

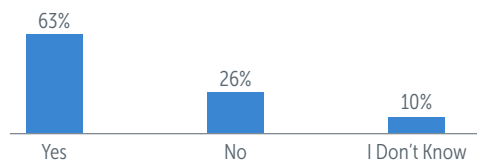
College Students and Mid-Month Eating Adjustments: Balancing Budgets Through Low Food Secure Behavior

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Financial planning as an affluent college student has its challenges, but the consequences are ameliorated by familial support that is usually responsive to any sudden financial need. For low-income students struggling to meet basic needs, the stakes are higher and resources are far more limited. Budgeting becomes intellectually and emotionally strenuous when revenue fluctuates (e.g., erratic work hours or the seasonality of financial aid disbursements) and expenses seesaw (e.g., beginning of semester costs, car repairs, medical issues, etc.). With nearly two-thirds of college students in the Trellis Fall 2018 Student Financial Wellness Survey responding that they would have trouble getting \$500 in cash or credit to meet an emergency within the next month, the margin for error appears slim (Klepfer et al., 2019). In the Trellis report, *Studying on Empty: A Qualitative Study of Low Food Security Among College Students* (Fernandez et al., 2019), we found that many students used food purchases as an indirect way to keep their budgets balanced, resulting in chaotic, unbalanced eating that jeopardized their success in school.

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?



Trellis Fall 2018 Student Financial Wellness Surveys,
All Sectors, n=16,059

Key Findings

- Students prioritized staying in school and maintaining stable housing; they adjusted budgets throughout the month, often making more dire accommodations at the end of the month.
- Busy students with full- or part-time employment often lacked the time to methodically plan, shop, prepare, and clean up after meals. Impulse buying sometimes led to financially unmanageable purchases and food spoilage.
- At the end of the month, low food secure students often bought inexpensive, nutritionally marginal food like ramen noodles and cereal.
- Some students skipped meals to ensure that their dependents could regularly eat.

Shifting Food Security Related to Monthly Cash Flow

Students who experience low food security often make food choices in response to the current state of their finances on a near-daily basis, treating their food expenditures as a short-term, variable cost that can be adjusted to match changing circumstances. When money is plentiful, due to a paycheck, financial aid disbursement, family assistance, or some other source, food



becomes healthier and more consistent, often even elevating the student to high food security. When money is scarce or will be soon (as when rent is coming due), food spending constricts accordingly, and chaotic, unbalanced eating results. One student in our study with seasonal employment described the ebb and flow of cash:



That close to the end of the cycle, things start running out and I have to wait 'til the next check to buy more things and be more gluttonous.

— 18- to 22-year-old, full-time public student with seasonal employment and off-campus, shared housing - family

As this quote suggests, students in the study sometimes struggled to create and/or stick to a budget. While they are acutely aware of upcoming major expenses, especially recurring, roughly fixed costs – e.g., rent and utilities, car and credit card payments, the next tank of gas, etc. – many food insecure students struggled to translate expenses into the concrete amounts that they can afford to spend in a given day or week. Survey research suggests that this problem is common.

Students responding to the Trellis Student Fall 2018 Financial Wellness Survey reported difficulty making their money last throughout the month. Seventy-seven percent claimed to have run out of money at least once during the prior 12 months and 34 percent did so five or more times. (See figure below).

Busy Schedules, Improvisational Food Purchases

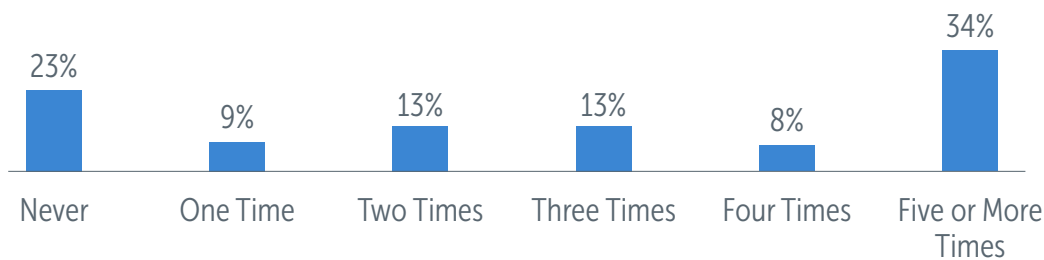
For students unable to devote time to meal planning, the instinct to default to inexpensive, low-quality foods saves money but is less than optimal for nutrition. The student quoted below knew the total amount of money she could allocate to food but did not do the planning to make sure her food budget could last all month. Like similar students, her diet degraded severely toward the end of the month. She described her grocery shopping.



I think this time I was basically just picking up... I didn't really have a list with me. I didn't really make recipe plans and stuff like that, what I was gonna cook throughout the month, so that's what pretty much what messed me up. Also, I was trying to eat more healthy. So, I was eating a lot of healthy stuff, and healthy stuff seems to be a lot more expensive.

— 23- to 27-year-old, unemployed, full-time public student with off-campus, solo housing

Q46: In the past 12 months, how many times did you run out of money?



Trellis Fall 2018 Student Financial Wellness Surveys, All Sectors, n=16,035



Prioritizing Food for Dependents

According to Trellis' Fall 2018 Student Financial Wellness Survey, 26 percent of respondents provided financial support for at least one child and 17 percent supported parents or guardians. These family obligations sometimes forced students to adjust their own eating patterns.

A full-time student only ate regularly when she was feeding both herself and her daughter:



Monday through Friday, my daughter is at daycare from like 7:00 in the morning until 6:00 at night, most of the time. And so, I make her breakfast and then I send her to school and they feed her all day, and then we eat something at home before I put her to bed. And so, it's like all that time in the middle there, who knows where I am or what I'm doing. And so, during those times, it's like, I don't know,... It's like I'm planning on not losing money by not buying food. Does that make sense?

Interviewer: Mm-hmm.

I'm like, I know I might lose money by buying too much food, so I just don't buy any. It's very much afterthought eating, and I can enthusiastically eat as long as I don't have to cook it, but I can't afford to eat out all the time, and so I'm just not eating. So, it's partially money, and it's partially not changing my eating habits to match my money.

— 23- to 27-year-old, full-time public student and single parent with part-time employment and off-campus, shared housing - family

This student contrasts how she feeds her daughter with how she feeds herself. When her own hunger is the only thing at stake, she fears that she "might lose money by buying too much food". Yet, she also recognizes that this is partially a matter of eating habits that are not well-suited to her financial circumstances as a single mother who works part time and has a full course load. The realities of life as a self-supporting college student with dependents makes food planning difficult and could lower students' level of food security.

Research to Practice

Trellis has worked with many schools that are trying to improve student success by helping students meet their basic needs, including elevating levels of food security. For these colleges, the process begins with research to better understand the financial wellness of their students. Other approaches include:

- **Address resource needs** through increased funding of emergency aid programs, the provision of on-campus food pantries or resource centers, flexible meal plan options with increased dining hours to accommodate students with jobs, and navigational help for students applying for public assistance programs like SNAP, public housing, and low-income discounts on utilities.
- **Watch for signs of poverty.** Faculty and staff can be trained to spot signs of basic needs deficiency such as students who stay in their cars for long hours and lingering on campus during semester or holiday breaks. School employees can then refer students to appropriate staff for more timely interventions.
- **Develop students' food literacy** (i.e., their knowledge of nutrition and meal preparation skills) and help stabilize access to nutritious food. Building knowledge, skills, and confidence related to nutrition, meal planning, and meal preparation can reduce costs, improve time management, boost health, and elevate energy. Many college money management offices host cooking workshops, direct students to instructional videos, and share simple recipes.





About the Data/Methodology

In January 2017, Trellis launched the Financial Security Study (FSS) to shed light on a broad set of questions related to students' basic needs and academic experiences. Working with 11 institutions in Texas and Florida, researchers recruited participants through existing relationships with college and university staff, who disseminated recruitment materials through mass emails and posting notices on physical and digital campus news bulletins. From late January to October of 2017, 72 students were interviewed every 30 days or so to discuss their recent experiences with academics, finances, work, meeting basic needs, and anything else identified as significant in their lives.

These interviews contain a wealth of information about the lived experiences of students at different levels of food security based on their answers to the six core questions from the USDA food security short-form instrument, adapted for the 30-day timeframe, and modified to be declarative statements that could be answered on a five-point frequency scale.

Participants were asked whether the following statements were often, sometimes, or never true for themselves or their household:

1. In the last [Time X], the food that I bought just didn't last and I didn't have money to get more.

2. In the last [Time X], I couldn't afford to eat balanced meals.

3. In the last [Time X], I cut the size of my meals or skipped meals because there wasn't enough money for food.

4. In the last [Time X], I ate less than I felt I should because there wasn't enough money for food.

5. In the last [Time X], I was hungry but didn't eat because there wasn't enough money for food.

Depending on the number of affirmative responses (where "often," "sometimes," and "every month," code as affirmative), we categorized respondents' food security according to the following rubric:

- 0-1 affirmatives: High or marginal food security (HFS)
- 2-4 affirmative: Low food security (LFS)
- 5-6 affirmatives: Very low food security (VLFS)

All interviews were conducted over the telephone, recorded, transcribed, and uploaded to a mixed methods research platform for storage, coding, and analysis. For more information on the methodology, please see the full report at <https://www.trelliscompany.org/wp-content/uploads/2019/09/Studying-on-Empty.pdf>.

Recent Trellis Research publications

Studying on Empty: A Qualitative Study of Low Food Security Among College Students, October 2019

Student Financial Wellness Survey Report: Fall 2018 Implementation, June 2019

State of Student Aid and Higher Education in Texas (SOSA), January 2019

Student Financial Wellness Survey (SFWS) Spring 2018, June 2018

Above and Beyond: What Eight Colleges Are Doing to Improve Student Loan Counseling, September 2015

About Trellis Company and Trellis Research Services

Trellis Company (trelliscompany.org) is a nonprofit 501(c)(3) corporation with the dual mission of helping student borrowers successfully repay their education loans and promoting access and success in higher education.

Trellis Research (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:

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