



Psychological Well-Being, Financial and Housing Security as Predictors of Student Dropout at the University of Puerto Rico



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INTRODUCTION

- The University of Puerto Rico, Río Piedras Campus (UPRRP), has faced significant challenges due to natural disasters, the pandemic, and budget cuts, affecting its student population.
- Research indicates that unmet basic needs negatively impact students, correlating with poor academic performance and increased academic withdrawal.
- However, no recent study has examined how these basic needs affect UPRRP students.

OBJECTIVE

- This study aimed to examine whether housing security, financial stability and psychological well-being contribute to the probability of student dropout.

METHODS

- Researchers employed a cross-sectional design using an online survey through Survey Monkey.
- The sample comprised 1,213 active students from the UPRRP.
- The instruments used were:
 - the Guide to Assessing Basic Needs Insecurity in Higher Education of Goldrick-Rab, Richardson, and Kinsley (2018)-translated into Spanish
 - the Financial Well-Being Scale of the Consumer Financial Protection Bureau (CFPB) (2015)
 - the Psychological Well-Being (BP) Scale (1989) of Carol Ryff

RESULTS

- The overall model was statistically significant, $\chi^2(9) = 158.20$, $p < .001$, indicating that these predictors collectively contributed to the likelihood of withdrawal.
- Financial instability ($B = -0.02$, $OR = 0.98$, $p = .013$), lower autonomy ($B = 0.05$, $OR = 1.05$, $p = .002$), reduced purpose in life ($B = -0.06$, $OR = 0.94$, $p < .001$), housing insecurity ($B = 0.45$, $OR = 1.57$, $p = .004$), and homelessness ($B = 0.77$, $OR = 2.17$, $p = .002$) significantly predicted an increased likelihood of total academic withdrawal.
- The results indicate that all predictors in the regression model show acceptable levels of multicollinearity, with Variance Inflation Factors (VIFs) below the upper limit of 10.

MAIN RESULTS

Figure 1
Students Sex reported by College Students

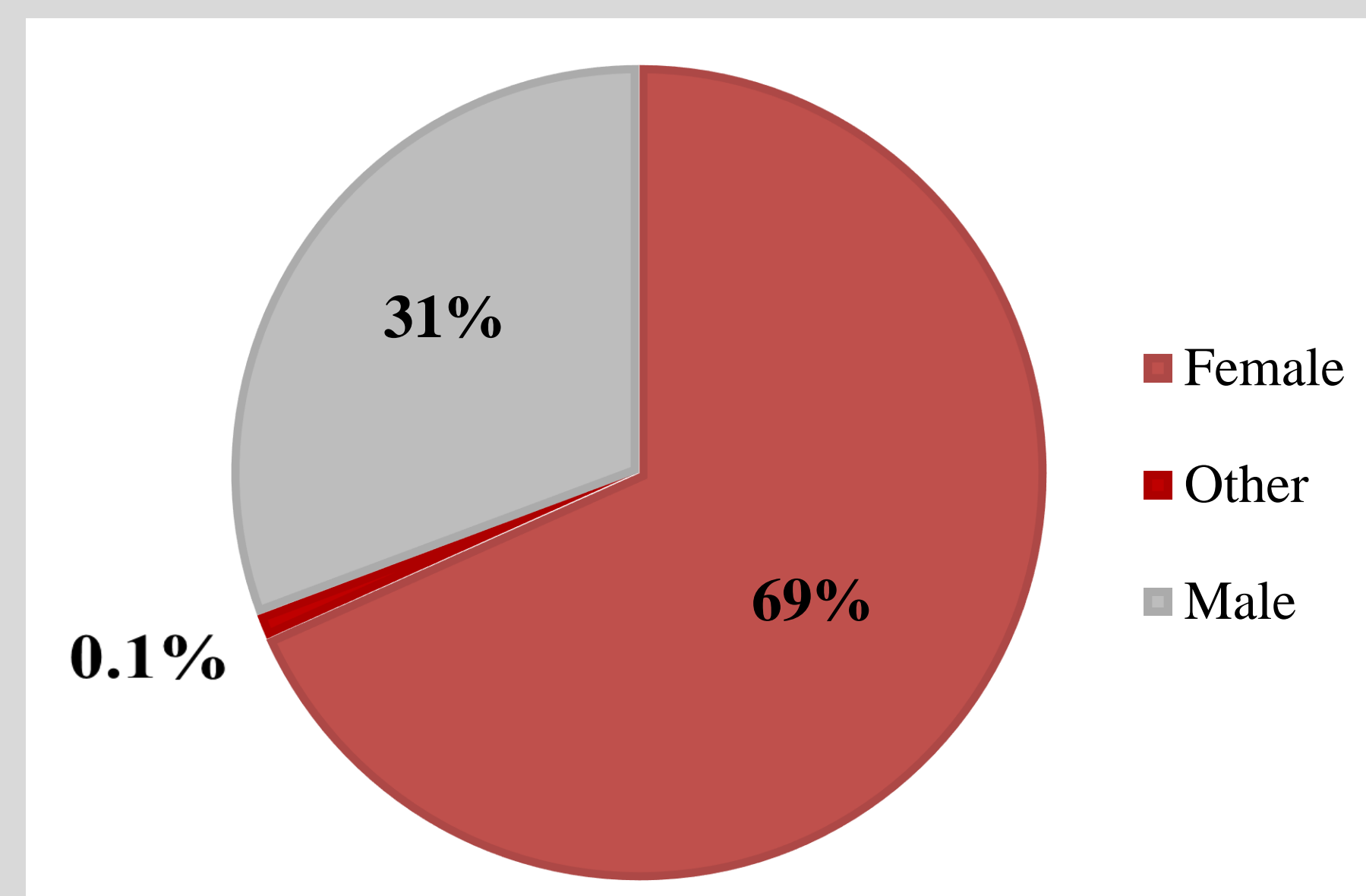


Figure 2
College Students College Classification

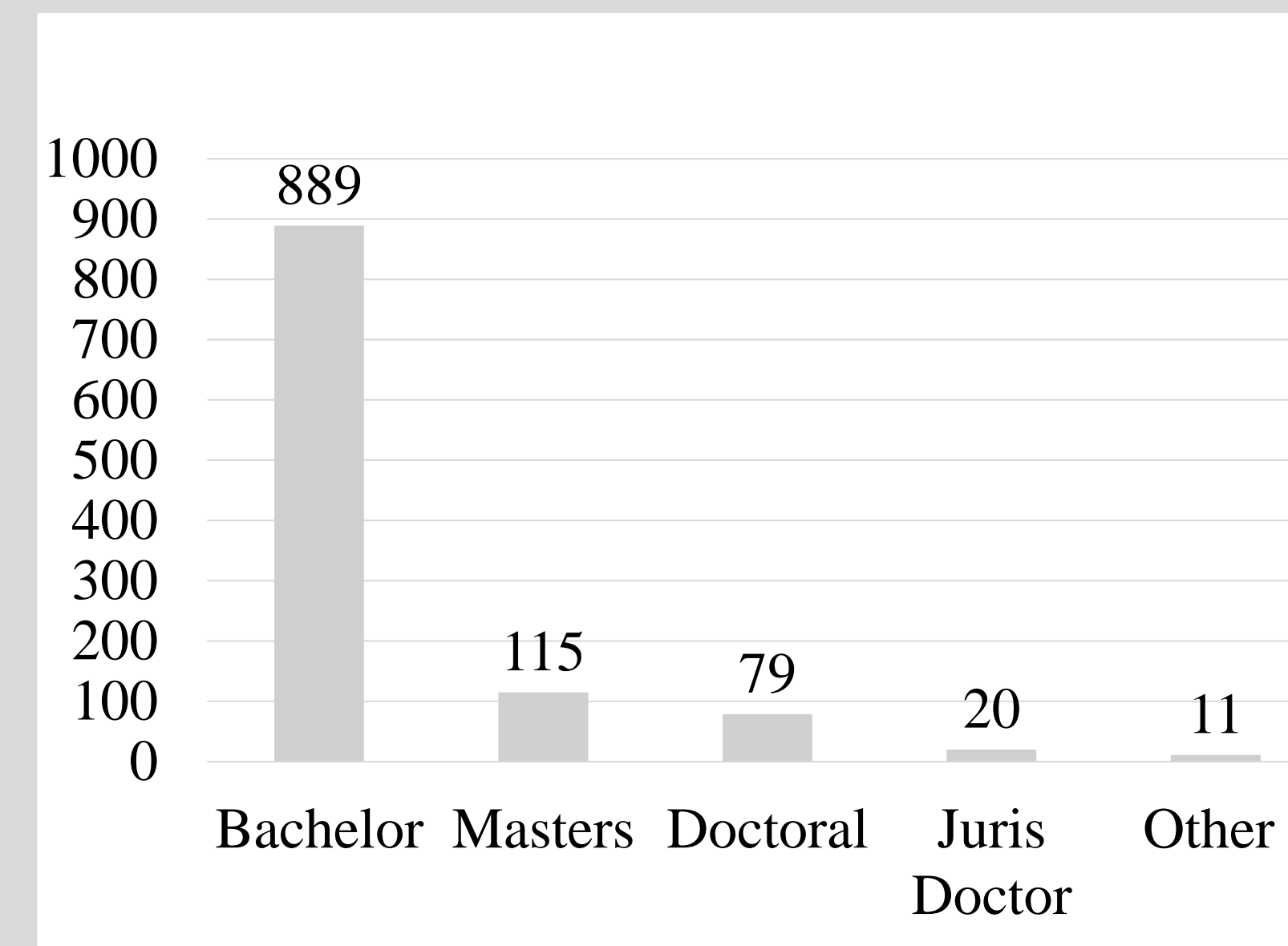


Figure 3
College Students Grade Point Average

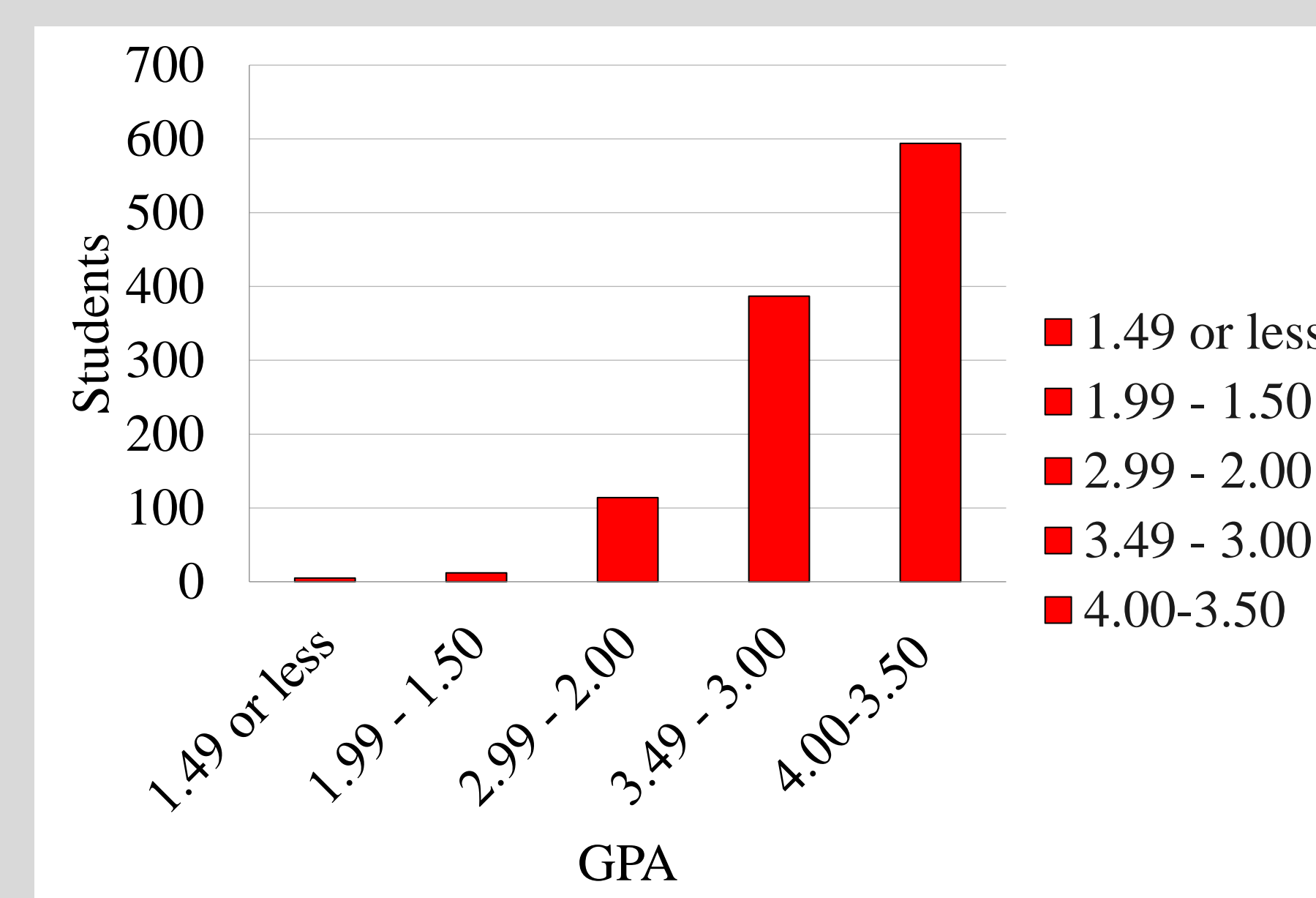


Figure 4
College Students Considering Total Withdrawal

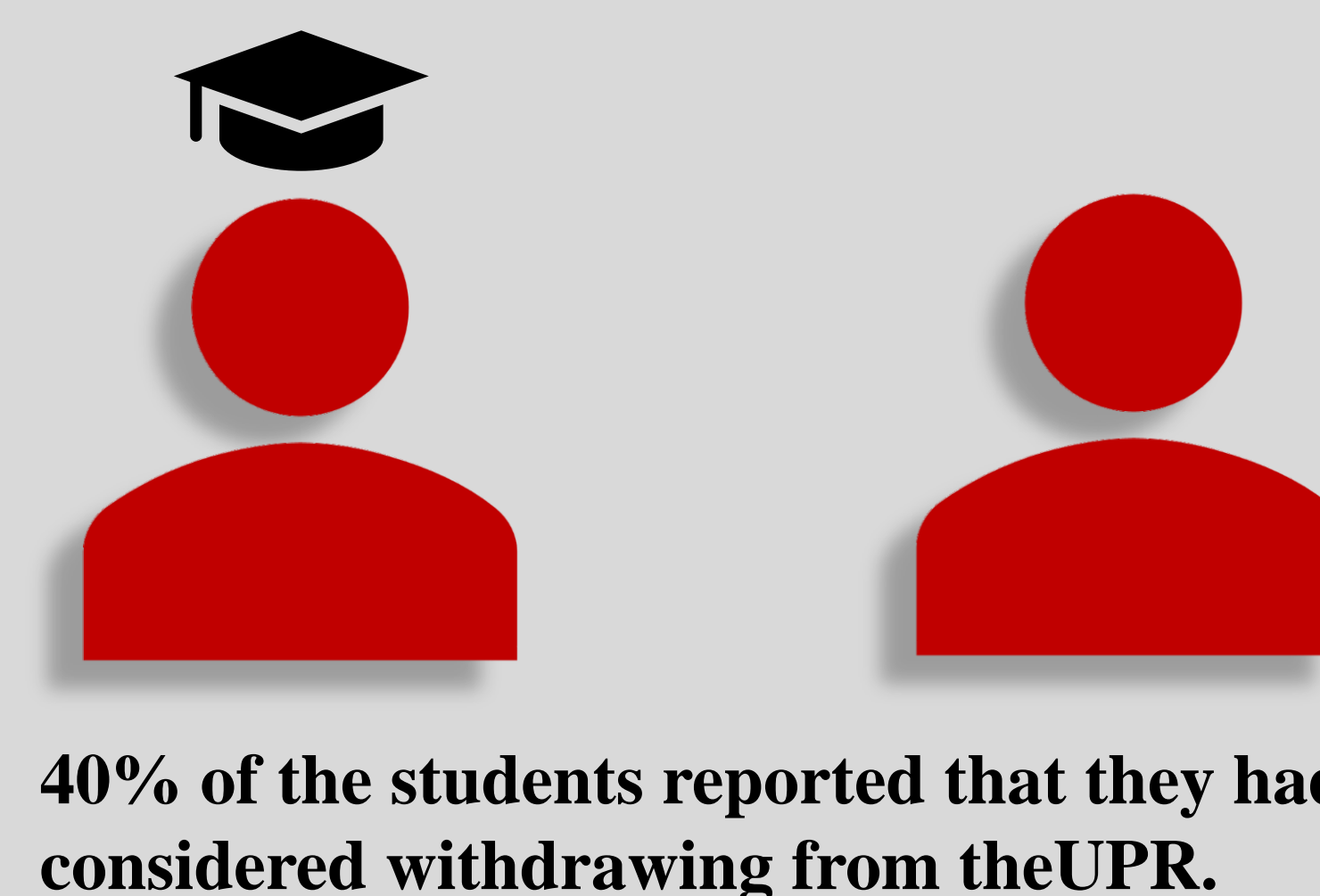


Figure 4
Housing Insecurity Experienced by College Students

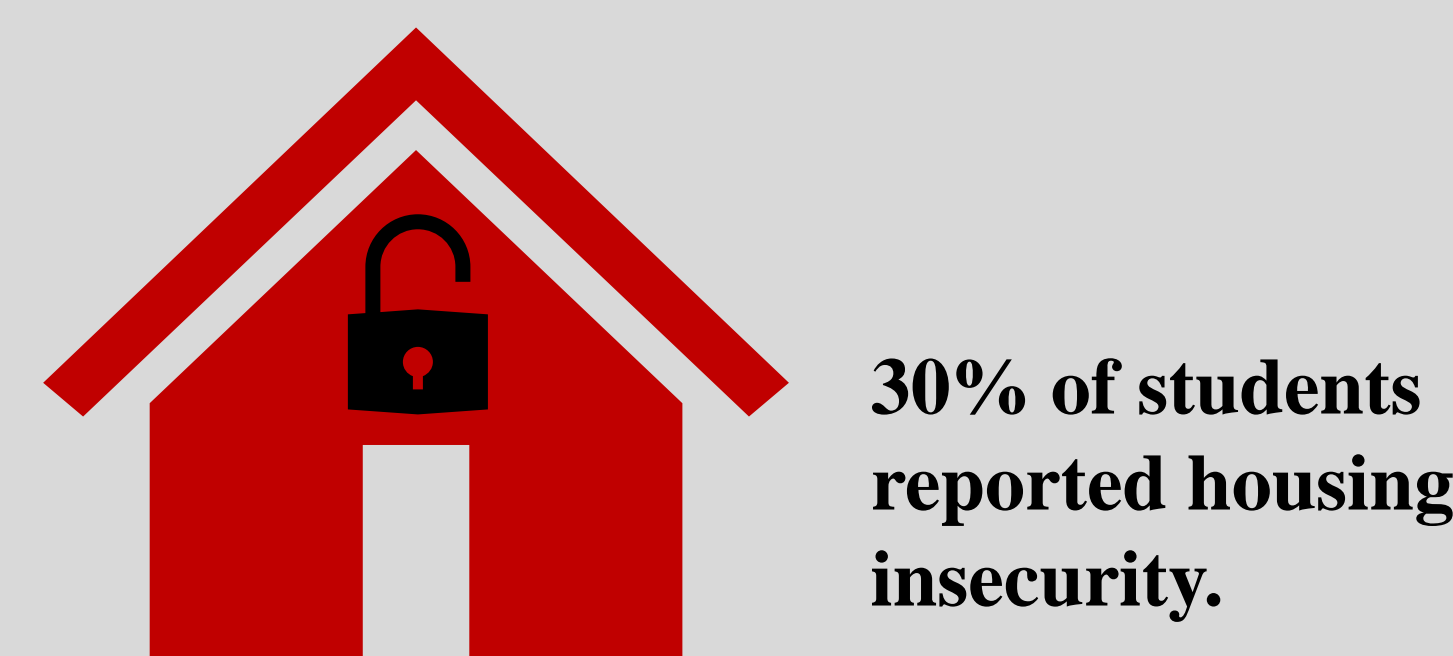


Figure 5
Homelessness Experienced by College Students



Table 1
Financial Well-Being of UPRRP Students

Category	Frequency	Percentage
Very High	42	4%
High	186	18%
Average	366	25%
Low	285	27%
Very Low	178	17%

Table 2. Logistic Regression Results using Housing Security, Economic Stability and Psychological Well-being as predictors of College Students Withdrawal

Variable	B	SE	χ^2	p	OR	95.00% CI
(Intercept)	1.60	0.50	10.13	.001	-	-
Economy stability	-0.02	0.010	6.21	.013	0.98	[0.96, 0.99]
Self-acceptance	-0.02	0.02	1.00	.317	0.98	[0.94, 1.02]
Positive relation	-0.01	0.01	1.36	.244	0.99	[0.96, 1.01]
Autonomy	0.05	0.02	9.79	.002	1.05	[1.02, 1.08]
Domain of the environment	-0.03	0.02	1.86	.173	0.97	[0.93, 1.01]
Persona growth	-0.004	0.01	0.07	.787	1.00	[0.97, 1.02]
Life purpose	-0.06	0.02	12.41	<.001	0.94	[0.91, 0.97]
Housing insecurity	0.45	0.15	8.52	.004	1.57	[1.16, 2.12]
Homelessness	0.77	0.25	9.58	.002	2.17	[1.33, 3.55]

Note. $\chi^2(9) = 158.20$, $p < .001$, McFadden $R^2 = 0.11$.

CONCLUSIONS

- These results highlight the crucial role of housing conditions, economic security, and psychological well-being in student retention.
- This research underscores how housing security, financial stability, and psychological well-being are key factors influencing student retention at the University of Puerto Rico.
- It is evident that these adversities are affecting the student population and are critical to address.

RECOMMENDATIONS

- Address the financial need of the students, since it is the main reason reported to consider total withdrawal.
- Liaison with the Department of Housing and Community Development of San Juan.
- Rehabilitation of accommodation on the campus (ResiCampus).
- Conduct a Needs Assessment Study of the eleven campuses of the University of Puerto Rico, using stratified random sampling.
- Coordinate a multi-sector efforts to address student poverty.
- Expand financial and employment support programs.

LIMITATIONS

- The sampling approach was non-probabilistic and based on quotas across the various faculties at the Río Piedras Campus.
- There was no stratification that accounted for economic, gender and racial differences.

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REFERENCES

