

# The Intersection of Sense of Belonging and Financial Hardship Among University Students: Social Work Educators' Response

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**Abstract:** *This study examines the largely unexplored connection between sense of belonging and financial hardship among college students. Previous research indicates that a variety of demographic factors can impact sense of belonging, including ethnicity, gender identity, sexual orientation, and age. One demographic factor that has not been sufficiently examined within the context of sense of belonging is financial status. This cross-sectional study collected data from 958 students at a single Midwestern university. Approximately half of the student participants reported experiencing financial hardship. Furthermore, students who had experienced financial hardship reported a significantly lower sense of belonging as compared to students who had not experienced financial hardship. Analyses also revealed that even when controlling for other demographic factors, financial hardship remained a significant predictor of students' sense of belonging. We posit that academic success is connected to both sense of belonging and financial hardship among students, as experiences of financial hardship negatively impact the sense of belonging within university communities. Social work educators are ideally suited to design, implement, and evaluate necessary support services which promote financial wellbeing, and consequently sense of belonging and academic success. As such, social work educators are presented with the opportunity to pivot and embrace new opportunities to serve financially disenfranchised students.*

**Keywords:** *Sense of belonging, campus climate, financial hardship, socioeconomic status, student support, retention, success*

Higher education is heralded as a gateway to opportunity for economic advancement (U.S. Department of Education [US DOE], 2016b). Undergraduate education is related to financial outcomes that include higher wages and earning potential (Hout, 2012; Krueger et al., 2019; Rouse, 2017). Indeed, college degrees contribute to social mobility, a tenet of societal mores related to self-determination and the equality of opportunity.

Universities have long sought impactful, evidence-based practices to improve student success through increased recruitment, retention, and persistence (Hurtado et al., 2012). Access to higher education is an area of continued development for colleges and universities, particularly as related to the recruitment and retention of a diverse student body. Universities have explored existing definitions of diversity, and current definitions may include factors such as racial and ethnic identity; Lesbian, Gay, Bisexual,

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Transgender, Queer, Intersex, Asexual, plus (LGBTQIA+) identity; disability status; and socioeconomic status (SES; Phillips, 2019). With an increased focus on the recruitment and retention of a diverse student body, the available student support must also be diversified.

Against this backdrop, sense of belonging has emerged as a critical factor in college student persistence over the last two decades. Sense of belonging refers to students' psychological sense of connection to their community (Museus et al., 2018). Sense of belonging is a key component of the current perceptions, attitudes, and expectations that define the institution and its members (Hurtado & Ponjuan, 2005) as perceived by students, which is also known as campus climate (Garcia et al., 2019). While not federally mandated, campus climate studies are a vital part of efforts to identify the factors that impact student success (United States Government Accountability Office [GAO], 2020). Campus climate data provide insight regarding sense of belonging on college campuses as linked to student success (Vaccaro & Newman, 2016). This sense of belonging may differ for individual students depending on student background and characteristics, particularly with regard to factors related to diversity such as financial hardship. One unique component of the purpose of the social work profession is to particularly serve people who are oppressed and experience financial hardship (National Association of Social Workers, 2021). Understanding the experiences of financial hardship among increasingly diverse college students should inform how social work practitioners and educators contribute to the academic success, and subsequently the social mobility, of marginalized students.

The following section provides a review of literature related to the importance of sense of belonging and the factors that may influence university students' sense of belonging. These factors include ethnicity, LGBTQIA+ status, and age. Subsequently, this study explores the impact of financial hardship on students' sense of belonging. This is an area that has not yet been sufficiently examined and may provide insight into the roles of social workers within the institute of higher education.

## **Literature Review**

### **Importance of Sense of Belonging**

Sense of belonging refers to students' psychological connection to the university community (Museus et al., 2018) and is considered to be a universal, foundational need that is especially critical in terms of university students' success (Means & Pyne, 2017). Student experiences with sense of belonging contribute to their perceptions of the social and academic environment. A significant amount of research has demonstrated that sense of belonging is associated with positive academic outcomes (Diehl et al., 2019; Means & Pyne, 2017; Silver Wolf et al., 2017; Tinajero et al., 2020). For example, sense of belonging positively influences academic achievement, retention, and persistence to graduate among college students (Hausmann et al., 2017).

Often, students' experiences in academic and social settings influence their sense of belonging on campus and vice versa (Strayhorn, 2019). Frequent, positive interactions with others allow students to establish meaningful relationships within the campus community.

Ideally, students experience sense of belonging through interactions and connections with other students, support services, student organizations, faculty, and staff (Baker & Robnett, 2012). These interactions affirm that students are seen, cared about, and needed by others (Strayhorn, 2019).

Connecting to peer groups and being able to share similar experiences enhances students' sense of belonging (Allen & Alleman, 2019; Means et al., 2016; Mishra, 2020). However, many marginalized groups, such as students from racial and ethnic minority groups, older students, and students who identify as LGBTQIA+, remain underrepresented on university campuses (Means et al., 2016). The lack of representation of certain student populations poses a challenge for forming peer relationships and thus sense of belonging. This underrepresentation can influence sense of belonging, and consequently academic success. Each of these demographic factors will be discussed next.

### ***Sense of Belonging Among Racial and Ethnic Minority Groups***

A recent national study shows that graduation rates are significantly lower for Hispanic (54%) and Black (40%) students compared to their White counterparts (64%; National Center for Education Statistics [NCES], 2018). These graduation rates evidence a clear achievement gap for students of color, a point of concern that leads to the necessity of vital initiatives to support student success. One factor that may be contributing to this achievement gap is sense of belonging. Students from racial and ethnic minority groups report a lower sense of belonging based on experiences and perceptions related to prejudice and representation (Hurtado & Ruiz, 2012) as well as social capital (Hussain & Jones, 2021; Walton & Cohen, 2007). Research indicates that both students of color in general and Black students specifically report a lower sense of belonging as compared to White students (Duran et al., 2020; Johnson et al., 2007). Notably, this prior research focused on a variety of collegiate environments but did not focus on historically black colleges and universities (HBCUs). This suggests that institutional commitment to diversity is essential to the cultivation of sense of belonging among students of color (Hurtado & Guillermo-Wann, 2013; Hurtado & Ruiz, 2012; Hussain & Jones, 2021).

### ***Sense of Belonging Among Students Who Identify as LGBTQIA+***

A strong sense of belonging is also a critical aspect to success for students who identify as LGBTQIA+ (Garvey et al., 2017). On college campuses, LGBTQIA+ students must cope with a unique set of challenges related to family background, sense of belonging, and financial hardship (Vaccaro, 2012). Beyond navigating academic and financial challenges, LGBTQIA+ students may also encounter harassment, social isolation, and physical and sexual violence within the campus community (Kellerman & Krauss, 2018). These challenges, including students' compromised sense of belonging, are directly related to LGBTQIA+ student success (Vaccaro, 2012).

### ***Sense of Belonging Among Older Students***

The number of older students attending colleges has increased; however, the majority of college students remain in their 20's (Ellis, 2019; McGivney, 2004). Only 26.6% of all college students in 2017 were over the age of 25 (NCES, 2019). As a result of the relatively small number of older students on college campuses, social engagement opportunities for older students are often limited, thereby decreasing their sense of belonging and level of social support (Simi & Matusitz, 2016).

### ***Sense of Belonging Among Students Experiencing Financial Hardship***

Academic outcomes, including successfully obtaining an undergraduate degree, are associated with students' family background and financial status (Krueger et al., 2019; Witteveen & Attewell, 2017). Family background influences college students' financial status, as well as their foundational knowledge, capital resources, and social and cultural connections (Allen & Alleman, 2019; Baker & Robnett, 2012; Diehl et al., 2019; Hout, 2012; Witteveen & Attewell, 2017, 2020). Differing social capital results in financial hardship and provides a disadvantage for students from a lower SES (Baker & Robnett, 2012), as navigation of family and community connections is an inherent privilege for students from a higher SES. Students from those privileged backgrounds may access tacit advantages and assets, including more rigorous academic preparation (Yee, 2016), fewer financial constraints (Allen & Alleman, 2019), and increasing responsible financial behaviors that influence adjustment to the university community (Cole et al., 2014; Hout, 2012; Shim et al., 2013). These students are less likely to experience financial hardship and more likely to be engaged in various ways, including active communication with faculty and staff as well as utilization of campus resources (Yee, 2016).

On the other hand, students from lower SES are more likely to experience financial hardship, live off-campus, attend classes part-time, and work full-time jobs (Stebbleton, et al., 2014a). Family background, along with restricted economic resources and financial concerns, contributes to a broad range of academic outcomes, such as diminished grades, attendance, and graduation rates (Witteveen & Attewell, 2017; Yee, 2016). Furthermore, experiences of financial hardship are dynamically tied to students' sense of belonging, influencing their ability to adjust socially and academically to higher education (Soria & Stebleton, 2013). Consequently, experiences of financial hardship, sense of belonging, and academic outcomes are all interconnected (Means & Pyne, 2017).

An exploration of financial hardship among students must include careful attention to food insecurity, as students are likely to experience both challenges concurrently. The past decade has contained an array of university initiatives to address food insecurity, including increased public attention and the development of and reliance upon university food pantries as regular sources of food for students (Feeding America, 2011; Schroeder & Smaldone, 2015). In a recent national assessment of college students' basic needs, 45% of respondents reported that they experienced food insecurity over the prior 30 days (Goldrick-Rab et al., 2019). Students from low-income families, students from first-generation families, and students of color all experience decreased opportunities to access

higher education due to a confluence of social mobility factors including college affordability (US DOE, 2016a). College students who experience food insecurity are at increased risk of lower academic performance (Morris et al., 2016). The core of this issue seems to be a financial hardship, as the cause of both the food insecurity challenges experienced by students and as related to sense of belonging in the university community.

Literature on the relationship between financial hardship and sense of belonging is sparse. In an effort to add to this body of literature, the current study seeks to examine two research questions: (1) How does sense of belonging differ for students who have and who have not experienced financial hardship; and (2) What is the relative contribution of financial hardship in predicting sense of belonging when controlling for other demographic variables?

## **Method**

### **Research Design and Procedure**

This IRB approved, cross-sectional study examined students' sense of belonging at one regional, Midwestern university—Northern Kentucky University-- in 2019. Specifically, the purpose of this study was to examine the relationship between sense of belonging and financial hardship by comparing the sense of belonging between students who experienced financial hardship and students who did not experience financial hardship. These survey items were one component of a larger campus climate survey administered through Qualtrics. This study hypothesized that students with financial hardship would have a lower sense of belonging as compared to their financially secure counterparts.

A self-report, 15-20 minute electronic survey was used to measure overall campus climate. To encourage participation, an announcement email was sent out to all students via the university president's listserv. This email informed students that they would be receiving an invitation to participate in the campus climate survey the following week. The survey link was subsequently emailed out twice, with one week between each email. The emails informed students that participation was voluntary and confidential. In addition, the email informed students that they could choose to be entered into a drawing for a \$50 gift card if they participated in the study. After completion of data collection, a total of 10 email addresses were randomly selected to receive the \$50 gift cards. In order to protect the confidentiality of the participants, no Internet Protocol (IP) addresses were collected.

After emailing the survey link twice within a two-week data collection period, survey data were collected from 958 students from the total spring 2019 student population of 14,795 (Northern Kentucky University [NKU], 2020). This translates to a 6.5% response rate, which is fairly typical for online campus climate surveys (e.g., de Heer & Jones, 2017; Johnson et al., 2014).

### **Measures**

The self-report survey used in this study was created specifically for the purposes of this study. A multidisciplinary team of 18 university students, faculty, and staff created the

survey. The survey contains demographic variables including age, gender, sexual orientation, ethnicity, and financial hardship. Additionally, the survey includes 46 campus climate items. Participants were asked to respond to these items using a 4-point Likert scale (1=*strongly disagree*; 4=*strongly agree*). As displayed in Table 1, the 46-item campus climate scale contains four subscales/dimensions of campus climate. These subscales were created based on a factor analysis, and in-depth discussion of the multidisciplinary team pertaining to the theoretical construct of campus climate and sub-constructs contained within. The use of a factor analysis was indicated by a Kaiser-Meyer-Olkin (KMO) value of .936 (factor analysis is useful if KMO value is greater than 0.50) and a Bartlett's Test of Sphericity p-value of .000 (factor analysis is indicated if significance level < 0.05; IBM Knowledge Center, 2021). The factor analysis revealed 2 primary factors; however, within factor 1, the multidisciplinary team identified 3 sub-constructs of campus climate. This then resulted in four total subscales: (1) Respectful and fair treatment (loaded on factor 1); (2) Sense of belonging (loaded on factor 1); (3) Commitment to diversity (loaded on factor 1); and (4) Inequitable treatment (loaded on factor 2). Since the findings from this study focus specifically on the Sense of Belonging subscale, the factor loadings for each of the items in this scale are also provided in Table 3.

Reliability analyses were also conducted for each of the subscales. The number of items in each subscale and the internal consistency reliability of each subscale are detailed in Table 1. This psychometric data suggests that the subscales' reliability ranges from acceptable ( $\alpha > .7$ ) to excellent ( $\alpha > .9$ ; Roysse, 2020).

Table 1. *Psychometric Data for Campus Climate Subscales*

<b>Subscales</b>	<b>No. of items</b>	<b>Cronbach's <math>\alpha</math></b>
Respectful and Fair Treatment	20	.952
Sense of Belonging	11	.770
Commitment to Diversity	3	.892
Inequitable Treatment	12	.963

### ***Sense of Belonging Measure***

Sense of belonging was measured using the above-described 11-item Sense of Belonging scale. This scale is created by calculating the simple mean of the 11 items. A list of the items contained in this scale is provided in Table 2. The reliability analysis and factor analysis outlined in the prior section provide initial support for the reliability and validity of this scale. The principal components analysis revealed the presence of 3 items with eigenvalues exceeding 1, explaining 31.8%, 14.8%, and 9.3% of the variance respectively.

Aside from measuring sense of belonging with this scale, this study also measured sense of belonging using one single survey item. This item asked participants to indicate their level of agreement (on a four-point scale) with "I feel as though I belong at Northern Kentucky University".

Table 2. *Sense of Belonging: A Comparison of Students With and Without Financial Hardship using the Mann-Whitney U Test*

Sense of Belonging	Financial Hardship				U	p	Effect Size (Cohen's d)	Factor Loading
	No		Yes					
	n	Mean Rank	n	Mean Rank				
Entire Subscale	342	376.09	357	325	52123	.001**	0.13	
Individual Items								
Prejudice among faculty/staff is a problem on campus.	404	389.04	436	449.65	75360	<.001***	0.14	0.670
Prejudice among students is a problem on campus.	404	390.96	437	448.77	76137	<.001***	0.13	0.767
I feel safe being on campus.	408	454.02	437	394.03	76490	<.001***	0.14	0.540
I feel I need to minimize various characteristics (i.e. language, dress, sexual orientation) to be able to fit in at Northern Kentucky University.	384	363.30	410	429.53	65588	<.001***	0.16	0.680
I am comfortable being with people whose backgrounds are different from my own.	384	388.74	410	405.70	75356	.209		0.310
I am comfortable saying what I think about issues faced by minority and/or oppressed groups.	382	382.56	411	410.42	72984	.067		0.351
My interactions with others since coming to Northern Kentucky University have led me to become more open-minded.	369	377.97	386	378.03	71206	.997		0.313
People who consider themselves part of an underrepresented group on campus do NOT experience any fear related to their minority status.	361	391.90	382	353.19	61766	.009**	0.10	0.523
Underrepresented groups experience negative consequences as a result of their identity.	358	346.30	382	393.18	59713	.002**	0.12	0.571
I feel as though I belong at Northern Kentucky University.	356	380.70	366	342.83	58314	.007**	0.10	0.600
I feel I need to hide parts of my identity in order to be accepted within the campus community.	355	343.95	366	377.53	58914	.022*	0.09	0.654

\*p&lt;0.05; \*\*p&lt;0.01; \*\*\*p&lt;0.001

### ***Financial Hardship Measure***

Participants were asked to share whether they had experienced 6 different indicators of financial hardship, via yes/no response options. A list of the items contained in this scale is provided in Table 2. These items were: (1) “I have been hungry at least once in the past week and was unable to buy food for myself”; (2) “Within the past year, I couldn’t afford to eat balanced meals”; (3) “Within the past year, I have struggled to find a stable place to sleep during the school year and/or during holiday breaks”; (4) “Within the past year, I have struggled with paying my monthly bills”; (5) “Within the past year, I have received some form of government assistance”; and, (6) “Within the past year, I have qualified for need-based financial aid to pay for my college education.”

For the purpose of this study, if a participant responded “yes” to experiencing at least one of these indicators, then they were categorized as having experienced financial hardship. In addition, the sum of these six indicators was calculated to assess the extent to which a student was experiencing financial hardship.

A factor analysis was conducted to examine the validity of this financial hardship measure. The use of a factor analysis was indicated by a KMO value of .708 (factor analysis is useful if KMO value is greater than 0.50) and a Bartlett’s Test of Sphericity p-value of <.001 (factor analysis is indicated if significance level < 0.05; IBM Knowledge Center, 2021). The principal components analysis revealed the presence of 2 items with eigenvalues exceeding 1, explaining 37.8% and 18.4% of the variance respectively. The factor analysis revealed 1 primary factor. The factor loadings for each of the 6 items are provided in Table 2.

### **Data Analysis**

Data were compiled and analyzed using SPSS Version 24 computer software. Descriptive statistics were used to examine demographic variables. Subsequently, Mann-Whitney U tests were used to examine group differences in sense of belonging between students who are and who are not experiencing financial hardship. Finally, in an effort to examine the relative explanatory significance of financial hardship and demographic variables, hierarchical regressions were conducted. Findings significant at the .05 level are reported.

## **Findings**

### **Descriptive Statistics: Sample Demographics and Financial Hardship**

Data were collected from 958 students enrolled at one Midwestern university. Most of the student participants (85% [ $n = 816$ ]) identified as undergraduate, while 15% ( $n = 142$ ) of the participants identified as graduate students. The mean age of participants was 23, with a range from 17 to 80. The majority of participants identified as Caucasian (81.2% [ $n=774$ ]), while 8.6% ( $n=82$ ) identified as African American, 1.7% ( $n=16$ ) identified as Latino/Hispanic, 3.3% ( $n=31$ ) identified as Asian, and 5.2% ( $n=50$ ) identified as Other. In



terms of gender, 68.2% (n=651) of participants identified as female, while the remaining 29% (n=276) and 2.8% (n=27) identified as male and other respectively. For sexual orientation, 76.6% (n=731) of participants identified as Heterosexual; 4.8% (n=46) as Lesbian, Gay, or Homosexual; 10.2% (n=97) as Bisexual; and 8.4% (n=80) as other. These demographics are fairly comparable to the demographics of the overall student population at NKU during the spring 2019 semester, though students of color and women are slightly overrepresented in this sample (NKU, 2020).

Financial hardship was measured by asking participants whether they had experienced any of the 6 items listed in Table 3. The prevalence with which students experienced each indicator of financial hardship is depicted in Table 2. Within this sample, 48% (n=460) of participants reported experiencing at least one of these forms of financial hardship.

Table 3. *Indicators of Financial Hardship*

<b>Financial Hardship Items</b>	<b>n (%)</b>	<b>Factor Loading</b>
I have been hungry at least once in the past week and was unable to buy food for myself.	116 (12.1%)	0.676
Within the past year, I couldn't afford to eat balanced meals.	189 (19.7%)	0.773
Within the past year, I have struggled to find a stable place to sleep during the school year and/or during holiday breaks.	34 (3.5%)	0.485
Within the past year, I have struggled with paying my monthly bills.	245 (25.6%)	0.698
Within the past year, I have received some form of government assistance (e.g., food stamps, Medicaid, SSI, health care subsidies, WIC).	99 (10.3%)	0.443
Within the past year, I have qualified for need-based financial aid to pay for my college education.	267 (27.9%)	0.519
Indicated experiencing at least one of the above indicators of financial hardship	460 (48%)	

It is also important to look at the extent of financial hardship experienced by the students in this sample. This was accomplished by examining how many different indicators of financial hardship students experienced. Over half (52%) of students (n = 498) didn't experience any of the indicators of financial hardship; 19.8% (n = 190) reported experiencing one of the indicators; 13.5% (n = 129) experienced 2 indicators; 8.6% (n = 82) experienced 3 indicators; 4.5% (n = 43) experienced 4 indicators; 1.3% (n = 12) experienced 5 indicators; and 0.4% (n = 4) experienced all 6 indicators.

### **Relationship Between Variables: Financial Hardship and Sense of Belonging**

The median values indicated that those with financial hardship scored lower on the Sense of Belonging Scale (*Mdn* = 3) than those not reporting financial hardship (*Mdn* = 3.09).

Mann-Whitney U tests were conducted to further examine the differences in sense of belonging for students who have and have not experienced financial hardship. The Mann-

Whitney U test was selected over independent samples t-tests due to the lack of a normal distribution within the variables. The findings from the Mann-Whitney U, which are displayed in Table 3, indicate statistically significant group differences for 8 out of the 11 items on the Sense of Belonging scale. It should be noted, however, that the effect sizes are very small, as can be seen in Table 3 (Cohen, 1988).

The items with significant findings include:

- Prejudice among faculty/staff is a problem on campus.
- Prejudice among students is a problem on campus.
- I feel safe being on campus.
- I feel I need to minimize various characteristics (i.e., language, dress, sexual orientation) to be able to fit in at Northern Kentucky University.
- People who consider themselves part of an underrepresented group on campus do NOT experience any fear related to their minority status.
- Underrepresented groups experience negative consequences as a result of their identity.
- I feel I need to hide parts of my identity in order to be accepted within the campus community
- I feel as though I belong at Northern Kentucky University.

Findings from the Mann-Whitney U then suggest that individuals experiencing financial hardship have less favorable perceptions of sense of belonging, but that this relationship is not very strong.

### **Relative Contribution of Financial Hardship to the Prediction of Sense of Belonging**

As was noted in the literature review section of this manuscript, demographic variables have been found to impact students' sense of belonging. In order to determine the relative explanatory significance of these demographic factors and of financial hardship, hierarchical regressions were conducted. In particular, 2 hierarchical regressions were completed, one for the Sense of Belonging Scale, and one of the single sense of belonging item ("I feel as though I belong at Northern Kentucky University"). These hierarchical regressions are provided in Tables 4 and 5 respectively.

Each hierarchical regression consists of 2 models:

- The first model includes the demographic variables that were deemed relevant in the literature (gender, sexual orientation, ethnicity, and age).
- The second model includes the demographic variables from Model 1, as well as the financial hardship variable.

By conducting these hierarchical regressions, it can be determined whether the addition of the financial hardship variable improves the models' ability to predict sense of belonging. Further, the regressions indicate the relative explanatory significance of each variable. The hierarchical regressions are outlined in detail below. The main findings of these regressions show that, when taking into account the demographic variables, financial hardship is a significant predictor of students' sense of belonging.

Table 4. Summary of Hierarchical Regression Analysis for Variables Predicting Sense of Belonging Scale

	Model 1				Model 2			
	Unstandardized Coefficients				Unstandardized Coefficients			
	B	SE	$\beta$	t	B	SE	$\beta$	t
Constant	3.168	.071		44.660***	3.182	.071		44.910***
Gender	-.024	.043	-.025	-.573	-.015	.043	-.015	-.352
Sexual Orientation	-.048	.045	-.046	-1.070	-.030	.046	-.028	-.660
Age	.000	.002	-.004	-.084	.000	.002	.003	.075
Ethnicity	-.206	.048	-.182	-4.289***	-.188	.048	-.166	-3.877***
Financial Hardship					-.034	.014	-.106	-2.415*
R <sup>2</sup>	.037				.047			
F	5.100***				5.284***			

\*p<0.05; \*\*p<0.01; \*\*\*p<0.001; NOTE: Dummy variables are coded as follows - Gender: Male 0 Female 1; Sexual Orientation: Heterosexual 0 LGBTQ 1; Ethnicity: Caucasian 0 Ethnic minority 1. Financial hardship is a ratio level variable with 0 indicating that the student didn't experience any of the 6 indicators of financial hardship, and 6 indicating that the student experienced all 6 of the indicators of financial hardship.

Table 5. Summary of Hierarchical Regression Analysis for Variables Predicting Sense of Belonging Item

	Model 1				Model 2			
	Unstandardized Coefficients				Unstandardized Coefficients			
	B	SE	$\beta$	t	B	SE	$\beta$	t
Constant	3.375	.120		28.041***	3.402	.121		28.201***
Gender	-.044	.074	-.025	-.592	-.031	.074	-.018	-.412
Sexual Orientation	-.034	.079	-.018	-.435	-.006	.080	-.003	-.072
Age	-.002	.004	-.021	-.495	-.002	.004	-.018	-.413
Ethnicity	-.220	.083	-.113	-2.660**	-.191	.084	-.097	-2.275*
Financial Hardship					-.053	.025	-.093	-2.134*
R <sup>2</sup>	.014				.022			
F	1.988				2.511*			

\*p<0.05; \*\*p<0.01; \*\*\*p<0.001; NOTE: Dummy variables are coded as follows - Gender: Male 0 Female 1; Sexual Orientation: Heterosexual 0 LGBTQ 1; Ethnicity: Caucasian 0 Ethnic minority 1. Financial hardship is a ratio level variable with 0 indicating that the student didn't experience any of the 6 indicators of financial hardship, and 6 indicating that the student experienced all 6 of the indicators of financial hardship.

### ***Hierarchical Regression: Sense of Belonging Subscale***

The linear regressions revealed that Model 1 and Model 2 were both significant (See Table 4). Within Model 1, ethnicity was the only significant predictor of sense of belonging, with ethnic minorities reporting a lower sense of belonging. In Model 2, this demographic variable remained a significant predictor. Furthermore, financial hardship was also a significant predictor, with higher levels of financial hardship resulting in lower levels of sense of belonging. The addition of the financial hardship variable improved the model.

### ***Hierarchical Regression: Sense of Belonging Single Item (“I feel as though I belong at Northern Kentucky University”)***

As was the case with the previous hierarchical regression, the linear regressions revealed that the models were significant (See Table 5). Within Model 1, ethnicity was a significant predictor of sense of belonging, with ethnic minorities reporting a lower sense of belonging. In Model 2, ethnicity remained a significant predictor. The addition of the financial hardship variable improved the model. Financial hardship was also a significant predictor of sense of belonging, with greater financial hardship resulting in a lower sense of belonging.

## **Discussion**

Students with a strong sense of belonging are more likely to achieve higher grades (Mishra, 2020), intend to persist, and to actually persist to graduation (Stebbleton et al., 2014b). Students' sense of belonging is vulnerable to influence by peer interactions, especially as many communities remain underrepresented on campuses. Students from families with lower SES, students from racial and ethnic minority groups, older students, and students who identify as LGBTQIA+ are all underrepresented on college campuses (Means et al., 2016). This lack of representation impacts perceptions of sense of belonging as related to peer groups and experiences (Allen & Alleman, 2019; Means et al., 2016).

Past research suggests that sense of belonging may be a challenge for students of lower SES (Goplanan & Brady, 2020). This study sought to investigate the impact of financial hardship on students' sense of belonging at one Midwestern university and examined the intersections of demographic factors, financial hardship, and sense of belonging among university students.

The findings from this study indicated that approximately half of participants experienced some form of financial hardship. It is noteworthy that approximately one-fifth of participants reported food insecurity, one-fourth struggled to pay their monthly bills, another one-fourth qualified for need-based college financial aid, and one-tenth qualified for government assistance.

The findings also revealed that students with financial hardship reported a significantly lower sense of belonging than their counterparts without financial hardship. Although the results were statistically significant, the small effect sizes indicate that these differences

may not be of practical significance. When examining the relative contributions of financial hardship and various demographic factors in predicting sense of belonging, it was found that race/ethnicity and financial hardship were significant predictors of students' sense of belonging, with ethnic minority status and financial hardship predicting a less favorable sense of belonging.

There are two particular points of significance in these findings. First, they demonstrate the relative importance of financial hardship as a predictive factor in students' sense of belonging on a university campus. And second, these findings suggest that students' sense of belonging can be impacted simultaneously by several demographic factors. For instance, students who identify themselves as a racial/ethnic minority and are experiencing financial hardship may report a particularly low sense of belonging. This leads to intersectionality, which is the experience of multiple layers of oppression and marginalization (Crenshaw, 1991). As a profession that focuses on serving marginalized people, social work is responsible to serve students who experience intersectionality of oppression within the university community.

It is noteworthy that, within this study, gender, sexual orientation, and age were not predictors of sense of belonging. It is unclear why these demographic factors were not predictors. The literature on these demographic factors' impact on sense of belonging is less developed. While quite a few studies have clearly shown that race/ethnicity impacts sense of belonging, fewer studies have examined the impact of gender, sexual orientation, and age on sense of belonging. One possible explanation for why these demographics were not predictors in this study could be related to the effectiveness with which NKU serves these demographic groups. NKU, for instance, has received national recognition for its LGBTQIA+ programs and services. In addition, NKU has extensive programming specifically for adult/non-traditional students. Perhaps these services have been more effective at promoting an inclusive and welcoming environment for older students and LGBTQIA+ students than the university's efforts to create an inclusive and welcoming environment for our ethnic/racially diverse students. Additional research is warranted at NKU and across university campuses to better understand the relationship between sense of belonging and these demographic variables.

### **Limitations**

This research is based on data collected solely from students at one university. Student participants may have self-selected based on investment in the topics, existing commitment to the university community, and overall time availability. Students with many competing time commitments may have been less apt to participate. This then resulted in a biased sample that lacks normal distribution. Data were also collected using a newly created scale, which therefore lacked pre-existing psychometric data. Additionally, the self-reported perceptions may have been influenced by social desirability. The results are also limited by the small effect sizes and small R-squared. Given the limitations, the findings must be viewed as a limited, initial contribution to the state of knowledge.

### **Implications for the Social Work Profession**

Students' sense of belonging provides a useful framework for understanding the experiences of low-income students, and then exploring related outcomes and success measures. Although each student is a unique individual with varied and multifaceted experiences, money is frequently identified by students as a foundational requirement to participate in an "ordinary college experience" (Nguyen & Herron, 2021, p. 434). While the findings from this study suggest that there is only a minor association between financial hardship and sense of belonging, the findings certainly suggest that further exploration is warranted, both in terms of the impact of financial hardship on sense of belonging, as well as the impact of alternate factors on sense of belonging. Additionally, larger scale, more geographically diverse research studies are needed to further examine the impact of financial hardship on sense of belonging. If future research provides additional support for this relationship, then there are several implications for universities, particularly for social work practitioners and educators on campus.

First, it is essential that colleges and universities provide various support services for students experiencing financial hardship. Student support services should include options for free food and toiletries such as (masked pantry name) in order to support well-being and cultivate sense of belonging. Due to increasing awareness of food insecurity among college students, food pantries have recently become increasingly visible on university campuses (Goldrick-Rab et al., 2018). Over 700 university food pantries are currently registered with the College and University Food Bank Alliance (CUFBA; 2020). These types of support are intended to improve the persistence of students toward long-term positive benefits. University food pantries must actively engage in awareness and continued outreach initiatives to combat negative perceptions among students, as many students experiencing financial hardship will otherwise avoid accessing available services due to perceptions of stigma (Dubick et al., 2016). Creating welcoming environments to increase access and utilization of the pantries is essential in encouraging sense of belonging. Universities may use innovative strategies to improve service awareness on campus and expand pantry hours (El Zein et al., 2018). Aside from providing immediate access to free food, pantries could also provide case management services. These services could focus on connecting students with on and off-campus resources that may provide immediate and long-term relief from students' financial hardship. Social work professionals on campus are particularly suited to advocate for these needs because of the knowledge of available services in the community as well as the professional network they possess.

Second, it is also essential that universities provide prevention measures such as helping students manage their student loans (McKinney et al., 2014). These strategies could include solicitation of grants, scholarships, or apprenticeships. Finally, universities should have thorough knowledge of their students' financial struggles and innovate ways to access needed resources, such as providing tax services and financial advising through community partnerships (Chaplot et al., 2015). All of these measures will directly address the noted challenge of financial hardship and SES, while also supporting a sense of belonging among vulnerable student populations.

Additionally, universities can encourage students to maintain their cultural identity and improve sense of belonging by practicing cultural responsiveness through providing culturally validating environments, cultural community services, and cross-cultural engagements (Musues et al., 2017). Further, campus support services, such as ethnic student organizations as well as LGBTQIA+ affirming campus resources, can nourish an institutional subculture with positive impacts on sense of belonging for students (Hong et al., 2016; Museus, 2008).

### Conclusion

This study revealed that more than half of the student participants experienced financial hardship; and among them, sense of belonging was significantly lower as compared to their counterparts. The findings also demonstrate the relative importance of financial hardship as a predictor of students' sense of belonging along with race/ethnicity. Based on past research, it is reasonable to then conclude that academic success is connected to both sense of belonging and financial status of students, as experiences of financial hardship negatively impact sense of belonging within university communities. The recruitment, retention, and persistence of a diverse student community, therefore, depends, to an extent, on the availability of various support services for students experiencing financial hardship. This project highlights an open opportunity for social work educators to develop student support services that then connect to student field placement experiences. Through on-campus student support services, such as campus food pantries, social work educators can both train social work students in practicum placements and create a supportive campus community for students in need. Social work faculty and practitioners on campus are urged to advocate for and provide these support services for increasingly diverse college students who are often experiencing multiple layers of oppression, including marginalization due to financial hardship.

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