Graduate and professional students' financial support experiences at the University of California

Executive Summary

The 2021 UC Graduate Student Experience Survey (UCGSES) covered a comprehensive range of topics about the graduate and professional student experience. The survey was first administered in 2021 with plans to conduct the survey every other year moving forward. Graduate and professional students enrolled in spring term 2021 (or winter term 2021 when applicable) were invited to participate. Results are disaggregated by student level, discipline, and other background characteristics where appropriate. For additional information about the survey and results for all items, please visit the systemwide UCGSES webpage.

Priority areas for students and the campuses

- Students indicated that financial support was their top priority for the university to prioritize in regard to attention and resources among a list of eleven priority areas on the survey.
- Campus survey coordinators and graduate division representatives also identified financial support as one of their top priorities and challenges for students during conversations following the survey in spring 2022.

Primary sources of financial support

- The most common types or sources of support were personal savings (53 percent), fellowships/scholarships (52 percent), and tuition remission or other discounts (51 percent). See Appendix Table A.
- Most survey respondents (87 percent) indicated they used at least one university-funded or academic related source of financial support.
- Teaching assistantships were more prevalent in Arts/Humanities and Social Sciences, and among academic doctoral students. Research assistantships were more prevalent in STEM and among academic doctoral and professional doctoral students. Fellowships/scholarships and grants were most prevalent with professional practice students.

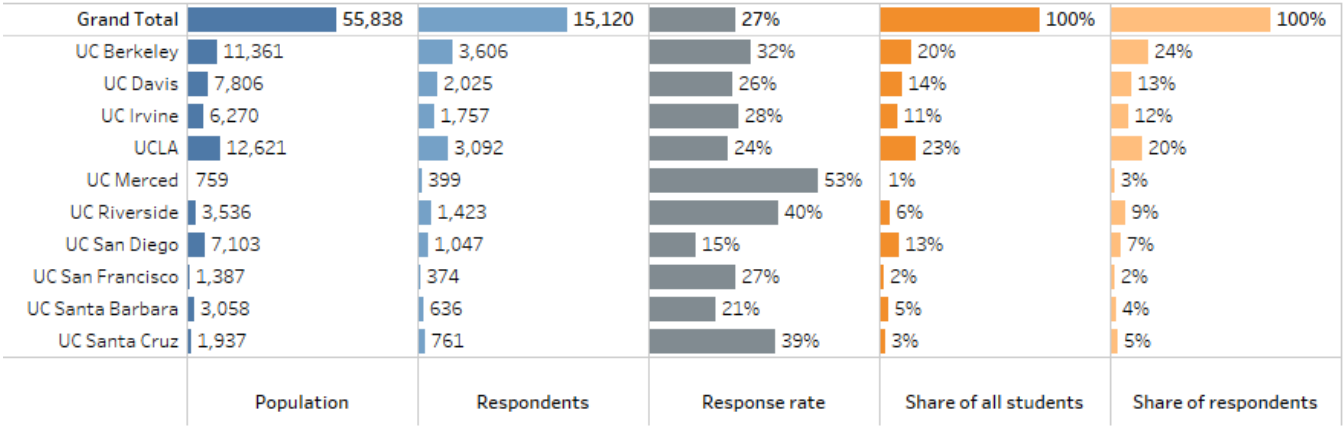
Students' financial experiences

- Overall, about 67 percent of students were confident in their financial situation and about 35 percent of students reported experiencing financial hardship that impeded success in their program.
- Doctoral students and Arts/Humanities students reported the lowest financial confidence and highest levels of financial hardship. Among other demographic characteristics, students who used public assistance or loans, African American/Black, Hispanic/Latinx, students who identified as transgender, nonbinary or genderqueer, and first-generation students also reported the lowest financial confidence and highest levels of financial hardship.
- Students who were not financially confident or who experienced financial hardship, also faced greater challenges related to mental health, basic needs, academic engagement, and post-graduation career prospects.

Introduction

The following analyses are based on responses from the University of California Graduate Student Experience Survey (UCGSES), which was launched in 2021 with plans to administer the survey every other year. The survey solicits graduate and professional students' opinions on a broad range of academic and co-curricular experiences, including instruction and training, advising, basic needs, financial support, and student services.[1] The survey is administered by Institutional Research and Academic Planning at the UC Office of the President (UCOP) in collaboration with Graduate, Undergraduate and Equity Affairs at UCOP and Graduate Division and Institutional Research campus survey coordinators from each of the UC campuses. About 56,000 enrolled masters, doctoral, and professional students at all ten UC campuses (excluding professional students at UC San Francisco) were invited to participate in the survey during spring 2021. Over 15,000 students responded to the survey, with over 12,000 of those students completing the survey (27 percent response rate; Figure 1). The share of respondents from each campus was generally representative of the share of all students. However, UC Berkeley students were slightly overrepresented (24 percent of respondents compared to 20 percent of all students) and UC San Diego students were underrepresented (7 percent of respondents compared to 13 percent of all students).[2]

Figure 1. Response rates by campus and representativeness of campus respondents



Scope of the report

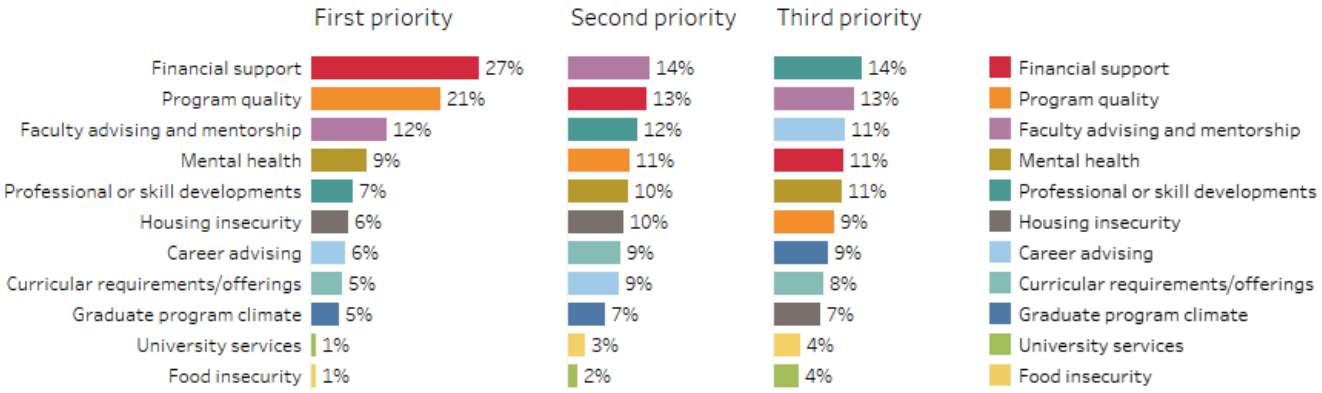
Financial support was selected as the focus for this report based on input from graduate and professional students and campus survey coordinators. Results from the closing questions section of the survey, wherein students were asked to select their top three priorities which they would most like the University to focus on, showed that "financial support" was one of the top priorities, with 27 percent of students identifying it at their first priority, 13 percent identifying it as their second priority, and 11 percent identifying it as their third priority (Figure 2). Additionally, members from Institutional Research and Academic Planning at UCOP met with each of the

[1] See all UCGSES topics and questions in the survey instrument, available at: https://www.ucop.edu/institutional-research-academic-planning/_files/survey-instruments/ucgses-instrument-2021.pdf

[2] Detailed information about the survey administration (UCGSES administration report), response rates (Survey response rate dashboard), UCGSES data tables, the UCGSES dashboard, and the UCGSES COVID-19 and remote learning dashboard can be found online.

campuses in spring 2022 after the first administration of the survey to hear feedback about the survey administration process and to learn about campuses' priorities related to graduate and professional students. Campus survey coordinators also identified financial support as one of their top priorities and challenges for students. Based on the consistencies between responses and campus priorities, this report focuses on analyses related to graduate and professional students' financial support experiences.[3] The report also includes analyses on the relationships between financial experiences and basic needs, mental health, and academic success.

Figure 2. Students' selected top three priorities based on the survey question, "Of the topics discussed in the UC Graduate Student Experience Survey, which would you most like the University to prioritize in regard to of attention and resources? Please select your top three priorities, starting with what is most important to you."



Background on financial support

Financial factors play a significant role in graduate and professional students' experiences and students' levels of financial support may relate to their ability to engage in graduate-level research, activities, and complete their programs in a timely manner. Graduate and professional students rely on various sources of financial support from academic and university-funded support to personal savings, family savings, and student loans. Graduate students' access to different types of support may impact their ability to not only to succeed in their academic programs but also to navigate their lives and ensure they are able to meet their needs.[4]

Financial factors related to persistence

Research examining financial factors related to graduate student persistence underscores a few key points:

[3] Institutional Research and Academic Planning at UCOP collaborated with a workgroup including UCGSES coordinators on the campuses and representatives from other departments at UCOP on two topic briefs focusing on student financial support and advising. This report focuses on analyses related to graduate and professional students' financial support experiences and a separate report focuses on students' advising experiences.

[4] Baum, S. & Steele, P. (2017). Who goes to graduate school and who succeeds? Access Group and The Urban Institute. https://www.urban.org/sites/default/files/publication/86981/who_goes_to_graduate_school_and_who_succeeds_1.pdf

- *Expected family contribution (EFC)* is an important factor related to persistence and students whose EFC was $10,000 or more (i.e., students from higher income families) were 3.20 times more likely to persist than those with an EFC equal to zero. [5]
- *Borrowing loans* for graduate school had a positive effect on the probability of student persistence (borrowers were 1.66 times more likely to persist than those who did not borrow graduate student loans). However, the *amount* of graduate loans may have a negative effect, as graduate students who borrowed over $40,000 were five times less likely to persist than those students who borrowed less than $25,000.[6]
- Graduate students with *Research assistantships (RAs)* or *tuition reductions* are nearly two times more likely to persist than students who do not have those opportunities or receive such aid. However, having a teaching assistantship (TA) was not related to persistence.[7]

Sources of financial support for graduate and professional students

Students were asked on UCGSES about the types of support they used as a source of financial support for their graduate education during the 2020-21 academic year. The primary sources of university-funded or academic-related sources of support were fellowships and scholarships (received by 52 percent of respondents), tuition remission or other discounts (51 percent of respondents), teaching assistantships (40 percent of respondents), and research assistantships (30 percent of respondents). Among these sources of support:

- Teaching assistantships were more prevalent in Arts/Humanities (74 percent), Social Sciences (66 percent), and among academic doctoral students (57 percent).
- Research assistantships were more prevalent in STEM (46 percent) and among academic doctoral (45 percent) and professional doctoral (42 percent) students.
- Fellowships/scholarships and grants were most prevalent with professional practice students (71 percent and 35 percent, respectively).

Students could select multiple types of financial support (See Appendix Tables A and B for additional details on sources of financial support by student level and academic discipline). Approximately 1,200 UCGSES respondents also responded to the 2020 Graduate Student Support Survey (GSSS) of admitted students. About 83 percent of respondents indicated that their total support package included support for multiple years and about 80 percent of those students received at least four years of funding. These results were similar to the overall GSSS results, wherein 79 percent of respondents who planned to enroll at UC responded that their overall support package from UC included support for multiple years, with 82 percent of those students receiving at least four years of additional funding. The average UC net stipend offer (from fellowships, research assistantships, teaching assistantships, and other employment support) was approximately $27,000, with differences by campus and academic discipline.[8] However, the average UC systemwide cost of living is $36,820 for academic graduate students and $40,360 for professional graduate students attending 12 months of the year (it is $28,250 for

[5] Strayhorn, T.L. (2010). Money matters: The influence of financial factors on graduate student persistence. *The Journal of Student Financial Aid, 4(3), 4-25.*
[6] Strayhorn (2010).
[7] Ampaw, F. D., & Jaeger, A. J. (2012). Completing the three stages of doctoral education: An event history analysis. *Research in Higher Education, 53*(6), 640–660.
[8] UC Graduate Student Support Survey: Trends in the Comparability of Graduate Support Net Stipends (July 2021). Office of the Vice President and Vice Provost for Graduate, Undergraduate and Equity Affairs.

academic students and $30,960 for professional students attending 9 months during the year).[9] Thus, while most UCGSES respondents used university-funded or academic-related sources of support (87 percent), only 20 percent of students relied on only one of these sources of financial support.

- **Half (53 percent) of students used personal savings.** About half or more students across academic disciplines used personal savings, except for STEM students (42 percent).
- About one-third of students used their spouse's, partner's, or family's earnings or savings (33 percent) and/or supported themselves with other personal earnings (29 percent) outside of the university-funded or academic-related sources of support listed above. Personal earnings were used more by Health/Professional (40 percent) and Arts/Humanities (35 percent) students (see Table 2 and Appendix Table B for more information).

Students' views of their financial situations

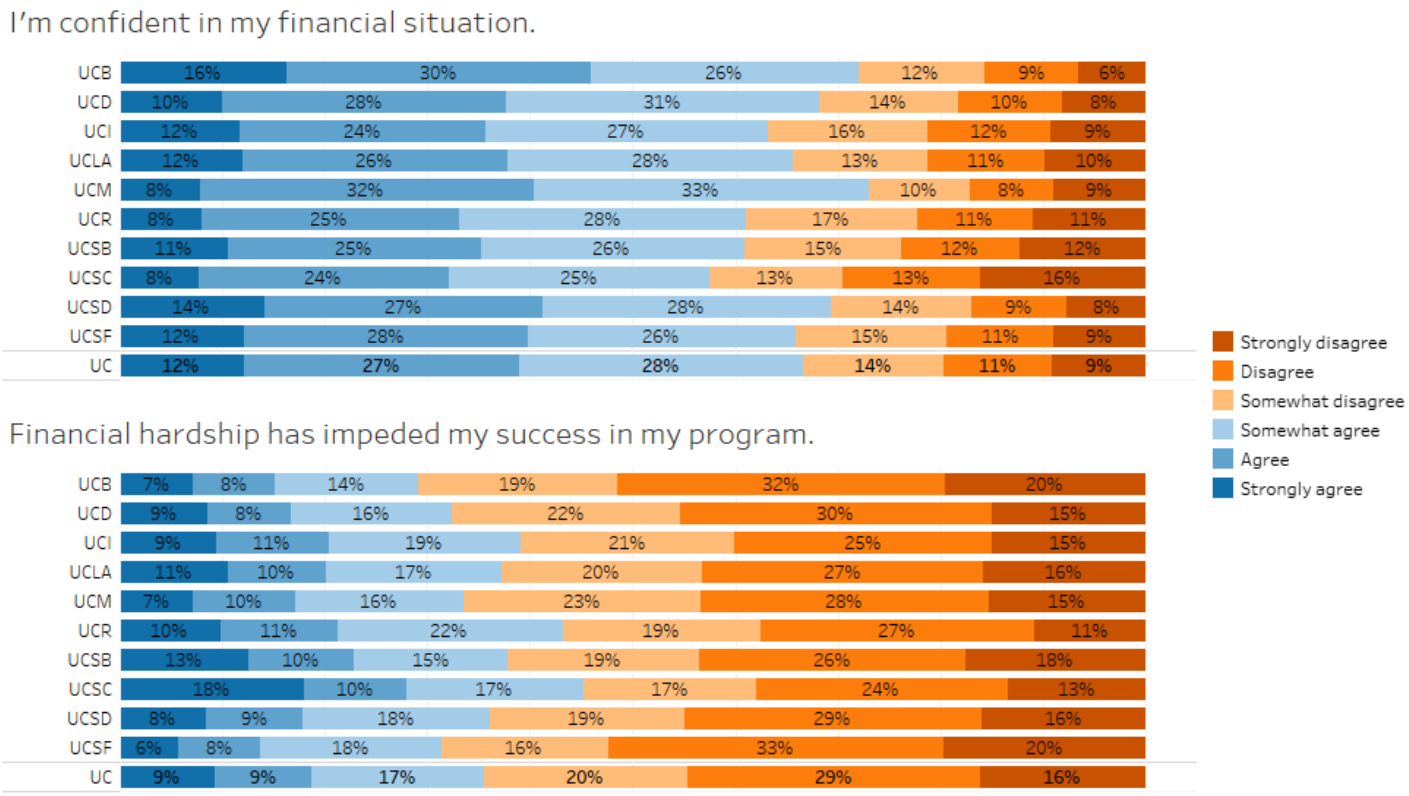
Students were asked several questions about their financial confidence and current financial situation. Overall, about two-thirds (67 percent) of students at least *somewhat agreed* that they were **confident in their financial situation** (Figure 3). In response to the statement, "**I can get by financially without having to cut back** on too many of the things that are important to me," 65 percent of students at least *somewhat agreed*. When asked whether they have been **concerned about money lately**, about two-thirds (67 percent) of students overall at least *somewhat agreed*. Overall, about 35 percent of students at least *somewhat agreed* that **financial hardship** has impeded their success in the program. These results show an improvement in responses to similar items from the 2016 Graduate Student Well-being Survey (GSWBS).[10] On the GSWBS, 48 percent of students at least *somewhat agreed* they were confident in their financial situation, 55 percent indicated they can get by financially without having to cut back on too many things that are important to them, and 65 percent of graduate students at least *somewhat agreed* that they have been concerned about money lately. The question related to financial hardship was not included on the GSWBS. It is also important to note that that the agreement scale for the 2016 GSWBS included a seven-point agreement scale, ranging from one (Strongly disagree) to seven (strongly agree) with a middle "neutral" option. However, the UCGSES uses a six-point agreement scale that does not include a "neutral" option. The difference in response scales may account for some of the differences in results between the two surveys.

Students' assessments of their financial situations showed differences across various demographic characteristics and other student experiences. The following analyses focus on demographic differences for students' financial confidence and financial hardship and how these financial indicators relate to students' basic needs, mental health, academic engagement, and post-graduation career prospects.

[9] Findings from the Graduate and Professional Student Cost of Attendance Survey Report 2022 (September 2022). Student Financial Support in the Office of Graduate, Undergraduate and Equity Affairs.
[10] See The University of California Graduate Student Well-Being Survey Report (May 2017) for additional details about responses and findings related to financial experiences.

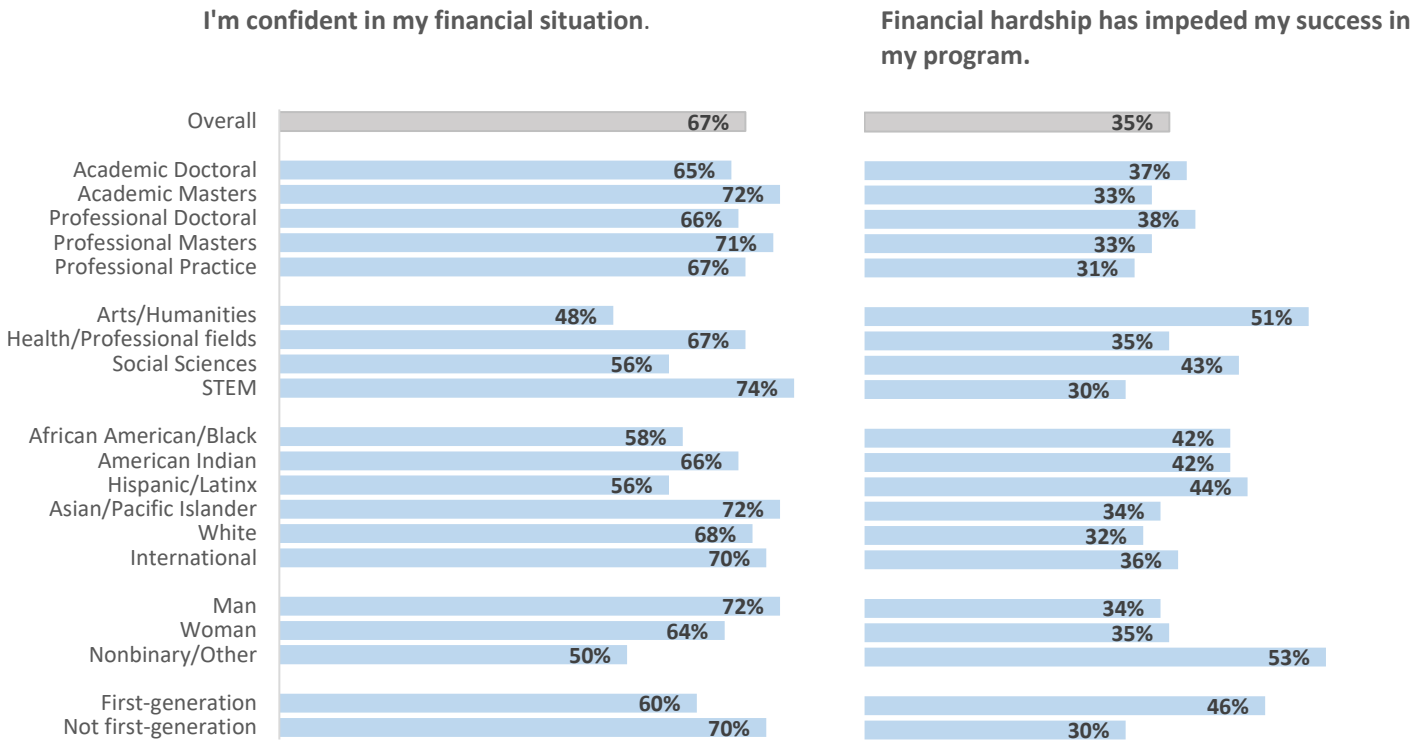
--Students on all ten campuses were generally financially confident, with 67 percent who agreed they were confident in their financial situation (Figure 3). However, students at UCI, UCR, UCSB, and UCSC were less likely to agree they were confident in their financial situation. Additionally, just over one-third (35 percent) of students at the ten campuses agreed that financial hardship impeded success in their program (Figure 3). However, students at UCI, UCLA, UCR, UCSB, and UCSC were more likely to agree that financial hardship impeded success in their program.

Figure 3. Financial confidence and hardship by campus



--By source of financial support, students who reported using public assistance and federal or other loans were less financially confident than students who did not use those sources of support (48, 50, and 50 percent financially confident, respectively; Appendix Table C). Students who received employer reimbursement assistance, or who had an internship/clinical residency, or a research assistantship were most likely to report financial confidence (77, 73, and 69 percent, respectively). Similarly, students who used public assistance, non-federal loans, and federal loans were most likely to report experiencing financial hardship that impeded success in their program (54, 53, and 48 percent, respectively). Students who received employer reimbursement assistance, or who had an internship/clinical residency, or a research assistantship were least likely to report experiencing financial hardship (31, 34, and 35 percent, respectively).

Figure 4. Financial confidence and hardship by level, discipline, race/ethnicity, gender, and college generation status[11]



--By student level (Figure 4), academic doctoral respondents were less likely to be financially confident (66 percent) than academic and professional master's students (72 and 71 percent, respectively).[12] Also, academic doctoral students were more likely to at least somewhat agree that financial hardship impeded their success in the program (37 percent) than professional master's students (33 percent).

--By discipline[13] (Figure 4), across both financial confidence and financial hardship, arts/humanities respondents indicated less favorable feelings and experiences about finances. They reported the lowest levels of financial confidence (48 percent) and STEM respondents reported the highest levels of financial confidence (74 percent). Similarly, over half (51 percent) of arts/humanities respondents indicated that financial hardship impeded success in their program compared to less than one-third (30 percent) of STEM respondents. These differences were statistically significant and other statistically significant differences include between

[11] See Appendix Tables D and E for additional information.
[12] Throughout this report, the highlighted differences among student characteristics are significant based on ANOVA, GLM, *t*-test, and/or post-hoc comparisons, though not all significant differences are highlighted in this report.
[13] The discipline categories were condensed from eight categories to four categories because of similarities in the results within categories and to simplify reporting. Arts and Humanities were combined to Arts/Humanities, Health Professional/Clinical Sciences and Professional Fields were combined to Health/Professional fields, and Engineering/Computer Science, Life Sciences, and Physical Sciences were combined to STEM.

Arts/Humanities and professional fields, STEM and professional fields and social sciences, and social sciences and professional fields.

--By race/ethnicity (Figure 4), most Asian/Pacific Islander and International respondents were financially confident (72 and 70 percent, respectively) compared to less than two-thirds of Hispanic/Latinx and African American/Black respondents (56 and 58 percent, respectively). White students were least likely to report financial hardship (32 percent) compared to American Indian/Alaska Native, African American/Black, and Hispanic/Latinx respondents (42, 42, and 44 percent, respectively).

--By gender (Figure 4), graduate and professional students' financial confidence varied in that 72 percent of men, 64 percent of women, and 50 percent of students who identified as transgender, nonbinary or genderqueer, at least somewhat agreed that they were confident in their financial situation. Men and women reported similar rates of financial hardship that impeded their success (34 and 35 percent, respectively). However, over half (53 percent) of transgender, nonbinary or genderqueer students at least somewhat agreed that financial hardship impeded their success in the program.

--By college generation status (Figure 4), first-generation graduate and professional students reported lower financial confidence (60 percent at least somewhat agreed they were confident in their financial situation) than non-first-generation graduate and professional students (70 percent at least somewhat agreed). Additionally, 45 percent of first-generation graduate and professional students at least somewhat agreed that financial hardship impeded their success compared to 30 percent of non-first-generation students.

Basic needs and financial experience

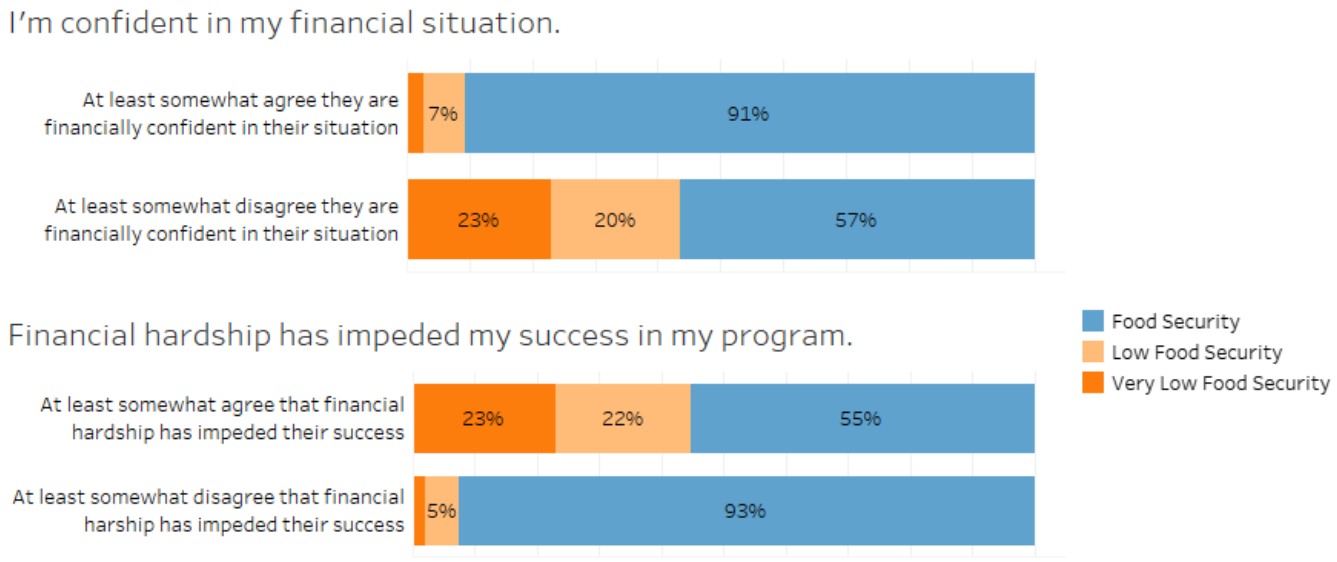
Food and housing insecurity items are included on UCGSES to allow the University to measure the impact of basic needs services offered by the campuses and to track the University's progress in improving basic needs. The six-item food insecurity module distinguishes between low and very low food security (combined to identify students experiencing food insecurity). Overall, about 20 percent of graduate and professional students reported experiencing food insecurity, with 9 percent of students experiencing very low food security. Arts/Humanities (31 percent), Social Sciences (26 percent), African American/Black (33 percent), Hispanic/Latinx (30 percent), transgender, nonbinary or genderqueer students (36 percent), and first-generation students (28 percent) reported the highest proportions of food insecurity (Appendix Table F).

Additionally, students who at least somewhat agreed that they were financially confident, were less likely to report experiencing food insecurity (about 10 percent of students compared to 43 percent of students who were not financially confident; Figure 5[14]). The relationship between food security and financial confidence was statistically significant when controlling for student level, discipline, race/ethnicity, and gender. Similarly, students who at least somewhat disagreed that financial hardship has impeded their success in the program, were less likely to report experiencing food insecurity (about 7 percent compared to 45 percent of students who at least somewhat agreed that financial hardship has impeded their success; Figure 5). These findings

[14] Response options for financial confidence and financial hardship ranged from one (*strongly disagree*) to six (*strongly agree*). For reporting purposes, the categories were collapsed to *at least somewhat disagree* (one to three) and *at least somewhat agree* (four to six).

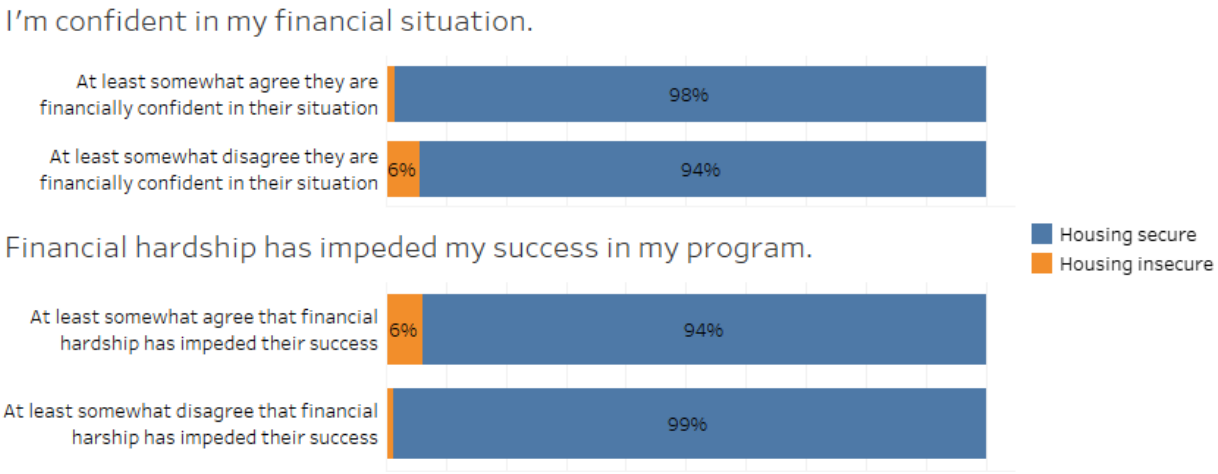
were statistically significant when controlling for student level, discipline, race/ethnicity, and gender.

Figure 5. Food security by financial confidence and financial hardship



Housing insecurity is measured using students' responses to the question, "In the last 12 months, have you ever lacked a safe, regular, and adequate nighttime place to stay and sleep?" Overall, about 6 percent of graduate and professional students reported experiencing housing insecurity (Appendix Table G). Similar to the food security results, students who at least somewhat agreed that they were financially confident, were less likely to report experiencing housing insecurity (about 2 percent of students compared to 6 percent of students who were not financially confident; Figure 6). Students who at least somewhat disagreed that financial hardship has impeded their success in the program, were less likely to report experiencing food insecurity (about 1 percent compared to 6 percent of students who at least somewhat agreed that financial hardship has impeded their success; Figure 6). The relationships between housing security and both financial confidence and hardship were statistically significant when controlling for student level, discipline, race/ethnicity, and gender.

Figure 6. Housing insecurity by financial confidence and financial hardship



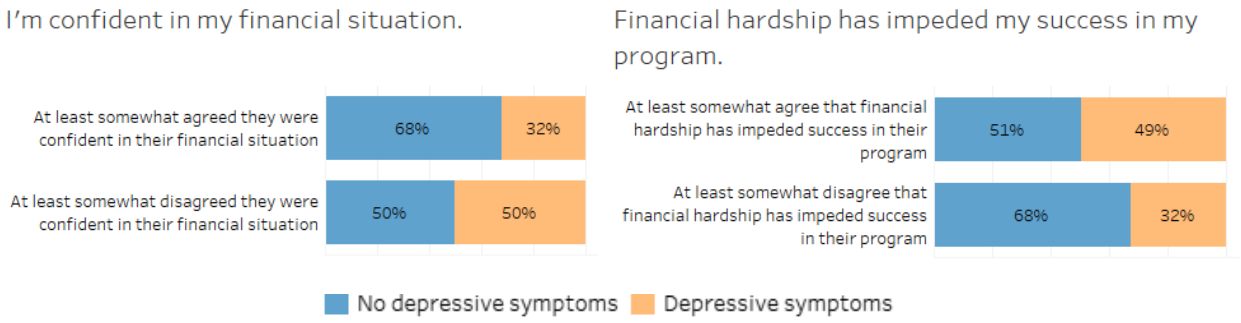
Mental health and financial experience

Students' depressive symptoms were measured using the Center for Epidemiologic Studies Depression Scale Revised (CESD-R).[15] Overall, about 38 percent of graduate and professional students reported experiencing depressive symptoms with differences between academic discipline, student level, race/ethnicity, and gender (Appendix Table H). Arts/Humanities had the highest proportion of students reporting depressive symptoms at 47 percent compared to STEM students with the lowest proportion at 37 percent (Appendix Table H). Academic doctoral students were most likely to report depressive symptoms at 41 percent compared to professional doctoral students who were least likely to report symptoms at 21 percent. International students were least likely to report depressive symptoms (32 percent) compared to Hispanic/Latinx students who were most likely to report symptoms (44 percent). Transgender, nonbinary or genderqueer students were most likely to report depressive symptoms (59 percent) compared to men who were least likely to report symptoms (34 percent).

Students who at least *somewhat agreed* they were financially confident reported fewer depressive symptoms (32 percent) than those who at least *somewhat disagreed* (50 percent). Additionally, 32 percent of students who at least *somewhat disagreed* that financial hardship has impeded their success in the program reported depressive symptoms compared to 49 percent of students who at least *somewhat agreed* (Figure 7). The relationships between depressive symptoms and both financial confidence and hardship were statistically significant when controlling for student level, discipline, race/ethnicity, and gender.

[15] For more information about the scale, visit the CES website at https://cesd-r.com.

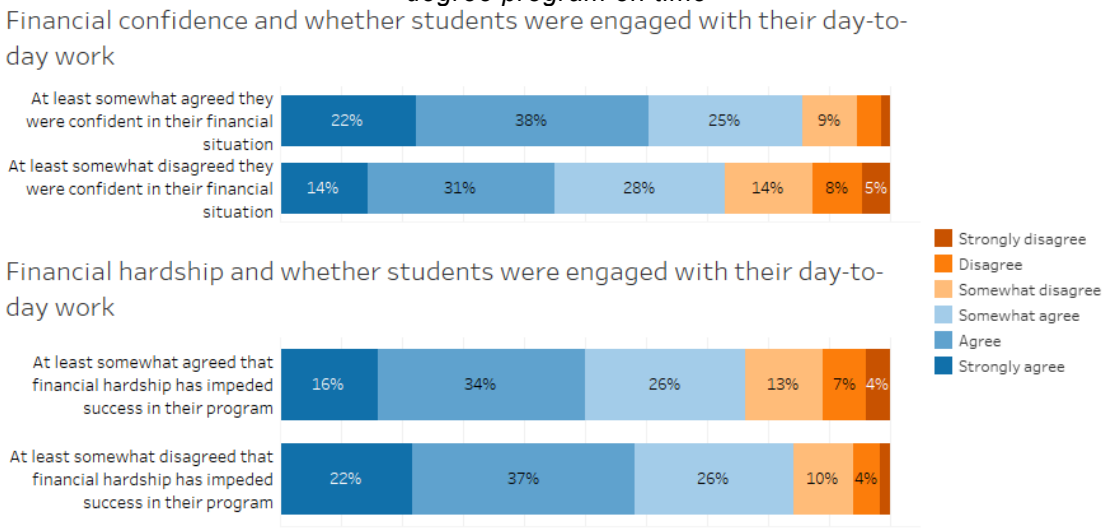
Figure 7. Students reporting depressive symptoms by financial confidence and financial hardship



Academic engagement and financial experience

Ninety-three percent of students who at least somewhat agreed they were financially confident, reported they were on track to complete their degree program on time (responded at least somewhat agree) compared to 83 percent of students who were not financially confident. Similarly, 92 percent of students who at least somewhat disagreed that financial hardship impacted their success in the program, reported they were on track to complete their degree program on time (responded at least somewhat agree) compared to 84 percent of students who were impacted by financial hardship (Figure 8; Appendix Table I). The relationships between being on-track to complete the degree program on time and both financial confidence and financial hardship were statistically significant when controlling for student level, discipline, race/ethnicity, and gender.

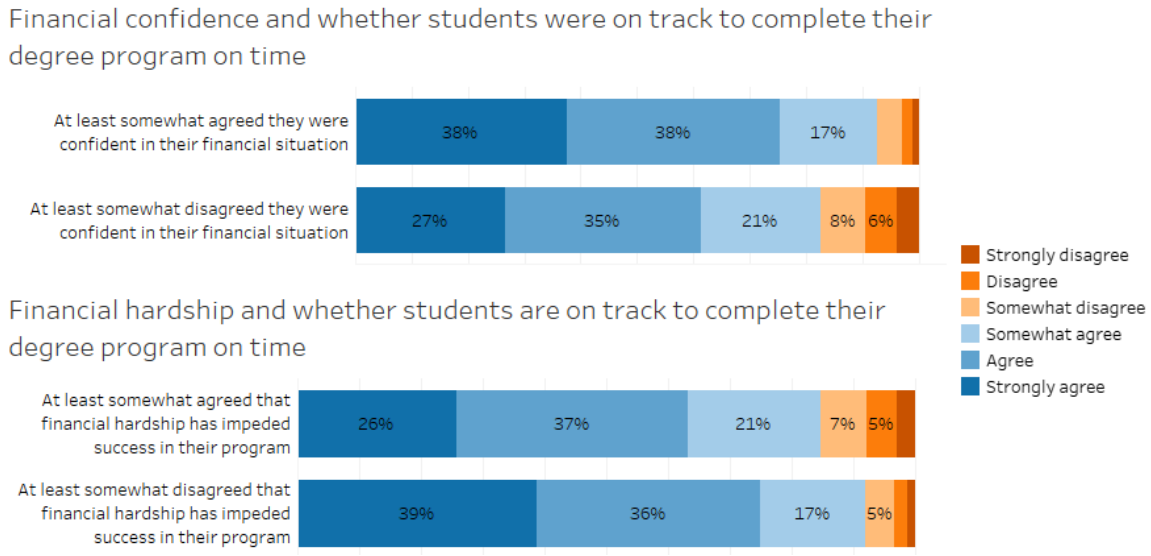
Figure 8. Financial confidence and financial hardship by whether students were on track to complete their degree program on time



Of students who at least somewhat agreed they were financially confident, 85 percent reported they were engaged by their day-to-day work (responded at least somewhat agree) compared to 73 percent of students who were not financially confident. Similarly, 85 percent of students who

at least somewhat disagreed that financial hardship impacted their success in the program, reported they were engaged by their day-to-day work (responded at least somewhat agree) compared to 76 percent of students who were impacted by financial hardship (Figure 9; Appendix Table J). The relationships between being engaged by their day-to-day work and both financial confidence and financial hardship were statistically significant when controlling for student level, discipline, race/ethnicity, and gender.

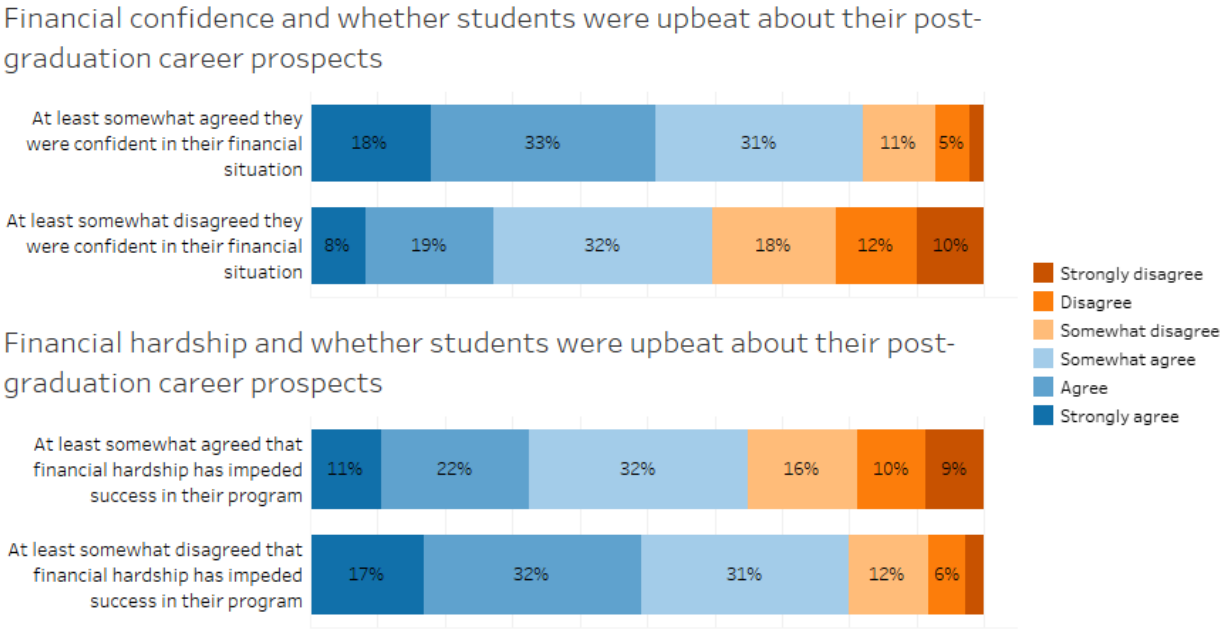
Figure 9. Financial confidence and financial hardship by whether students were engaged by their day-to-day work



Career prospects and financial experience

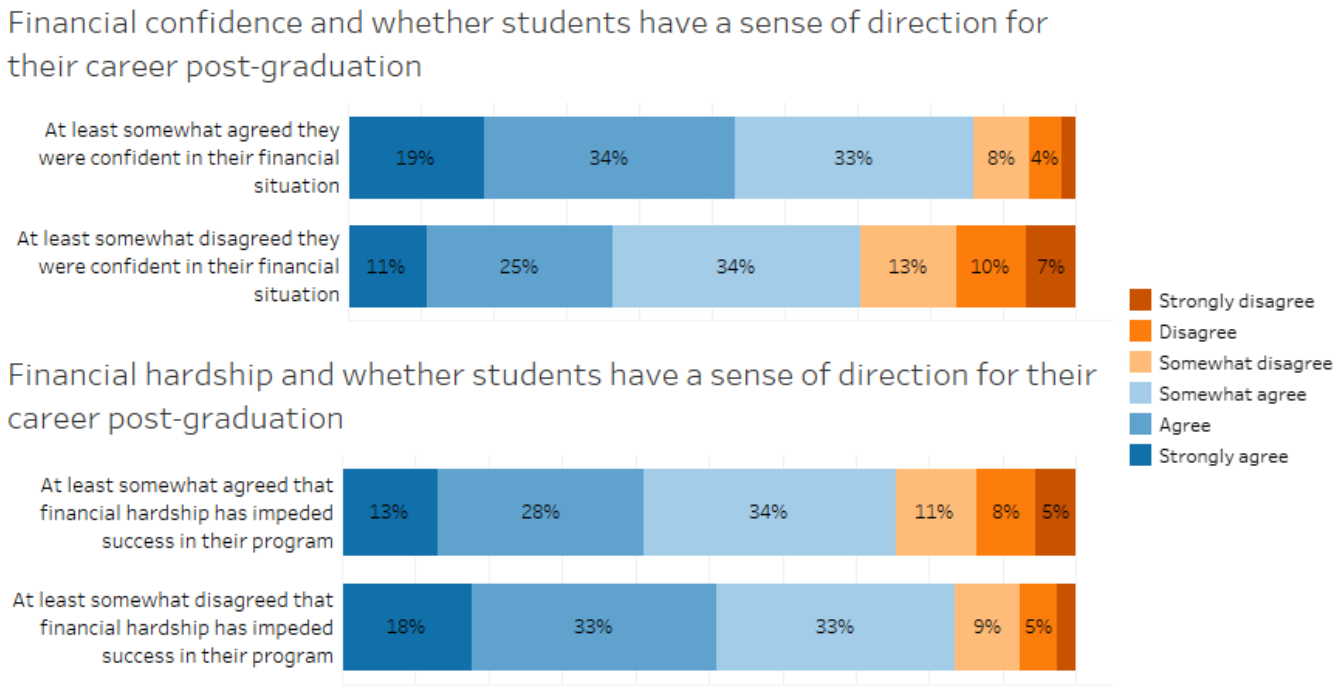
Eighty-two percent of students who at least somewhat agreed they were financially confident, reported they were upbeat about their post-graduation career prospects (responded at least somewhat agree) compared to 59 percent of students who were not financially confident. Similarly, 80 percent of students who at least somewhat disagreed that financial hardship impacted their success in the program, reported they were upbeat about their post-graduation career prospects (responded at least somewhat agree) compared to 65 percent of students who were impacted by financial hardship (Figure 10). The relationships between being upbeat about post-graduation career prospects and both financial confidence and financial hardship were statistically significant when controlling for student level, discipline, race/ethnicity, and gender.

Figure 10. Financial confidence and financial hardship by whether students were upbeat about their post-graduation career prospects



Of students who at least somewhat agreed they were financially confident, 86 percent reported they have a sense of direction for their career post-graduation (responded at least somewhat agree) compared to 70 percent of students who were not financially confident. Similarly, 84 percent of students who at least somewhat disagreed that financial hardship impacted their success in the program, reported they have a sense of direction for their career post-graduation (responded at least somewhat agree) compared to 75 percent of students who were impacted by financial hardship (Figure 11). The relationships between having a sense of direction for their career and both financial confidence and financial hardship were statistically significant when controlling for student level, discipline, race/ethnicity, and gender.

Figure 11. Financial confidence and financial hardship by whether students have a sense of direction for their career post-graduation



Conclusion

UCGSES provides valuable insight into the financial experiences of UC graduate and professional degree students. Results show that most graduate and professional students used at least one source of university-funded or academic-related financial support. However, many students rely on multiple sources of financial support, including their personal savings, and this differs by student level and academic discipline.

The majority of students were confident in their financial situations and their success in their programs was not impeded by financial hardship. Those graduate and professional students who lacked financial confidence or who were impeded by financial hardship, faced a multitude of additional challenges compared to other students, including being more likely to lack basic needs, experience depressive symptoms, be off track in completing their degree program on time, feel less engaged by their work, less upbeat about their post-graduation career prospects, and less likely to have a sense of direction for their career. Lower financial confidence and greater financial hardship were also experienced more by students who used loans or public assistance, Arts and Humanities students, students from underrepresented race/ethnicity groups, transgender, nonbinary or genderqueer students, and first-generation students. It is critical to address these challenges, particularly for financially vulnerable graduate and professional student populations, to ensure they succeed in their academic programs.

APPENDIX

Table A. Sources of financial support used during 2020-21 by student level

	Academic master	Professnl master	Academic doctor	Professnl doctor	Professnl practice	Unknown	Total
	N = 1,179	N = 2,859	N = 7,344	N = 112	N = 1,055	N = 316	N = 12,865
Fellowship, scholarship	**35%**	**43%**	**56%**	**54%**	**71%**	**56%**	**52%**
Tuition remission or other discounts	**45%**	**25%**	**66%**	**44%**	**25%**	**44%**	**51%**
Teaching assistantship	**42%**	**11%**	**57%**	**21%**	**4%**	**31%**	**40%**
Research assistantship	**19%**	**5%**	**45%**	**42%**	**9%**	**22%**	**30%**
Grant	**17%**	**17%**	**27%**	**29%**	**35%**	**23%**	**25%**
Internship, clinical residency	**10%**	**10%**	**4%**	**5%**	**10%**	**8%**	**7%**
Other assistantship	**7%**	**4%**	**3%**	**4%**	**4%**	**6%**	**4%**
Traineeship	**1%**	**1%**	**3%**	**11%**	**1%**	**2%**	**2%**
Personal savings	61%	71%	43%	68%	64%	61%	53%
Spouse, partner, family earnings or savings	41%	39%	27%	43%	44%	35%	33%
Personal earnings (other than above)	33%	44%	21%	42%	31%	38%	29%
Loans (federal)	19%	38%	5%	31%	59%	25%	19%
Public assistance programs	8%	10%	5%	5%	26%	9%	8%
Loans (from any non-federal sources)	6%	14%	2%	8%	15%	8%	6%
Employer reimbursement assistance (other)	4%	15%	3%	8%	2%	9%	6%
Foreign (non-US) support (other)	4%	3%	2%	4%	1%	2%	2%

Question text: Please indicate which of the following is a source of support for your graduate education this academic year. Select all that apply. University-funded or academic-related sources of support in bold.

Table B. Sources of financial support graduate and professional students used during 2020-21 by academic discipline

	Arts/ Humanities	Health/ Professional	Social Sciences	STEM	Other/ Unknown	Total
	N = 1,168	N = 4,073	N = 1,344	N = 5,784	N = 496	N = 12,865
Fellowship, scholarship	**63%**	**57%**	**53%**	**47%**	**55%**	**52%**
Tuition remission or other discounts	**77%**	**32%**	**70%**	**54%**	**50%**	**51%**
Teaching assistantship	**74%**	**16%**	**66%**	**44%**	**42%**	**40%**
Research assistantship	**16%**	**13%**	**29%**	**46%**	**25%**	**30%**
Grant	**26%**	**24%**	**21%**	**26%**	**22%**	**25%**
Internship, clinical residency	**1%**	**10%**	**3%**	**7%**	**7%**	**7%**
Other assistantship	**5%**	**4%**	**4%**	**3%**	**6%**	**4%**
Traineeship	**1%**	**1%**	**1%**	**3%**	**2%**	**2%**
Personal savings	53%	68%	53%	42%	61%	53%
Spouse, partner, family earnings or savings	37%	40%	36%	26%	33%	33%
Personal earnings (other than above)	35%	40%	27%	19%	35%	29%
Loans (federal)	13%	41%	11%	6%	21%	19%
Public assistance programs	9%	15%	7%	4%	8%	8%
Loans (from any non-federal sources)	3%	13%	3%	3%	7%	6%
Employer reimbursement assistance (other)	3%	9%	2%	4%	6%	6%
Foreign (non-US) support (other)	3%	2%	3%	2%	2%	2%

Question text: Please indicate which of the following is a source of support for your graduate education this academic year. Select all that apply.

University-funded or academic-related sources of support in bold.

Table C. Sources of financial support used during 2020-21 by financial confidence, financial hardship, food insecurity, housing insecurity, depressive symptoms, and academic success

	Confident in financial situation	Financial hardship impeded success	Food insecure	Housing insecure	Depressive symptoms	On-track to complete program	Engaged by day-to-day work
Overall	67%	35%	20%	3%	38%	89%	81%
Fellowship, scholarship	**66%**	**36%**	**22%**	**3%**	**37%**	**91%**	**82%**
Tuition remission or other discounts	**65%**	**37%**	**21%**	**3%**	**41%**	**87%**	**79%**
Teaching assistantship	**62%**	**41%**	**25%**	**3%**	**43%**	**85%**	**78%**
Research assistantship	**69%**	**35%**	**20%**	**3%**	**39%**	**86%**	**81%**
Grant	**64%**	**39%**	**25%**	**3%**	**40%**	**89%**	**82%**
Internship, clinical residency	**73%**	**34%**	**19%**	**4%**	**36%**	**94%**	**83%**
Other assistantship	**64%**	**47%**	**30%**	**6%**	**40%**	**89%**	**83%**
Traineeship	**68%**	**38%**	**29%**	**4%**	**41%**	**90%**	**80%**
Personal savings	62%	40%	23%	3%	40%	90%	80%
Spouse, partner, family earnings or savings	66%	37%	19%	3%	38%	89%	81%
Personal earnings (other than above)	61%	44%	25%	4%	41%	89%	79%
Loans (federal)	50%	48%	30%	4%	39%	93%	83%
Public assistance programs	48%	54%	40%	5%	46%	90%	79%
Loans (from any non-federal sources)	50%	53%	36%	6%	41%	93%	82%
Employer reimbursement assistance (other)	77%	31%	15%	2%	30%	93%	86%
Foreign (non-US) support (other)	62%	47%	35%	8%	38%	87%	79%

Question text: Please indicate which of the following is a source of support for your graduate education this academic year. Select all that apply. University-funded or academic-related sources of support in bold.

Table D. Financial confidence by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Disagree		Agree	
		#	%	#	%
Overall	12,529	4,163	33%	8,366	67%
Degree level					
Academic doctoral	7,329	2,577	35%	4,753	65%
Academic masters	1,177	335	28%	842	72%
Professional doctoral	112	38	34%	74	66%
Professional masters	2,854	855	30%	1,999	70%
Professional practice	1,055	358	34%	697	66%
Discipline					
Arts/Humanities	1,168	609	52%	559	48%
Health/Professional Fields	4,065	1,381	34%	2,684	66%
Social Sciences	1,341	596	44%	745	56%
STEM	5,774	1,517	26%	4,257	74%
Race/ethnicity					
African American/Black	507	211	42%	296	58%
American Indian/Alaska Native	120	42	35%	78	65%
Hispanic/Latinx	1,486	647	44%	839	56%
Asian/Pacific Islander	2,273	657	29%	1,616	71%
White	4,402	1,413	32%	2,989	68%
International	3,144	966	31%	2,178	69%
Gender					
Man	5,062	1,411	28%	3,651	72%
Woman	6,334	2,274	36%	4,060	64%
Nonbinary/Other	327	163	50%	164	50%
College generation status					
First generation	3,338	1,353	41%	1,985	59%
Not first generation	8,117	2,388	29%	5,729	71%

Question text: I'm confident in my financial situation.
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.

Table E. Financial hardship by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Disagree		Agree	
		#	%	#	%
Overall	12,470	8,056	65%	4,414	35%
Degree level					
Academic doctoral	7,301	4,569	63%	2,732	37%
Academic masters	1,172	782	67%	390	33%
Professional doctoral	112	70	63%	42	38%
Professional masters	2,836	1,914	37%	922	33%
Professional practice	1,046	720	69%	326	31%
Discipline					
Arts/Humanities	1,165	576	49%	589	51%
Health/Professional Fields	4,042	2,589	64%	1,453	36%
Social Sciences	1,338	745	56%	593	44%
STEM	5,746	4,024	70%	1,722	30%
Race/ethnicity					
African American/Black	504	290	58%	214	42%
American Indian/Alaska Native	119	69	57%	50	42%
Hispanic/Latinx	1,480	823	56%	657	44%
Asian/Pacific Islander	2,258	1,483	66%	775	34%
White	4,396	3,023	69%	1,373	32%
International	3,120	1,985	64%	1,135	36%
Gender					
Man	5,043	3,337	67%	1,706	34%
Woman	6,309	4,123	66%	2,186	35%
Nonbinary/Other	326	154	47%	172	53%
College generation status					
First generation	3,323	1,814	55%	1,509	46%
Not first generation	8,095	5,677	71%	2,418	30%

Question text: Financial hardship has impeded my success in my program.
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.

Table F. Food insecurity by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Food insecure	
		#	%
Overall	12,355	2,544	21%
Degree level			
Academic doctoral	6,712	1,407	21%
Academic masters	1,053	192	18%
Professional doctoral	96	16	17%
Professional masters	2,466	428	17%
Professional practice	942	190	20%
Discipline			
Arts/Humanities	1,068	322	30%
Health/Professional Fields	3,592	712	20%
Social Sciences	1,219	309	25%
STEM	5,230	866	17%
Race/ethnicity			
African American/Black	482	155	32%
American Indian/Alaska Native	119	25	21%
Hispanic/Latinx	1,433	430	30%
Asian/Pacific Islander	2,194	394	18%
White	4,262	680	16%
International	3,008	656	22%
Gender			
Man	5,089	1,003	20%
Woman	6,382	1,273	20%
Nonbinary/Other	338	123	36%
College generation status			
First generation	3,358	955	28%
Not first generation	8,203	1,356	17%

Food security was measured using a sum of scores calculated from a six-item module that distinguishes between food security, low food security, and very low food security. Low food security and very low food security are combined to represent Food Insecurity. Refer to the following description for more information about how UC measures food insecurity: https://www.universityofcalifornia.edu/sites/default/files/measuring-food-insecurity.pdf.
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.

Table G. Housing insecurity by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Housing insecure	
		#	%
Overall	12,216	360	3%
Degree level			
Academic doctoral	6,999	210	3%
Academic masters	1,113	30	3%
Professional doctoral	105	0	0%
Professional masters	2,687	88	3%
Professional practice	1,008	20	2%
Discipline			
Arts/Humanities	1,111	46	4%
Health/Professional Fields	3,869	113	3%
Social Sciences	1,265	44	3%
STEM	5,496	143	3%
Race/ethnicity			
African American/Black	482	16	3%
American Indian/Alaska Native	112	0	0%
Hispanic/Latinx	1,411	42	3%
Asian/Pacific Islander	2,190	45	2%
White	4,210	104	2%
International	2,954	121	4%
Gender			
Man	5,057	138	3%
Woman	6,342	166	3%
Nonbinary/Other	327	29	9%
College generation status			
First generation	3,326	131	4%
Not first generation	8,133	186	2%

Question text: In the last 12 months, have you ever lacked a safe, regular, and adequate nighttime place to stay and sleep for any of the following lengths of time? (During any time period).
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.

Table H. Depressive symptoms by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Depressive symptoms	
		#	%
Overall	12,582	4,815	38%
Degree level			
Academic doctoral	7,186	2,924	41%
Academic masters	1,151	427	37%
Professional doctoral	111	23	21%
Professional masters	2,788	949	34%
Professional practice	1,035	377	36%
Discipline			
Arts/Humanities	1,145	536	47%
Health/Professional Fields	3,988	1,404	35%
Social Sciences	1,312	587	45%
STEM	5,651	2,086	37%
Race/ethnicity			
African American/Black	494	190	38%
American Indian/Alaska Native	119	49	41%
Hispanic/Latinx	1,450	635	44%
Asian/Pacific Islander	2,249	857	38%
White	4,327	1,787	41%
International	3,061	970	32%
Gender			
Man	5,139	1,763	34%
Woman	6,443	2,577	40%
Nonbinary/Other	334	197	59%
College generation status			
First generation	3,386	1,339	40%
Not first generation	8,264	3,136	38%

The UCGSES includes a scale with questions developed by the Center for Epidemiologic Studies (CES) to measure symptoms defined by the American Psychiatric Association Diagnostic and Statistical Manual for a major depressive episode. A score calculated based on responses to the 20 questions is used to determine whether a student had depressive symptoms of clinical significance. For more information about the scale, visit the CES website at https://cesd-r.com/.
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.

Table I. On track to complete degree program by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Disagree		Agree	
		#	%	#	%
Overall	13,014	1,397	11%	11,617	89%
Degree level					
Academic doctoral	7,411	1,169	16%	6,242	84%
Academic masters	1,197	83	7%	1,114	93%
Professional doctoral	112	16	14%	96	86%
Professional masters	2,906	83	3%	2,823	97%
Professional practice	1,072	23	2%	1,049	98%
Discipline					
Arts/Humanities	1,175	177	15%	998	85%
Health/Professional Fields	4,135	210	5%	3,925	95%
Social Sciences	1,352	189	14%	1,163	86%
STEM	5,857	778	13%	5,079	87%
Race/ethnicity					
African American/Black	513	51	10%	462	90%
American Indian/Alaska Native	123	13	11%	110	89%
Hispanic/Latinx	1,508	168	11%	1,340	89%
Asian/Pacific Islander	2,304	178	8%	2,126	92%
White	4,448	554	12%	3,894	88%
International	3,200	335	10%	2,865	90%
Gender					
Man	5,193	541	10%	4,652	90%
Woman	6,476	681	11%	5,795	90%
Nonbinary/Other	343	49	14%	294	86%
College generation status					
First generation	3,417	366	11%	3,051	89%
Not first generation	8.309	885	11%	7,424	89%

Question text: I'm on-track to complete my degree program on time.
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.

Table J. Engaged by day-to-day work by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Disagree		Agree	
		#	%	#	%
Overall	12,992	2,411	19%	10,581	81%
Degree level					
Academic doctoral	7,403	1,577	21%	5,826	79%
Academic masters	1,196	183	15%	1,013	85%
Professional doctoral	111	22	20%	89	80%
Professional masters	2,896	393	14%	2,503	86%
Professional practice	1,071	177	17%	894	83%
Discipline					
Arts/Humanities	1,174	236	20%	938	80%
Health/Professional Fields	4,124	673	16%	3,451	84%
Social Sciences	1,352	331	25%	1,021	76%
STEM	5,848	1,072	18%	4,776	82%
Race/ethnicity					
African American/Black	513	111	22%	402	78%
American Indian/Alaska Native	122	27	22%	95	78%
Hispanic/Latinx	1,506	300	20%	1,206	80%
Asian/Pacific Islander	2,301	425	18%	1,876	82%
White	4,443	917	21%	3,526	79%
International	3,192	466	15%	2,726	85%
Gender					
Man	5,183	898	17%	4,285	83%
Woman	6,472	1,226	19%	5,246	81%
Nonbinary/Other	343	105	31%	238	69%
College generation status					
First generation	3,412	597	18%	2,815	83%
Not first generation	8,303	1,600	19%	6,703	81%

Question text: I'm very engaged with my day-to-day work.
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.

Table K. Upbeat about post-graduation career prospects by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Disagree		Agree	
		#	%	#	%
Overall	11,823	2,971	25%	8,852	75%
Degree level					
Academic doctoral	6,990	2,158	31%	4,832	69%
Academic masters	1,102	240	22%	862	78%
Professional doctoral	104	16	15%	88	85%
Professional masters	2,628	456	17%	2,172	83%
Professional practice	990	129	13%	861	87%
Discipline					
Arts/Humanities	1,131	574	51%	557	49%
Health/Professional Fields	3,794	691	18%	3,103	82%
Social Sciences	1,282	483	38%	799	62%
STEM	5,434	1,204	22%	4,230	78%
Race/ethnicity					
African American/Black	482	97	20%	385	80%
American Indian/Alaska Native	118	32	27%	86	73%
Hispanic/Latinx	1,401	324	23%	1,077	77%
Asian/Pacific Islander	2,155	515	24%	1,640	76%
White	4,219	1,177	28%	3,042	72%
International	2,883	704	24%	2,179	76%
Gender					
Man	5,089	1,151	23%	3,938	77%
Woman	6,393	1,669	26%	4,724	74%
Nonbinary/Other	341	151	44%	190	56%
College generation status					
First generation	3,359	831	25%	2,528	75%
Not first generation	8,221	2,084	25%	6,137	75%

Question text: I'm upbeat about my post-graduation career prospects.
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.

Table L. Sense of direction for career post-graduation by degree level, discipline, race/ethnicity, gender, and college generation

	# Total respondents	Disagree		Agree	
		#	%	#	%
Overall	12,447	2,406	19%	10,041	81%
Degree level					
Academic doctoral	7,151	1,663	23%	5,488	77%
Academic masters	1,140	203	18%	937	82%
Professional doctoral	109	18	17%	91	83%
Professional masters	2,724	367	13%	2,357	87%
Professional practice	1,017	94	9%	923	91%
Discipline					
Arts/Humanities	1,149	310	27%	839	73%
Health/Professional Fields	3,908	557	14%	3,351	86%
Social Sciences	1,312	319	24%	993	76%
STEM	5,596	1,128	20%	4,468	80%
Race/ethnicity					
African American/Black	488	89	18%	399	82%
American Indian/Alaska Native	122	26	21%	96	79%
Hispanic/Latinx	1,444	274	19%	1,170	81%
Asian/Pacific Islander	2,207	368	17%	1,839	83%
White	4,300	925	22%	3,375	78%
International	3,010	537	18%	2,473	82%
Gender					
Man	5,157	879	17%	4,278	83%
Woman	6,454	1,306	20%	5,148	80%
Nonbinary/Other	341	105	31%	236	69%
College generation status					
First generation	3,401	640	19%	2,761	81%
Not first generation	8,284	1,596	19%	6,688	81%

Question text: I have a sense of direction for my career post-graduation.
Other, unknown, and missing categories are excluded from demographic groups.
Percentages may not sum to 100 percent due to rounding.