

NSSE
national survey of
student engagement

NSSE Webinar Series
June, 2012

Using BCSSE and NSSE Data to Investigate First-Year Student Financial Stress and Engagement

Presented by:
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Financial Stress and Engagement

We have all seen the headlines . . .

"Record Level of Stress Found in College Freshmen"
NY Times, January, 2011

"Student debt: What's been driving college costs so high, anyway?"
ABC News, June, 2012

"Public College Costs Surge 8.3 Percent"
ABC News, October, 2011

"Obama unveils plan to control college costs"
CNN, January, 2012



Financial Stress and Engagement

Coping with financial stress can lead to, among other things:


- physical and mental health problems,
- Increases in gambling, alcohol, and drug use
- Sleeplessness
- Lower academic achievement
- Social isolation

Additional Readings:

Understand and Reducing College Student Departure
Braxton, Hirschy, & McClendon, 2004

The Development, Evaluation, and Validation of a Financial Stress Scale for Undergraduate Students
Northern, O'Brien, & Goetz, 2010

Financial Behaviors and Financial Well-Being of College Students: Evidence from a National Survey
Gutter & Copur, 2011



Financial Stress and Engagement

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Financial Stress and Engagement

Indicators of financial stress as indicated by responses to BCSSE questions 13a and 16c

		Expected Hours Work per Week		
		No work	1-10 hrs	11 or more
Difficulty Paying	Low			
	Medium			
	High			

Financial Stress and Engagement

Indicators of financial stress as indicated by responses to BCSSE questions 13a and 16c

■ = Low stress

		Expected Hours Work per Week		
		No work	1-10 hrs	11 or more
Difficulty Paying	Low	10.2%	6.8%	
	Medium	8.8%		
	High			

Financial Stress and Engagement

Indicators of financial stress as indicated by responses to BCSSE questions 13a and 16c

■ = Low stress
■ = Medium stress

		Expected Hours Work per Week		
		No work	1-10 hrs	11 or more
Difficulty Paying	Low	10.2%	6.8%	6.9%
	Medium	8.8%	11.2%	13.7%
	High	7.1%	12.7%	

Financial Stress and Engagement

Indicators of financial stress as indicated by responses to BCSSE questions 13a and 16c

■ = Low stress
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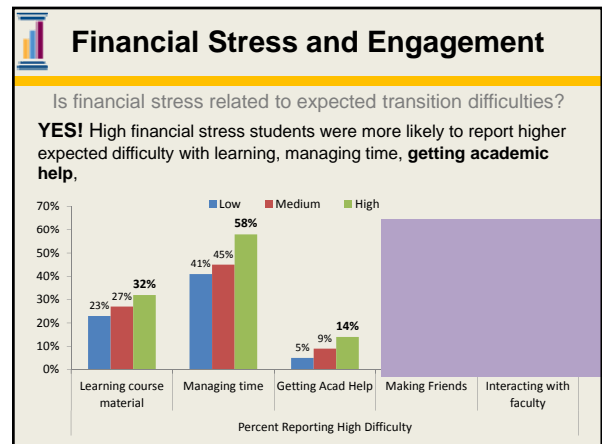
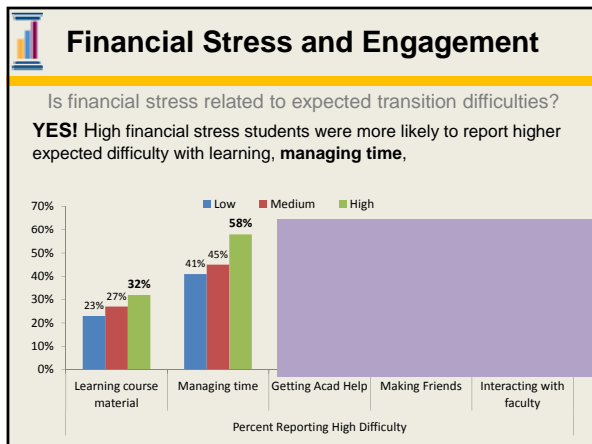
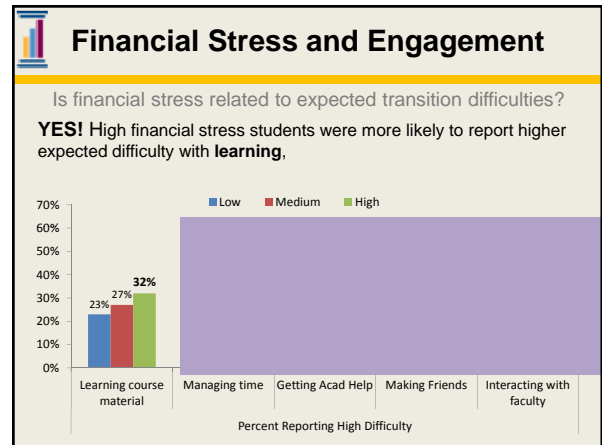
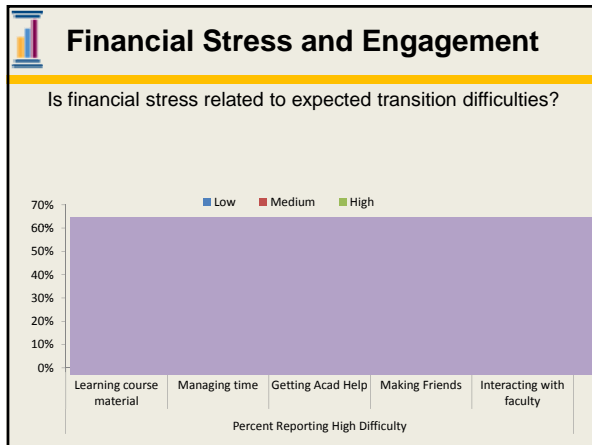
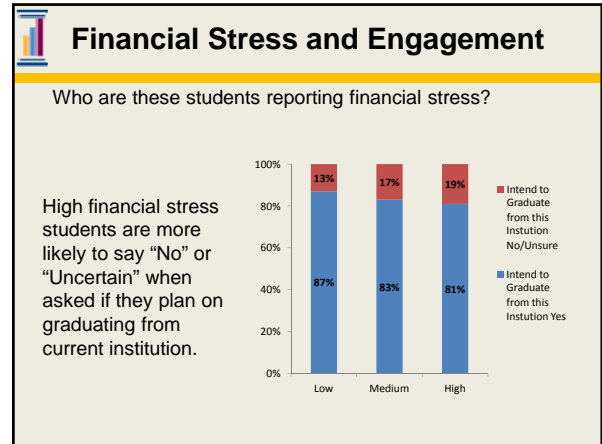
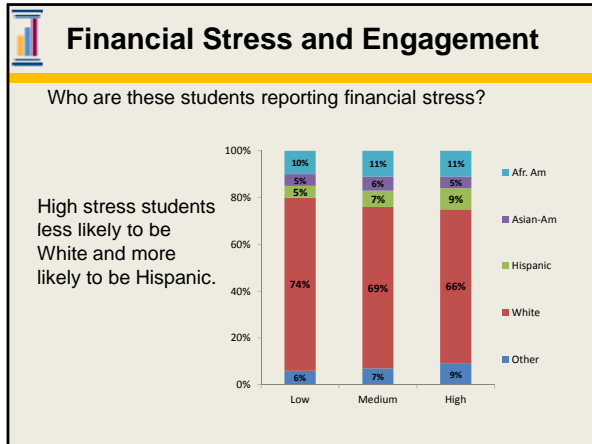
		Expected Hours Work per Week		
		No work	1-10 hrs	11 or more
Difficulty Paying	Low	25.8%		
	Medium		51.6%	
	High			22.4%

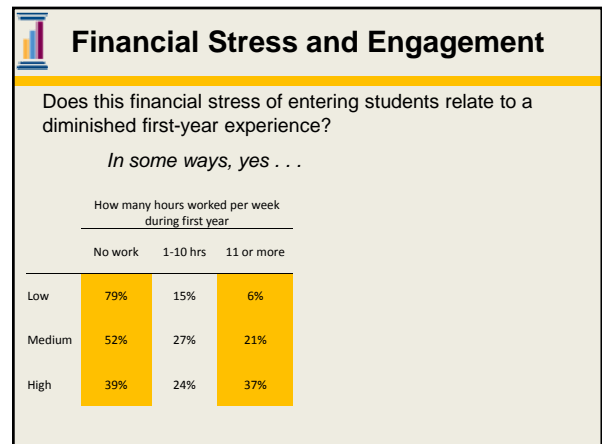
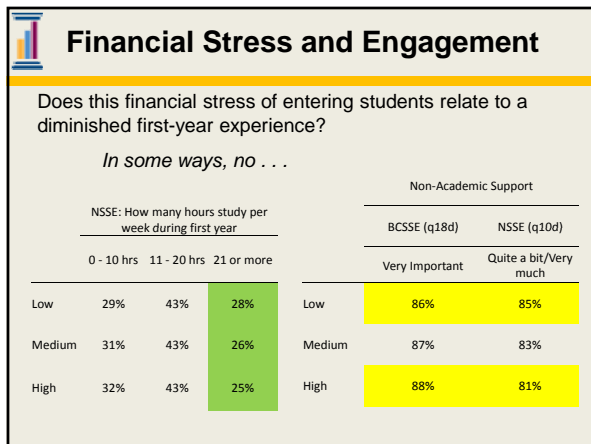
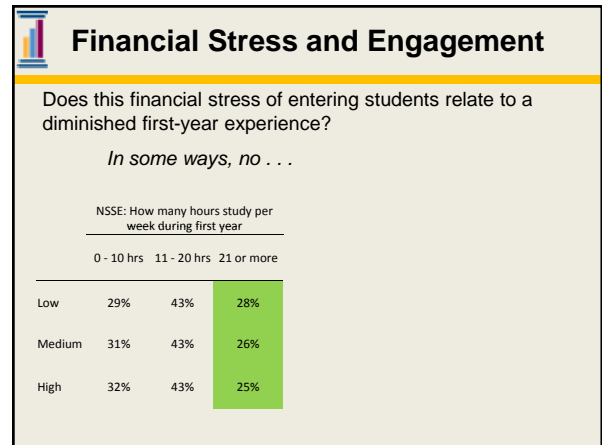
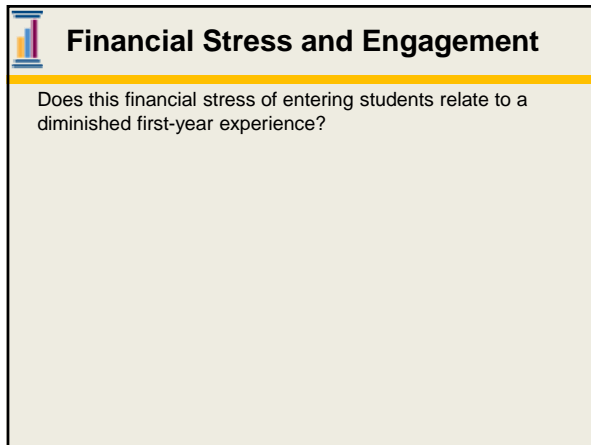
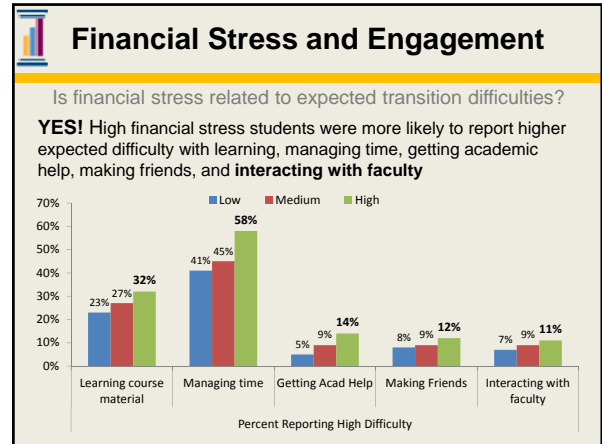
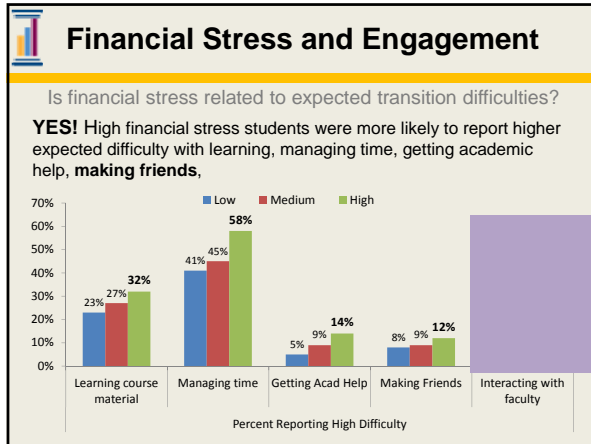
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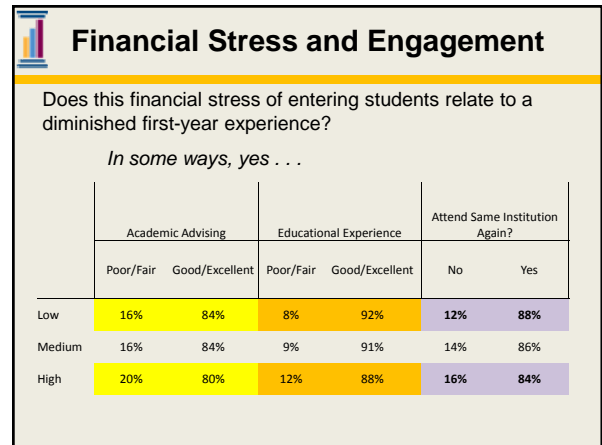
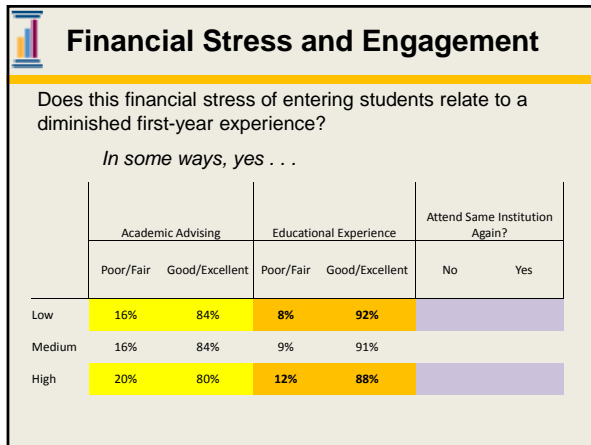
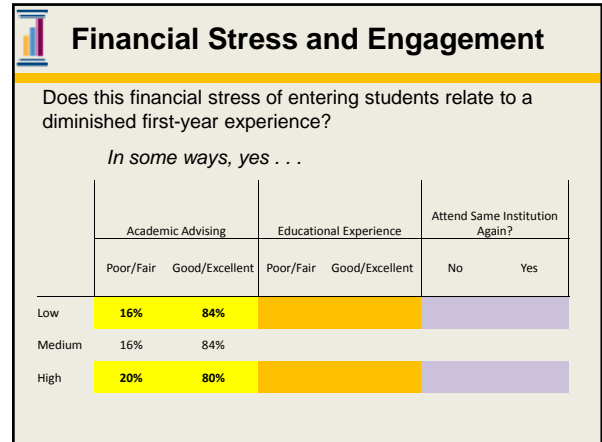
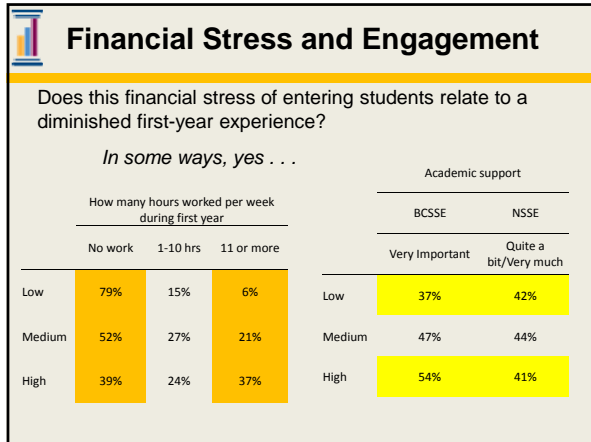
Who are these students reporting financial stress?

About 1/2 of all high stress students are first generation, compared to less than 1/4 of low stress students

Stress Level	First generation	Non-First Generation
Low	22%	78%
Medium	39%	61%
High	51%	49%







- ### Financial Stress and Engagement
- Overall we can see that the financial stress of incoming first-year students is subtle, but matters.
 - Financial stress is higher for first-generation students. Also, this stress is related with lower intention to graduate, and other indicators of stress (e.g., increased expected difficulty learning course material).
 - Financial stress is also related with the quality of the first-year experience as indicated on NSSE. Stress is related with lower evaluations of academic advising and overall educational experience.

- ### Financial Stress and Engagement
- These results reflect what is happening at institutions across the country with tens-of-thousands of students. Your campus may have different results.
 - You can use your BCSSE or BCSSE-NSSE data to investigate high financial stress students on your campus.
 - In this Webinar we used two BCSSE variables to calculate financial stress for each student (q13a and q16c).
 - Using the SPSS syntax created specifically for this Webinar, you can recreate the analysis using your own institution data. The SPSS syntax can be found the link below the link for this Webinar.



Thank you!

Copy of this and all upcoming and past webinars can be found at: www.nsse.iub.edu/webinars

Feel free to contact me with any questions.

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