



SEARS 2021-22

Student Expenses and Resources Survey

Data, Analysis, & Research Team
California Student Aid
Commission

Purpose of SEARS

- CSAC has a statutory mandate to “Collect and disseminate information concerning the financial resources and needs of students...” [Education Code sec. 69514(b)].
- Establish CSAC’s Student Expense Budget (SEB)
- Develop report on student experiences paying for college
- Provide campus-level data to participating institutions

Response Rates and Analysis

- Received 23,922 total responses (compared to 18,637 in 2018-19)
- 17,008 of those were used for analysis (compared to 15,419)
- Response rates by segment:
 - CCC – 3.0%
 - UC – 8.1%
 - CSU – 10.4%
 - Private – 13.2%



The Result: Student Expense Budget

Allowance	With parents		On-campus		Off-campus	
	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
Food	\$1,040	\$1,190	Actual Institution Costs		\$637	\$719
Housing	<i>Included in Food</i>				\$1,339	\$1,529
Transportation*	\$114	\$179	\$39	\$123	\$104	\$196
Recreation	\$84	\$87	\$74	\$76	\$91	\$101
Healthcare	\$45	\$50	\$40	\$39	\$63	\$76
Other Personal	\$243	\$264	\$186	\$204	\$282	\$315
Total Monthly	\$1,654	\$1,874	\$467	\$546	\$2,644	\$3,040
Annual (9 Mo.)	\$14,886	\$16,866	\$4,203	\$4,914	\$23,796	\$27,360
Difference	\$1,397 (+12%)		\$711 (+16%)		\$3,564 (+14%)	
Books/Supplies (ann)	\$1,152	\$938	\$1,152	\$938	\$1,152	\$938

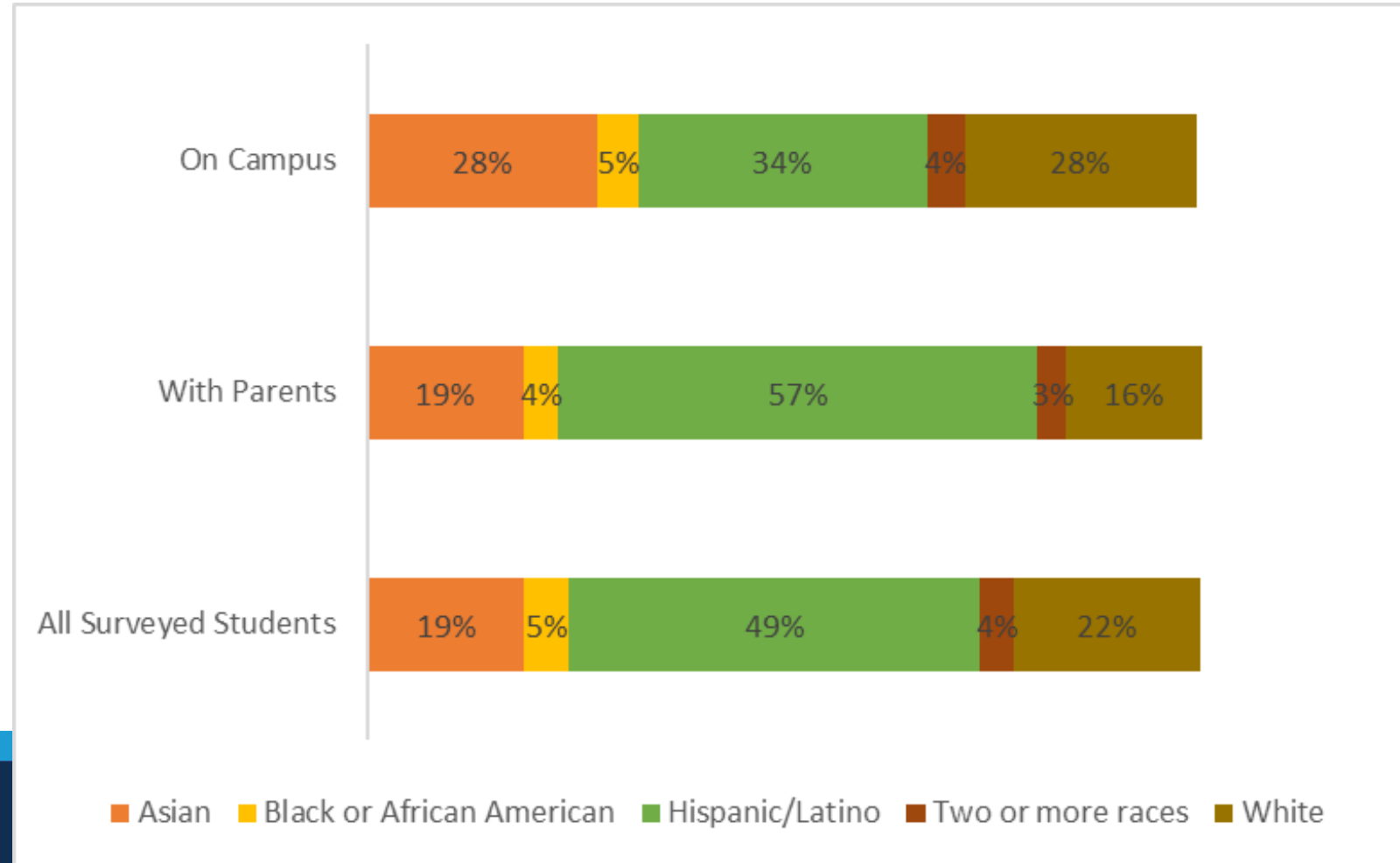
*Transportation increased due to inclusion of travel to/from permanent residence

Student Expense Budget: Notable Categories

- Book & Supplies decreased 20%
 - OER initiatives
 - Student rentals vs buying
 - Greater cognition of book costs
 - More online materials due to COVID/move to distance ed

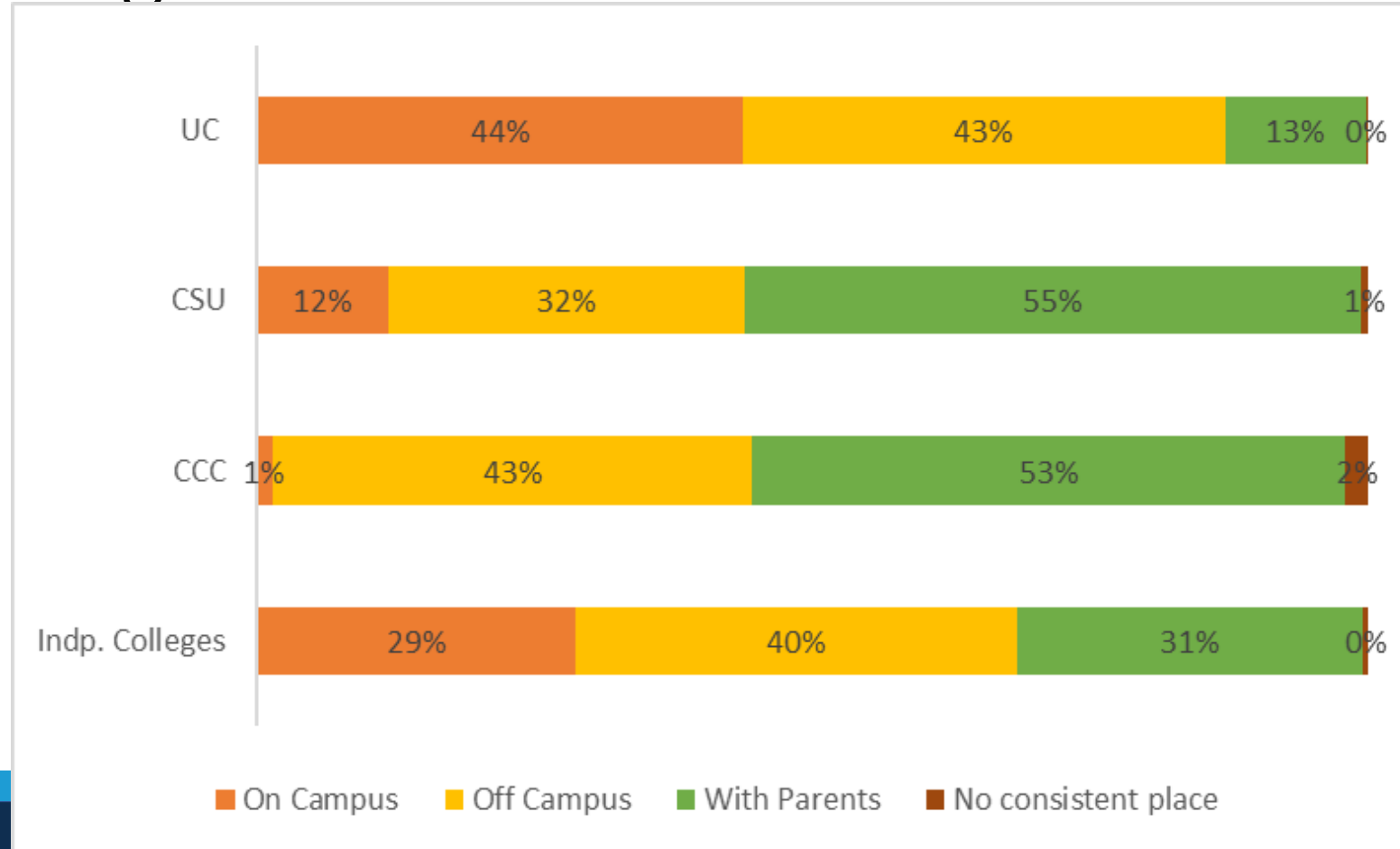
Student Expense Budget: Where Students Live

- 78% of students <age 21 live on-campus or with parents (75% in '19)
- Hisp/Latino students live disproportionately with parents



Student Expense Budget: Where Students Live

- % at CSU living w/parents up from 47% to 55% in '22
- % ICU on campus down from 42% to 29% in '22
- % ICU w/parents up from 14% to 31% in '22



Student Expense Budget: Roommate Density

Off-Campus Housemates	0	1	2	3	4+
CCC	31.9%	31.6%	14.0%	7.5%	8.0%
CSU	20.7%	32.3%	16.0%	14.7%	12.3%
NFP/ICU	25.2%	31.7%	15.3%	11.4%	11.4%
UC	12.0%	21.6%	15.4%	23.2%	26.4%

Student Perception of Ability to Cover Costs

- “I have enough resources to cover the following expenses”:
 - Tuition & Fees: DISAGREE: 37%
 - Housing & Utilities: DISAGREE: 29%
- Each of these is down 1% from 2019 survey

Living Costs: Geographic Differences

- Housing Costs, all students:
 - Fresno & Merced Counties: ~\$800/mo
 - SF and San Mateo Counties: ~\$1,300/mo

Student Expenses: Older Students

- Total Costs/mo:

- Age 25 and older: \$3,080/mo (\$2,691 in '19)
- Age 24 and younger: \$1,935/mo (\$1,734 in '19)

- Diff: \$1,145 (\$957)

Student Expenses: Students With Dependents

- Total Costs/mo:

- Students w/dependents: \$3,383/mo (\$3,103 in '19)
- Students w/out dependents: \$2,230/mo (\$1,830 in '19)

- Diff: \$1,153 (\$1,273)

Emerging SEARS Stories

- FAFSA's Assumptions vs. Student Realities

"It's difficult to qualify for financial aid because I have to put my parent's tax information but they're not paying for any of my college education so I'm having to pay out of my own pocket thousands of dollars every semester. It's very frustrating because then my school schedule clashes with my work schedule, and I can't afford to work less than 40 hours a week."

"There is a major gap between people who can afford college and those who receive government aid. I am in that gap."

Emerging SEARS Stories

- COVID Impacts: Online Costs & Opportunities

“Since the pandemic, the quality of my education and accessibility to my professors and on campus resources has plummeted drastically. I am seriously considering dropping out after six years of pursuing a bachelors degree because school is ridiculously overpriced and not half as beneficial as it was.”

“Virtual learning has been the best thing to happen for me as a student. I save an hour per day from not commuting that is applied at work. That’s \$300 per month in wages not to mention additional cost associated to travel, including child care. I’m not sure I’m successful w/o virtual.”

Emerging SEARS Stories

- Working Students

“I work full time because if I didn’t I would be unable to afford basic living expenses. If I wanted to become strictly a full time student I would be broke because I'd receive 0 financial aid based upon my previous income. So I'm stuck trying balance working full time and going to school full time.”

“A lot of us are caught in a type of Catch 22. Need a job to cover tuition, rent, etc. but don't get assistance from grants so we need to work, but can't work more than 20 hours so we have to pick up multiple jobs and then fall behind in our schoolwork.”



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