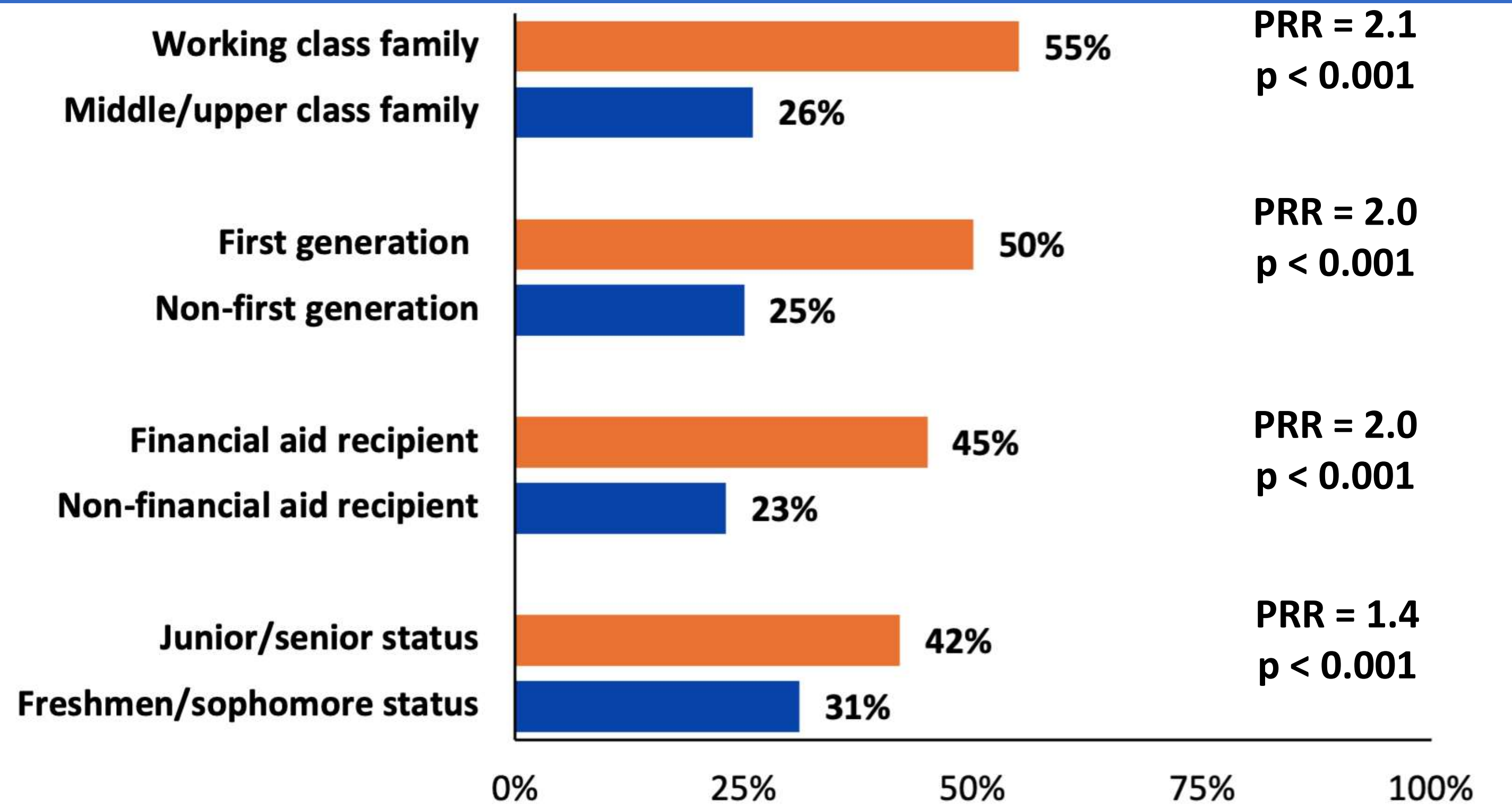
More than 1 in 3 UC San Diego students are financially insecure, negatively impacting their food and housing security, mental health, and academics



## Frequency of financial struggles among students (N = 770)



## Risk factors for financial insecurity (N = 770)



## Impacts of financial insecurity on students (N = 770)

