

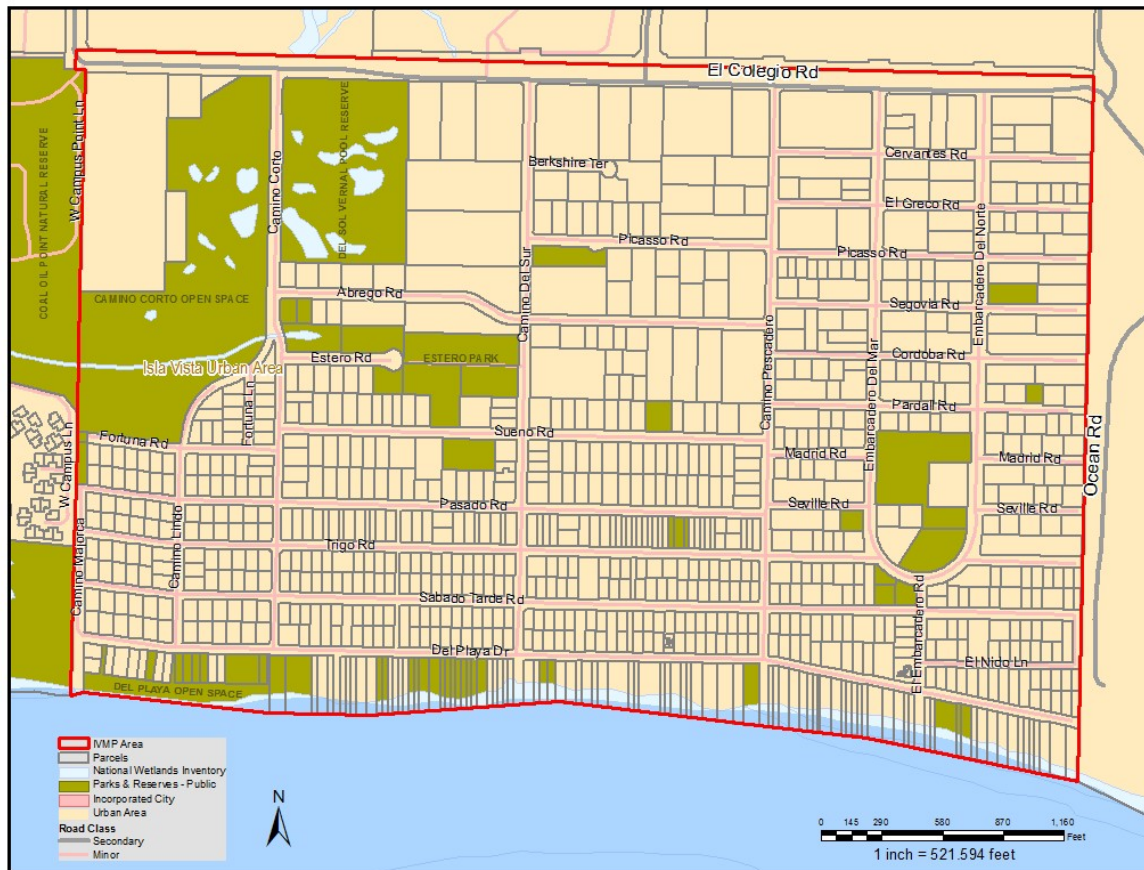
Isla Vista Students Under Stress:
A Survey of Their Work, Housing,
Income, and Debt

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¹ “Isla Vista Master Plan: Draft Supplemental Environmental Impact Report” *County of Santa Barbara Planning and Development*, May 2015, <http://longrange.sbcountyplanning.org/planareas/islavista/Documents/Draft%20SEIR/IVMP%20Draft%20SEIR%20-%20May%202015.pdf>.

Isla Vista

Isla Vista (IV) is a coastal, unincorporated community located adjacent to the University of California, Santa Barbara's campus in the greater Goleta area. Relatively undeveloped until its 1948 transfer from the U.S. Marine Corps to the UC system for the construction of a new campus, Isla Vista's population soared after it was zoned and privately-developed during the 1950s into dense community of numerous student-occupied apartments and houses. According to the 2010 Census, 85.1% of Isla Vista's population falls within the age bracket of 15-24, and ethnically-speaking, this population primarily identifies as white (64.4%), Hispanic/Latino (22.8%), or Asian (14.7%).² Surveys conducted in the Fall of 2016 by a UCSB's class collected a survey sample that consisted of 84% students. Consequently, this report's demographics fall more in line with UCSB's 2016-2017 Campus Profile³ with a breakdown of the dominant ethnicities as follows: (Our reports' demographics followed by UCSB's 2016-2017 undergraduates) white (22%/37%), Mexican/Latino (54%/28%), and Asian (12%/28%). In proportion to its ever-growing student population, Isla Vista's commercial center (running along Pardall Road to the UC campus) has grown into a landscape of student-oriented small businesses and chain stores offering services from food commodities to bike repairs.

Introduction

² "Isla Vista CDP, California 2010-2015." *U.S. Census Bureau*.

³ "2016-2017 Campus Profile," Institutional Research, Planning & Assessment. University of California Santa Barbara, January 2017, <http://bap.ucsb.edu/institutional.research/campus.profiles/campus.profiles.2016.17.pdf>.

During the fall quarter of 2016 the UCSB Center for the Study of Work, Labor and Democracy sponsored a class, History 197IV, taught by Sociology graduate student Salvador Rangel. Students in this class undertook an Isla Vista focused survey of 216 randomly-selected individuals of whom 181 were UCSB students who were employed within Isla Vista. Most respondents to surveys administered in Isla Vista were college students. Isla Vista is—and always has been—a college town. While the adjacent UCSB campus is the most apparent testament to this, 90% of the surveyed student population attended UCSB. But it is also important to keep in mind that the young people and beach-town atmosphere of I.V make it an attractive housing option for commuter students at the Santa Barbara City College as well. Despite the range of adjectives commonly associated with the town: ghetto, cheap, run-down—to name just a few—there exist several barriers to a well ordered and integrated work and study community, as illuminated by the collected survey data. We have organized these problem areas into four categories, as reflected in the survey data. These investigate, first, the cost of living in Isla Vista, second, the character of the work undertaken by students, third the time-strains placed on students balancing both work and living costs in addition to schoolwork, and lastly, the size and character of the current student loan market.

Census, Research, and Surveys⁴

According to our surveys, the majority of student-workers who live and work in I.V do not have sufficient financial resources to satisfy the cost of living without financial support from either family members or loans, or both. Information obtained from these

⁴ Data collected on the Isla Vista community population has been carried through by the U.S. Census, University of California, Santa Barbara, and the Santa Barbara *Independent News*.

surveys indicate excessive costs of living in I.V. We examined two main sources of expenses: rent, with a brief analysis of the housing problem in I.V; and tuition.

Are you able to meet your basic expenses (housing, food, transportation costs)?

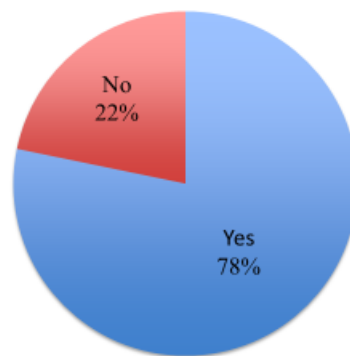


Figure 1: n=216

Rent

The surveys show that 80% of the individuals pay at least \$550 to \$750 for either a bed space or a room per month, with an average of \$586 and a median of \$600 per month. For households as an entirety, the U.S. Census for Isla Vista in 2011-2015 found that the median gross rent was \$1,364, as compared to the state of California's \$928.⁵ Complimentary to the higher than state average rent, I.V only has a 1.8% owner-occupied housing rate.

⁵ "Isla Vista CDP, California 2010-2015". U.S. Census Bureau.

How much money do you spend on rent every month?

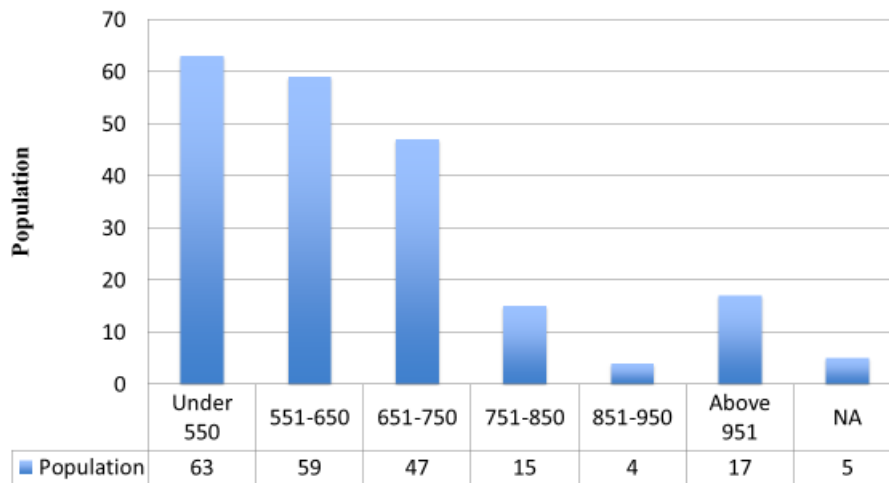


Figure 2: n=216

When approaching Isla Vista's rent market, there are range of options through which data can be statistically organized. Rent data can be collected by unit of individual households or by unit of the individuals living within the households. In 2015, the Council for Community and Economic Research took the former approach when it conducted a study on living conditions in Isla Vista. The council's study found the average home prices in Isla Vista to be 105.7% more than that of the national average, 51.2% higher than the national average for apartment rent, and 31% higher than the national level in terms of overall cost of living.⁶ Yet, despite maintaining averages significantly greater than those of the respective national-levels, Isla Vista had a 2015 median household income only 36% of that of the national median income of the same year, \$20,434 as opposed to \$56,516.⁷ This disconnect between median home values and median household incomes serves to be the fundamental

⁶ "The Isla Vista, CA cost of living." The Council for Community and Economic Research for the fourth quarter of 2015.

⁷ "Isla Vista, California," City-Data, accessed May 7, 2017, <http://www.city-data.com/city/Isla-Vista-California.html>.

problem of I.V. Most observers believe that the main cause for high rents has been that I.V. was a private owned and developed community.

Housing

Students compose a population of 9,583 in Isla Vista, which is 39% of the UCSB student population.⁸ With this, any increases in campus enrollment affect the community by further driving these overcrowded conditions. Indeed, according to UCSB *Campus Profiles* of 2012-2013 and 2016-2017, enrollment at UCSB increased by 11.0% in just four years.⁹ Rent and housing prices in Isla Vista indicate the economic influence UCSB has had on rent and property pricing. For example, according to *Santa Barbara Independent News*, Peter Stelian (president of Isla Vista Investors and CEO of Blue Vista Capital Management, a Chicago firm), bought Tropicana Gardens, which was valued in 2010 at \$64 million. For \$37 million he also purchased Tropicana Del Norte and Tropicana Villas during the same year. Five years later, UCSB paid \$156 million for these properties. “This was a unique opportunity for the University to make a significant impact and demonstrate our ongoing commitment to the community,” said John Longbrake, UCSB associate vice chancellor for communications.¹⁰ From this acquisition, UCSB now owns 633 out of 8,486 bedrooms in the community.¹¹ This is less than 10% of the overall bedrooms in the community; raising concerns that the University does not provide an affordable environment for students. In terms of housing conditions for the apartments in Isla Vista, about 36% of surveyed

⁸ “2016-2017 Campus Profile,” Institutional Research, Planning & Assessment. University of California Santa Barbara, January 2017.

⁹ “2012-2013 Campus Profile,” Institutional Research, Planning & Assessment. University of California Santa Barbara, January 2014; “2016-2017 Campus Profile,” Institutional Research, Planning & Assessment. University of California Santa Barbara, January 2017.

¹⁰ Santa Barbara County, “County Executive Office,” <https://www.countyofsb.org/ceo/successor-agency/history.sbc>.

¹¹ Melinda Burns, “UC Buys Tropicana Student Apartments in Isla Vista for \$156 Million,” *Independent News*, Santa Barbara.

individuals responded that the occupancy condition of their apartment in Isla Vista was overcrowded by at least 1 to 2 persons, and 9% thought overcrowding extreme with 3 persons or more in a room designed for far less. In 2010, the population per square mile in I.V was 1,2491.1, as compared to the state of California's 87.4 persons per square mile, thereby explaining why our participants have answered that they live in overcrowded conditions.¹²

How many people do you share your apartment/house with?

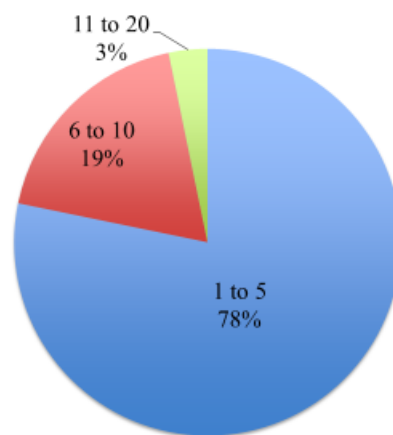


Figure 3: n=216

¹² "Isla Vista CDP, California 2010-2015," U.S. Census Bureau.

How many people do you think should ideally live in your apartment/house?

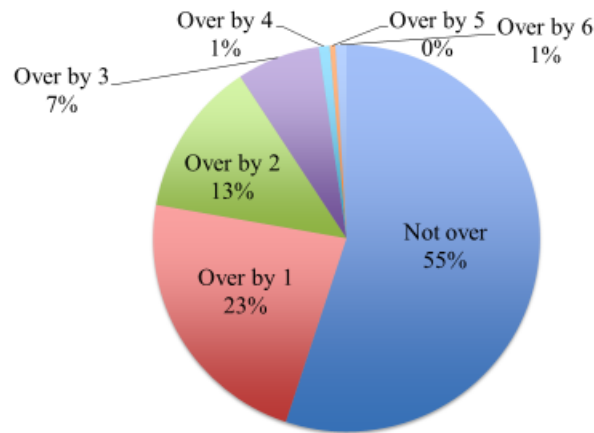


Figure 4: n=216

Tuition

The University of California, Santa Barbara financial aid office offers an estimated cost of attendance for students living off-campus in the 2016-2017 academic year as \$31,449.¹³ For tuition only, “UC undergraduates at all campuses pay the same \$12,294 in systemwide tuition and fees.”¹⁴ We found that financial aid did not cover all tuition expenses for 47% of the students we interviewed. The deficit was bridged in a variety of ways, including a combination of loans from the government, family support, and employment. Our graphs from the survey data point towards two distinct student profiles living in Isla Vista. First, students who have their primary financial burdens (rent, tuition) covered or assisted by parents. Members of this population usually work for a source of additional, disposable income. The second population is of students who either pay tuition primarily through

¹³ “Cost of Attendance,” University of California, Santa Barbara: Office of Financial Aid and Scholarships, accessed May 7, 2017, <https://www.finaid.ucsb.edu/cost-of-attendance/Index>.

¹⁴ “Tuition and Cost of Attendance,” University of California: Admissions, accessed May 7, 2017, <http://admission.universityofcalifornia.edu/paying-for-uc/tuition-and-cost/index.html>.

student loans, or do not receive enough financial aid to cover their full tuition costs, and thus, must work. These students work longer hours and depend on their income to cover their necessary expenses. Considering the other population present in I.V consists of non-student, low-income workers, it should be more apparent why— split between these three dominant populations— I.V has such a fragmented work environment.

Have you had to borrow money from friends or family in the past year to make ends meet?

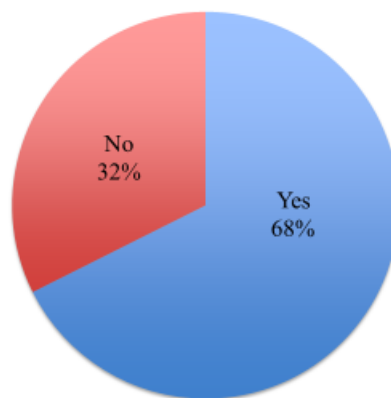


Figure 5: n=216

Do your parents or guardian help out with your school expenses?

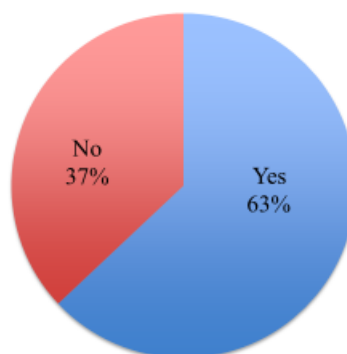


Figure 6: n=181

Does financial aid cover all of your tuition?

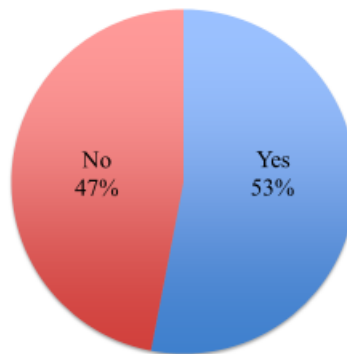


Figure 7: n=181

Work

In I.V, the majority of student-workers either rely on family members, guardians, or student loans to help with the cost of living. Even if they worked 40 hours per week, none of the surveyed individuals would be able to afford the living cost independently. Participants were employed in wide variety of occupations with the three largest categories composing of Food Service 32%, Education 18%, and Retail 13%. From the surveys, individuals made an average of \$11.71 an hour and a median of \$10.90 per hour. This was hardly enough to keep students out of poverty, even for single individuals, especially if they have educational expenses. Although California has passed legislation that will make \$15 the minimum wage by 2021, UCSB itself continues to start most of its own food service workers at the current minimum wage, just \$10 an hour in the fall of 2016 (\$10.50 an hour in 2017).

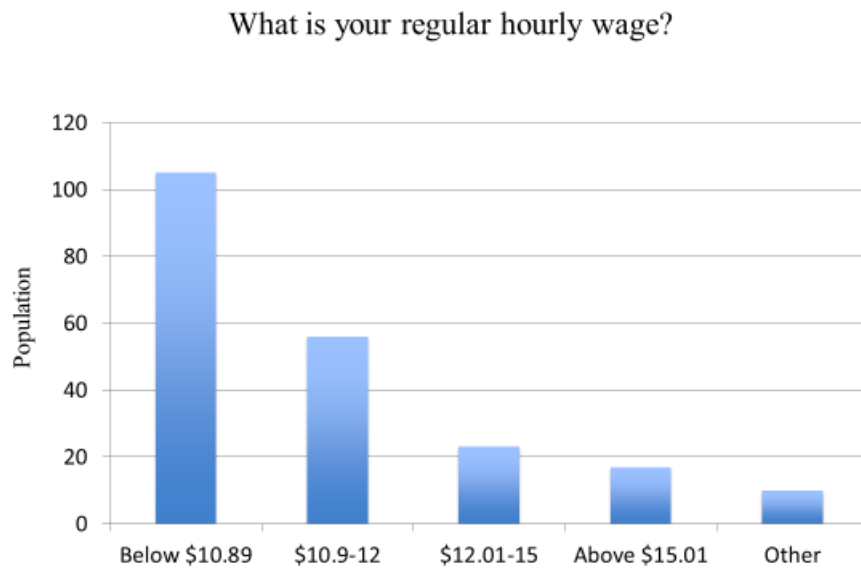


Figure 8: n=216

Making Ends Meet

To note, only 10% of all participants in our study had reported that they worked 8 hours per workday. 63% of the student-workers have either parents or guardians to help with school expenses, and 63% of the student-workers responded that they have student loans. With these averages enumerated, it helps explain why 23% of the student-workers reported that they considered dropping out of school due to financial reasons. The difference in the cost of living and household income between Isla Vista and the state level are highlighted by census data from 2010-2015. According to Census Bureau data, the income per capita of Isla Vista in 2015 was reported to be \$8,696 compared to a state average of \$28,930 (median \$20,550). This results in 68% of Isla Vista households in poverty compared to the state percentage of 13.5%.¹⁵ We conclude, from both the self-reported survey data and the data

¹⁵ “Isla Vista CDP (Census-Designated Place), California 2010-2015,” U.S. Census Bureau. The Census Bureau’s website identifies a CDP as a “statistical counterparts of incorporated places, and are delineated to provide data for settled concentrations of population that are identifiable by name but are not legally incorporated under the laws of the state in which they are located.”

from statewide statistics, that students are working out of dire necessity. Their income is too low and their expenses too high.

How many days a week do/did you generally work at your primary job

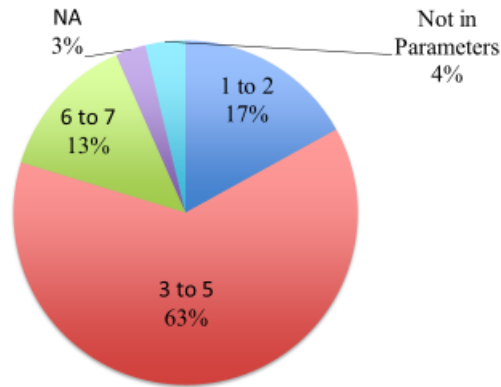


Figure 9: n=216

Our surveys show that individuals work an average of 3.89 days or a median of 4 days per week. Per day, 90% work less than 8 hours, while only 36% of the individuals either acknowledged (participant reported they knew their workplace does) or got paid for working over 8 hours a day, and 35% acknowledged, or get paid, for working over 40 hours per week. Another indication of wage theft was that 62% of participants reported that they do not receive a one hour lunch or dinner break when working more than five hours. For ten minute breaks, 75% reported they received a break for every four hours worked, and out of this 75%, 74% of them reported that their breaks are paid and 35% reported that breaks get interrupted. Therefore, faced with low wages, I.V workers are also experiencing a trend of wage theft.

Getting There

Only a small percentage of survey respondents (11%) had a commute of more than 31 minutes, indicating that most reside locally. With its economic prospects relying on a bedrock

population of students, Isla Vista has an inability to provide a large number of high-wage, career-based jobs. Consequently, it thus lacks pull factors that could potentially draw commuters from peripheral regions. This results in a workforce that is dominated by individuals from the immediate region.

“How many minutes do you spend daily on your commute?”

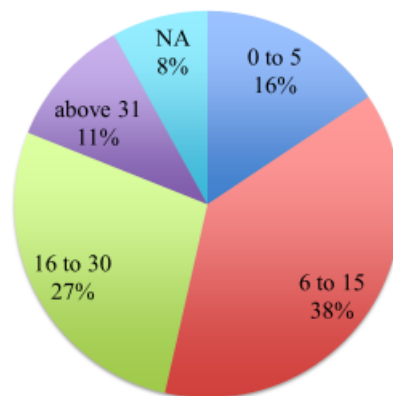


Figure 10: n=216

Student-Workers' Time

According to UCSB regulations, “the value assigned to a course is determined at the rate of 1 unit for every 3 hours of student work required each week during a 10-week term. The unit value assigned to a course is determined by the number of class meetings each week and by the student’s class preparation time.”¹⁶ The University labels a “full-time” student as a student that enrolls in at least 12 units per quarter, which results in 36 hours of work per week for a full-time student. Figure 11 shows that an overwhelming majority of student-workers, 152 participants out of 181, fall below the University guidelines in terms of time students should use for preparation. Although an overwhelming majority of student-workers surveyed

¹⁶ University of California, Santa Barbara, “General Catalog 2001-2012,” <https://my.sa.ucsb.edu/catalog/2011-2012/AcademicPoliciesProcedures/UnitsofCredit.aspx>.

did not meet the University's study time criteria, only a slight majority, 55%, agreed they needed more time to study. Why more participants did not respond that they needed more study time can be attributed to a number of reasons: students cram intensively just before exams, they choose not to study, or they use their time for activities they believe more important than studying. Nevertheless, working places pressure on the time students can allocate to their overall college obligations – both in and out of the classroom.

How many hours per week do you spend studying?

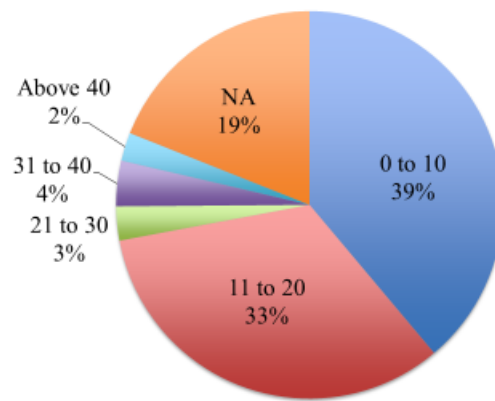


Figure 11: 181

Are you able to spend as much time studying as you think you should, despite having to work?

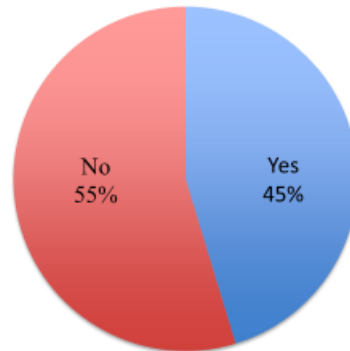


Figure 12: $n=181$

The Time

Including all participants, the majority work 3 to 5 days a week. Even if all those who work 1 to 2 days were students, 145 out of the 181 student-workers would work at least 3 days per week. For those who were surveyed, a quarter, or at least 19 students, had a second job. Therefore, especially in the case of students with two jobs, individuals are using much of their time towards working to pay for living and educational expenses and less time focusing on school.

Loans

All the student-workers we surveyed could not afford to pay both of their college and living expenses by themselves. The survey data showed that 114 student-workers took out loans and 146 had family either paying in full or helping with costs.

Do you receive any financial assistance from the university?

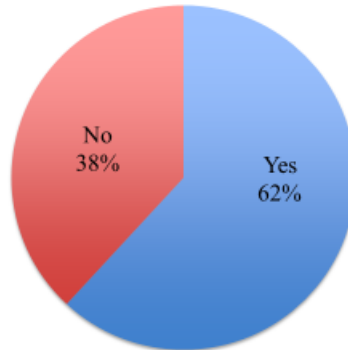


Figure 13: n=181

Do you have any student loans?

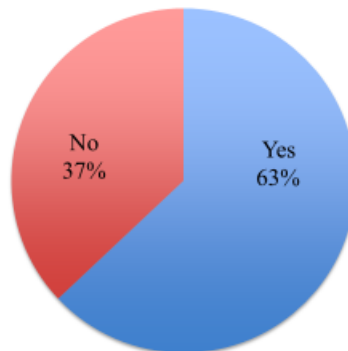
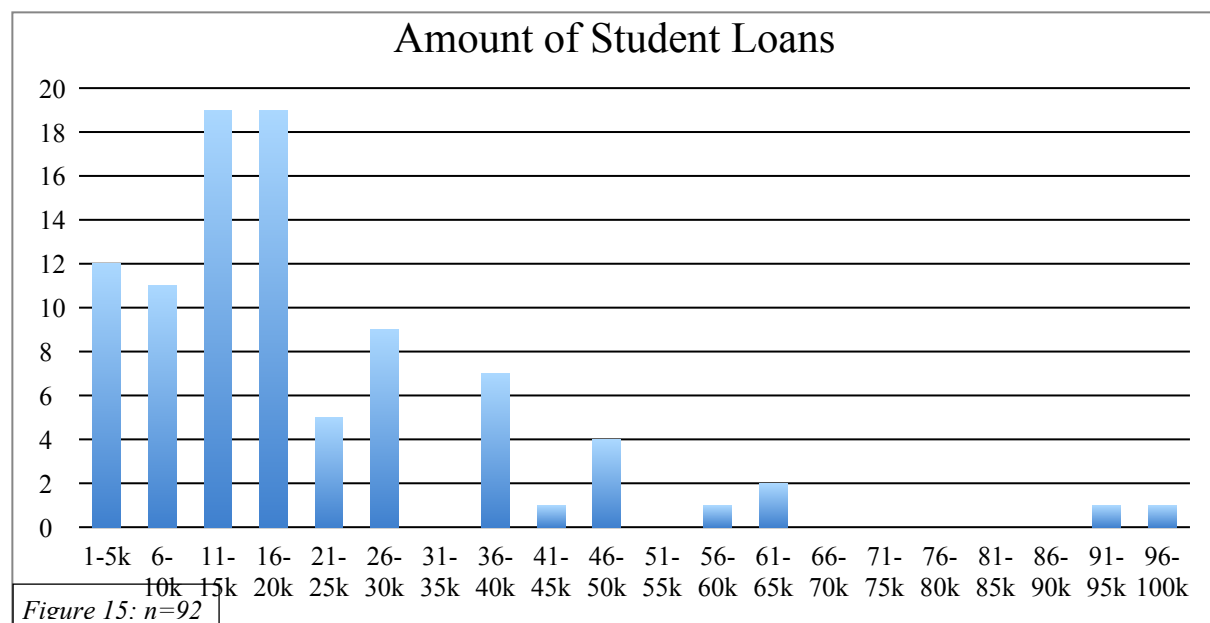


Figure 14: n=181

Although 62% of our surveyed students received financial assistance from the University, work alone could not cover the costs of both school and living for the 63% of the student-workers who took out loans. UCSB tuition cost \$12,294 for the 2016-2017 academic year; SBCC costs \$46 per unit or \$552 for a full-time student per semester.¹⁷ The 2016-2017

UCSB Campus Profile, published in January 2017, shows that 16% of all Undergraduates and 12% of all Graduate students have taken out a loan for that academic year, totaling \$60,905,240, which averages to \$6,584 for each student.¹⁸ As for our survey data, 41% had accumulated student loans between \$11,000 and \$20,000; 34% had \$21,000 or more. 79% of the participants thought they could pay off their loans in 5 to 15 years. Although students who also work reduce how much they will have to pay in the future, still, those loans are expected to continue to be a lingering burden well after graduating from the University.



¹⁷ Santa Barbara City College: Cost of Fees, accessed May 7, 2017, <http://www.sbccc.edu/prospective/Cost.php>; University of California, Santa Barbara: Office of Financial Aid and Scholarships.

¹⁸ “2016-2017 Campus Profile,” Institutional Research, Planning & Assessment. University of California Santa Barbara, January 2017.

How many years do you expect that it will take you to repay your student loans after graduating?

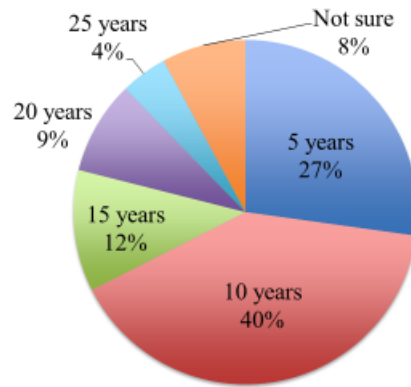


Figure 16: n-114

Food Bank

As shown above, student-workers struggle to make payments on their housing, sacrifice time needed for school work, and have to go into debt. With all this, the student-workers surveyed need the supplemental assistance that the Associated Student food bank at UCSB provides. Funded by student fees, the food bank provides free breakfast foods, including cereal, breakfast bars, and oatmeal; starches such as pasta noodles and rice; beans for protein; and fresh vegetables and fruit. Students are limited in the number of items they can get in each category, but our survey shows that half of all students have availed themselves of the food.

Have you used the on-campus food bank or any other food banks?

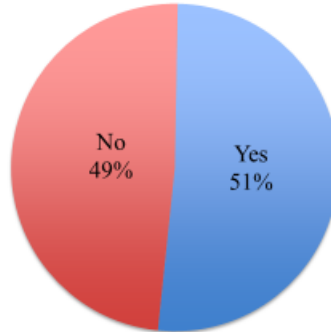


Figure 17: n=181

More than once?

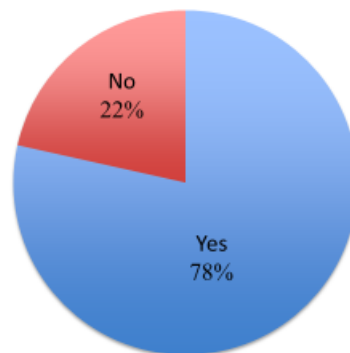


Figure 18: n=93

Limitations and Conclusion

Our data has added insight into the living conditions of Isla Vista residents. The main theme discussed throughout this report has been poverty, and how the low income and high

expenses have affected the lives of so many student-workers. Over 20,000 students attend UC Santa Barbara, and our surveys have only considered the lives of 181 of those students who both live and work in Isla Vista. Nevertheless, the data we collected has demonstrated that working college students living in the college town of Isla Vista are under much financial stress as well as time pressures generated by the need to work as well as study. They need higher wages, lower rents, and more assistance from the University and the state.

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