

[www.trelliscompany.org](http://www.trelliscompany.org)

[www.ecmc.org](http://www.ecmc.org)



ECMC

TRELLIS RESEARCH | JANUARY 2020

# Student Financial Wellness Survey

Fall 2019 Semester Technical Supplement  
Southwestern Oregon Community College

By Kasey Klepfer, Allyson Cornett, Carla Fletcher, & Jeff Webster

## About the Student Financial Wellness Survey

---

The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that seeks to document the financial well-being and student success indicators of postsecondary students across the nation. The SFWS was designed and implemented by Trellis Research, a department within Trellis Company.

## About Trellis Company

---

Trellis Company ([www.trelliscompany.org](http://www.trelliscompany.org)) is a nonprofit 501(c)(3) corporation with the dual mission of helping student borrowers successfully repay their education loans and promoting access and success in higher education. For 40 years, Trellis Company has provided individualized services to student loan borrowers and support to institutions and communities.

## About Trellis Research

---

Trellis Research provides colleges and policymakers insight into student success through the lens of college affordability. With more than three decades of experience on the forefront of issues such as student debt, student loan counseling, and financial barriers to attainment, our research team continues to explore the role of personal finance and financial aid in higher education.

We invite you to visit our library of publications at [www.trelliscompany.org/research](http://www.trelliscompany.org/research). Please follow us on Twitter (@TrellisResearch) for notifications of new research publications and discussions of a variety of higher education topics. Contact us at [Trellisresearch@trelliscompany.org](mailto:Trellisresearch@trelliscompany.org) for your research questions and collaboration inquiries.

# Table of Contents

---

Section A: Detailed Methodology and Sample Characteristics..... 4

Section B: Survey Questions and Responses ..... 10

Section C: Select Crosstab Analysis Tables..... 25

Section D: Endnotes ..... 40

# Southwestern Oregon Community College

## Fall 2019 Student Financial Wellness Survey

### Technical Supplement

---

This technical supplement to the Fall 2019 Student Financial Wellness Survey report contains response frequencies to every question in the survey, select findings from cross-analysis of survey responses, descriptions of sample characteristics and representativeness, and detailed methodology. Values presented in this technical supplement are rounded, and the sum of response frequencies from rounded figures may not equal one hundred percent. Comments and requests for additional information regarding this report are welcome.

## Acknowledgements

---

Trellis Company acknowledges the many contributors to the SFWS. We would like to acknowledge Bryan Ashton, VP of Community Investment & Government Affairs, Heather Vaughan, Senior Graphic Designer, Rudy Bellg, Senior Graphic Designer, and Dwuana Bradley, former Graduate Student Intern, from Trellis for their contributions.

Several academics, campus financial wellness practitioners, and higher education policy organizations contributed to review and revision of the SFWS during the design phase. We would like to thank Dr. Dominique Baker, Assistant Professor at Southern Methodist University; Dr. Christine Baker-Smith, Managing Director of the Hope Center for College, Community, and Justice; Dr. Angela Boatman, Assistant Professor of Public Policy and Higher Education at Vanderbilt University; Debbie Cochrane, Vice President of the Institute for College Access & Success (TICAS); Dr. Brent Evans, Assistant Professor of Public Policy and Higher Education at Vanderbilt University; Dr. Sara Goldrick-Rab, Founding Director of the Hope Center for College, Community, and Justice; Phil Schuman, Director of Financial Literacy at Indiana University; and Karen Serna, Director of the Student Money Management Office at Austin Community College for their thoughtful suggestions.

We would also like to thank **Southwestern Oregon Community College** and the other institutions of higher education that participated in the SFWS – we are extremely proud of the work you are doing to support students in their educational pursuits. Finally, to the students who took the time to participate in the survey – thank you so much. It is our hope that the information learned from your participation will be used to support students as they work towards achieving their goals.

Comments and requests for additional information regarding this report or any of Trellis' other publications are welcome. Please direct questions to:

Jeff Webster  
Director of Research  
Trellis Company  
Round Rock, TX  
Phone Number: (800) 252-9743, ext.4504  
Email: [Jeff.Webster@trelliscompany.org](mailto:Jeff.Webster@trelliscompany.org)  
[www.trelliscompany.org/research](http://www.trelliscompany.org/research)  
Twitter: @TrellisResearch

## Section A: Detailed Methodology and Sample Characteristics

---

### Participating Institutions in the Fall 2019 SFWS

---

The Fall 2019 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 38,000 students from 78 colleges and universities in twenty states. Student respondents attended public universities, private colleges, and community colleges that range in size from more than 53,000 students to fewer than 700. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

#### **Four-Year Public Institutions (15)**

Alabama State University (AL)  
Angelo State University (TX)  
California State University – Sacramento (CA)  
New Mexico State University – Alamogordo (NM)  
Sam Houston State University (TX)  
Southeastern Oklahoma State University (OK)  
Stephen F. Austin State University (TX)  
Texas A&M International University (TX)  
Texas A&M University – College Station (TX)  
Texas A&M University – Commerce (TX)  
Texas A&M University – Kingsville (TX)  
Texas Tech University (TX)  
University of Massachusetts – Lowell (MA)  
University of Oklahoma (OK)  
University of South Alabama (AL)

#### **Four-Year Private Institutions (9)**

D'Youville College (NY)  
Martin Luther College (MN)  
Morris College (SC)  
Seattle Pacific University (WA)  
St. Mary's University (TX)  
Stillman College (AL)  
Tuskegee University (AL)  
University of Dallas (TX)  
University of New Haven (CT)

#### **Two-Year Institutions (54)**

Amarillo College (TX)  
Atlanta Technical College (GA)  
Austin Community College District (TX)  
Belmont College (OH)  
Brookhaven College (TX)  
Cedar Valley College (TX)  
Central Carolina Community College (NC)  
Chattanooga State Community College (TN)  
Cincinnati State Technical & Community College (OH)  
City Colleges of Chicago – Wilbur Wright College (IL)  
Columbus State Community College (OH)

#### **Two-Year Institutions Cont'd (54)**

Cuyahoga Community College (OH)  
Davidson County Community College (NC)  
Doña Ana Community College (NM)  
Drake State Community & Technical College (AL)  
Eastern Gateway Community College (OH)  
Eastfield College (TX)  
Edison State Community College (OH)  
El Centro College (OH)  
El Paso Community College (TX)  
Fayetteville Technical Community College (NC)  
Grayson College (TX)  
Green River College (WA)  
William Rainey Harper College (IL)  
Hill College (TX)  
Hocking College (OH)  
Lorain County Community College (OH)  
Madison Area Technical College (WI)  
Marion Technical College (OH)  
Mid-Plains Community College (NE)  
Mountain View College (TX)  
North Central State College (OH)  
North Central Texas College (TX)  
North Lake College (TX)  
Northeast Lakeview College (TX)  
Northwest State Community College (OH)  
Northwest Vista College (TX)  
Owens Community College (OH)  
Palo Alto College (TX)  
Paris Junior College (TX)  
Pitt Community College (NC)  
James A. Rhodes State College (OH)  
Richland College (TX)  
Rowan-Cabarrus Community College (NC)  
San Antonio College (TX)  
Seminole State College of Florida (FL)  
Sinclair Community College (OH)  
Southern State Community College (OH)  
Southwestern Oregon Community College (OR)  
St. Philip's College (TX)  
Stark State College (OH)  
Surry Community College (NC)  
Temple College (TX)  
Washington State Community College (OH)

## Methodology

---

The Student Financial Wellness Survey seeks to document the financial well-being and student success outcomes of post-secondary students across the nation. Trellis hosted and delivered the web-based survey in an attempt to understand more about the financial challenges/barriers facing students, how students view their institutions' awareness of those challenges/barriers, and how the challenges/barriers alter how students view/attend college. All participating institutions receive a school-level report of findings with comparison response groups from their sector.

In order to host and deliver the survey to students, participating institutions provide Trellis with the contact information and select demographics (to allow assessment of representativeness) of study participants. Participants in the SFWS are asked to consent to having additional select student-level records (e.g., enrollment patterns, major, student loan receipt) released by their institution for matching with their survey responses. Institutions provided a data match after the survey implementation period ends. Participating institutions with enrollments above 10,000 students could choose to randomly sample 5,000 of their students or provide their entire population. Institutions with enrollments lower than 10,000 included all students in the survey population.

To maximize student responses, Trellis contributed twenty-five, \$100 Amazon gift cards which were randomly awarded to 25 study participants. Institutions were encouraged to supplement the survey-wide incentive offered by Trellis with their own incentives where possible. For survey-wide incentives provided by Trellis, Trellis randomly chose incentive winners, contacted the incentive winners, and disbursed the incentives. For institutional incentives, Trellis randomly chose incentive winners and provided institutions with contact information to disburse the incentives. If a participant withdrew from the survey before completion, they were still eligible for the incentive drawing.

Data were de-identified in order to create a dataset for analysis. In most instances, reports primarily consist of descriptive statistics; however, additional exploratory data analysis was conducted in order to identify trends among groups of respondents and answer the research questions. Analyses conducted include chi-square tests and reliability tests to construct and validate indexes contained within the survey instrument. All data are reported in aggregate form only and reported data do not identify individual institutions outside of confidential institution-level reports. Benchmarking data, peer reports, and institution-level reports are made available at the end of each annual survey term.

## Sample Characteristics and Representativeness

Survey Metrics for Southwestern Oregon Community College	
Survey Population	1,518 students
Responses	151 students
Response Rate	9.9%
Completion Rate	89%
Median Time Spent	14 minutes

Voluntary surveys – particularly those delivered online – are unlikely to achieve high response rates. Lower response rates make surveys more susceptible to response bias, i.e., the risk that those taking the survey don’t reflect the views of the total population. The Student Financial Wellness Survey obtains data on both the total population and responders. This allows for comparisons to determine if, based on these characteristics, responders mirror the total

population. When they don’t, Trellis urges readers to consider the implications of the sample characteristics and the effect that might have on responses to the survey. Response bias in the sample may marginally affect the magnitude of the response frequencies presented for questions in the survey but are unlikely to affect the overall findings and themes found from the study. The tables in this technical supplement provide a comparison between the population of students invited to participate and the sample of responders and present where there were statistically significant differences.

Tests for Representation by Student Characteristic for Southwestern Oregon Community College	
Relationships between variables were tested for association using Pearson’s Chi-Square tests.	
<b>Race/Ethnicity</b>	No statistically significant differences between the sample and population.
<b>Gender</b>	Statistically significant differences between the sample and population (see table on pg. 7). Female respondents were overrepresented in the sample.
<b>Enrollment Intensity (Full-time, Part-time)</b>	Statistically significant differences between the sample and population (see table on pg. 7). Respondents enrolled full-time were overrepresented in the sample.
<b>Credit Hours Earned (Class Year)</b>	No statistically significant differences between the sample and population.
<b>Age</b>	No statistically significant differences between the sample and population.

Patterns of response were analyzed at the aggregate level in order to determine if low quality responses (i.e., response patterns that indicate a lack of attention) were skewing the data. While there were a number of instances of highly consistent response patterns on scales for neutral answer options, there was no such pattern for either of the extreme answer options. On average, respondents chose a neutral response 26 percent of the time and most respondents (95 percent) chose neutral 15 percent of the time or less among questions where neutral was an option. The nature of the questions asked by the Student Financial Wellness Survey result in “Neutral” being a valid response in each case it was made available. Additionally, many of the survey items with neutral response options are part of indices or grouped questions for which consistent patterns of response would be expected. Given the minimal impact and the potential of suppressing valid responses, these responses were retained.

Survey Characteristics		
Characteristic	Population (N=1,518)	Respondents (n=151)
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	3%	2%
Asian, Hawaiian, or Other Pacific Islander	2%	1%
Black/African-American	2%	1%
Hispanic/Latino	12%	9%
International	2%	1%
White	67%	76%
Multiple	7%	5%
Other	0%	0%
Race/Ethnicity Not Reported	6%	5%
<b>Gender</b>		
Female	56%	76%
Male	43%	25%
<b>Enrollment Intensity</b>		
Full-time	46%	58%
Part-time	54%	42%
<b>Class Year</b>		
1st (<30 credits earned)	52%	54%
2nd (30-59 credits earned)	22%	23%
3rd (60-89 credits earned)	14%	15%
4th (90-120 credits earned)	7%	6%
5th (>120 credits earned)	4%	3%
<b>Age</b>		
Average Age	25.8	25.5



### **Scales: Net Promoter Score (Q25)**

---

Trellis' Student Financial Wellness Survey includes a customer satisfaction rating for institutions to benchmark future work and to better understand how students perceive their institution. Trellis collected the information with a scale that allows a Net Promoter Score (NPS) to be calculated. NPS is a method, based in research, to benchmark customer satisfaction ratings across different services, businesses, and products.<sup>1</sup> NPS uses a 0-10 scale. Those respondents who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.

### **Scales: Debt Aversion (Q73-76)**

---

Trellis' Student Financial Wellness Survey includes a four-question scale informed by previous research and calculated from the questions detailed in the previous section (Q73-76).<sup>2</sup> By grouping respondents into the below categories, the findings represent a conservative estimate of those respondents who clearly indicated signs of general and education debt aversion.

Only those respondents who indicated general debt aversion on each of questions 73, 74, and 75 were categorized as having general debt aversion. Only those respondents who indicated education debt aversion on question 76 were categorized as having education debt aversion.

- No Indication of Debt Aversion = No indication of general or education debt aversion
- Debt Aversion = All responses indicate general and education debt aversion
- General Debt Aversion, No Education Debt Aversion = Responses indicate general debt aversion, but no education debt aversion
- Education Debt Aversion, No General Debt Aversion = Responses indicate education debt aversion, but no general debt aversion

### **Scales: United States Department of Agriculture (USDA) 30-Day Food Security (Q77-82)**

---

Trellis' Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.<sup>3</sup> Many researchers of food security amongst college students use a more robust twelve-question USDA scale. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways.

#### Things to know about food insecurity:

- USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to certain questions. Under the short-form survey, individuals who give 2-4 affirmative responses have "low food security" and individuals who give 5-6 affirmative responses have "very low food security."<sup>3</sup>
- While categorical labels are helpful, food insecurity exists on a spectrum, and even the underlying responses to the survey questions cannot definitively locate individuals on that spectrum. Rather, more affirmative responses indicate higher odds that an individual is experiencing greater difficulty maintaining an adequate diet.

### **Scales: Housing Security (Q83-88) and Homelessness (Q89-98)**

---

The Student Financial Wellness Survey incorporates standard housing security and homelessness measurements commonly used by other researchers studying basic needs security in order to ensure data validity and facilitate comparisons with findings in prior research.<sup>4</sup>

#### Things to know about housing security and homelessness:

- The Hope Center for College, Community, and Justice and other leading researchers in this field define a homeless person as “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”<sup>4</sup>
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q83-88).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q89-98).

### **Scales: Financial Knowledge (Q103-105)**

---

The financial knowledge scale used in this survey is a version of the Lusardi three-question scale, augmented to be more relevant to students in higher education.<sup>5</sup> Respondents who provided an answer for all items on the financial knowledge scale were included for analysis. Correct answers for each question are totaled for the scale value.

## Section B: Survey Questions and Responses

**Q2:** My school has the support services to help me address my financial situation.

	Southwestern	Public 2yr
Strongly Agree	20%	30%
Agree	43%	40%
Neutral	27%	20%
Disagree	6%	6%
Strongly Disagree	4%	4%
	<i>n=151</i>	<i>n=23629</i>

**Q3:** My school is aware of the financial challenges I face.

	Southwestern	Public 2yr
Strongly Agree	11%	15%
Agree	24%	26%
Neutral	30%	30%
Disagree	27%	20%
Strongly Disagree	9%	9%
	<i>n=150</i>	<i>n=23563</i>

**Q4:** The faculty at my school understands my financial situation.

	Southwestern	Public 2yr
Strongly Agree	8%	13%
Agree	26%	25%
Neutral	39%	35%
Disagree	20%	19%
Strongly Disagree	7%	8%
	<i>n=150</i>	<i>n=23518</i>

**Q5:** My school actively works to reduce the financial challenges I face.

	Southwestern	Public 2yr
Strongly Agree	7%	16%
Agree	26%	28%
Neutral	31%	34%
Disagree	29%	16%
Strongly Disagree	8%	7%
	<i>n=149</i>	<i>n=23453</i>

**Q6:** I would use financial support services (such as one-on-one coaching from a trained expert) if offered by my school.

	Southwestern	Public 2yr
Strongly Agree	27%	28%
Agree	39%	39%
Neutral	24%	23%
Disagree	7%	8%
Strongly Disagree	3%	3%
	<i>n=148</i>	<i>n=23459</i>

**Q7:** Tuition - To what extent do you agree or disagree that your school makes the following items more affordable?

	Southwestern	Public 2yr
Strongly Agree	15%	30%
Agree	32%	40%
Neutral	27%	20%
Disagree	20%	7%
Strongly Disagree	7%	4%
	<i>n=151</i>	<i>n=23587</i>

**Q8:** Housing - To what extent do you agree or disagree that your school makes the following items more affordable?

	Southwestern	Public 2yr
Strongly Agree	5%	7%
Agree	12%	10%
Neutral	55%	65%
Disagree	21%	10%
Strongly Disagree	7%	7%
	<i>n=151</i>	<i>n=23427</i>

**Q9:** Food - To what extent do you agree or disagree that your school makes the following items more affordable?

	Southwestern	Public 2yr
Strongly Agree	9%	12%
Agree	25%	24%
Neutral	52%	47%
Disagree	12%	12%
Strongly Disagree	3%	5%
	<i>n=151</i>	<i>n=23463</i>

**Q10:** Transportation - To what extent do you agree or disagree that your school makes the following items more affordable?

	Southwestern	Public 2yr
Strongly Agree	7%	14%
Agree	19%	21%
Neutral	58%	52%
Disagree	11%	8%
Strongly Disagree	6%	4%
	<i>n=151</i>	<i>n=23425</i>

**Q11:** Textbooks - To what extent do you agree or disagree that your school makes the following items more affordable?

	Southwestern	Public 2yr
Strongly Agree	12%	17%
Agree	27%	26%
Neutral	22%	22%
Disagree	31%	23%
Strongly Disagree	8%	13%
	<i>n=150</i>	<i>n=23555</i>

**Q12:** Required Class Supplies - To what extent do you agree or disagree that your school makes the following items more affordable?

	Southwestern	Public 2yr
Strongly Agree	9%	16%
Agree	34%	32%
Neutral	35%	32%
Disagree	17%	14%
Strongly Disagree	5%	7%
	<i>n=151</i>	<i>n=23544</i>

**Q13- Q18:** During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)\*

	Southwestern	Public 2yr
Financial Aid Advisor	53%	45%
Academic Advisor	45%	40%
Financial Coach	4%	3%
Faculty Member	32%	22%
Student Affairs Staff	12%	7%
I Have Not Spoken With Any of These Individuals	27%	38%

*\*Percentage indicate respondents who chose at least one of the above choices*

**Q19:** My Parents - I am comfortable discussing my financial situation with the following people.

	Southwestern	Public 2yr
Strongly Agree	45%	45%
Agree	23%	27%
Neutral	12%	13%
Disagree	8%	7%
Strongly Disagree	12%	7%
	<i>n=146</i>	<i>n=22591</i>

**Q20:** Other Family - I am comfortable discussing my financial situation with the following people.

	Southwestern	Public 2yr
Strongly Agree	23%	20%
Agree	36%	29%
Neutral	14%	24%
Disagree	18%	17%
Strongly Disagree	10%	11%
	<i>n=146</i>	<i>n=22497</i>

**Q21:** Friends - I am comfortable discussing my financial situation with the following people.

	Southwestern	Public 2yr
Strongly Agree	19%	18%
Agree	39%	35%
Neutral	23%	24%
Disagree	13%	15%
Strongly Disagree	6%	9%
	<i>n=146</i>	<i>n=22502</i>

**Q22:** School Staff - I am comfortable discussing my financial situation with the following people.

	Southwestern	Public 2yr
Strongly Agree	10%	14%
Agree	37%	34%
Neutral	32%	31%
Disagree	17%	15%
Strongly Disagree	4%	7%
	<i>n=147</i>	<i>n=22493</i>

**Q23:** Faculty - I am comfortable discussing my financial situation with the following people.

	Southwestern	Public 2yr
Strongly Agree	9%	13%
Agree	32%	31%
Neutral	36%	33%
Disagree	16%	16%
Strongly Disagree	7%	7%
	<i>n=147</i>	<i>n=22410</i>

**Q24:** Other Students (not friends) - I am comfortable discussing my financial situation with the following people.

	Southwestern	Public 2yr
Strongly Agree	5%	6%
Agree	18%	12%
Neutral	21%	26%
Disagree	30%	30%
Strongly Disagree	26%	25%
	<i>n=146</i>	<i>n=22225</i>

**Q25:** How likely is it that you would recommend your school to a friend or family member?

	Southwestern	Public 2yr
0 (Not at All Likely)	0%	1%
1	3%	0%
2	1%	1%
3	3%	1%
4	5%	2%
5	12%	5%
6	10%	6%
7	18%	12%
8	24%	18%
9	7%	12%
10 (Very Likely)	16%	43%
	<i>n=147</i>	<i>n=22764</i>

**Q25:** Net Promoter Score (NPS)\* How likely is it that you would recommend your school to a friend or family member?

	Southwestern	Public 2yr
Promoters (Score 9-10)	24%	55%
Passives (Score 7-8)	42%	29%
Detractors (Score 0-6)	34%	16%
Net Promoter Score (NPS)*	-10.20	39.46
	<i>n=147</i>	<i>n=22764</i>

\* A Net Promoter Score (NPS) is a research-based method to benchmark and compare customer satisfaction ratings across different services, businesses, and products. NPS uses a 0-10 scale. Those who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.

**Q26:** Compared with others at my school, I would describe my financial situation as \_\_\_\_\_.

	Southwestern	Public 2yr
Better	15%	26%
Worse	22%	25%
The Same	20%	15%
I Don't Know	43%	34%
	<i>n=146</i>	<i>n=22353</i>

**Q27:** My friends at school and I tell each other about our financial problems.

	Southwestern	Public 2yr
Strongly Agree	6%	5%
Agree	21%	19%
Neutral	29%	26%
Disagree	23%	29%
Strongly Disagree	21%	21%
	<i>n=146</i>	<i>n=22379</i>

**Q28:** I feel that on average I work at my job more than my peers.

	Southwestern	Public 2yr
Strongly Agree	19%	18%
Agree	18%	23%
Neutral	42%	34%
Disagree	15%	17%
Strongly Disagree	6%	7%
	<i>n=146</i>	<i>n=22392</i>

**Q29:** Do you work for pay?

	Southwestern	Public 2yr
Yes	60%	75%
No	35%	21%
I Don't Know	5%	3%
	<i>n=145</i>	<i>n=21905</i>

**Q30:** Student Loan(s) I Have Taken Out for Myself - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	34%	35%
No	63%	63%
I Don't Know	3%	2%
	<i>n=142</i>	<i>n=21502</i>

**Q31:** Student Loan(s) My Parents Took Out - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	6%	5%
No	88%	92%
I Don't Know	5%	3%
	<i>n=139</i>	<i>n=21021</i>

**Q32:** Pell Grant and/or Other Grants - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	64%	59%
No	31%	37%
I Don't Know	5%	4%
	<i>n=141</i>	<i>n=21641</i>

**Q33:** Scholarships - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	50%	33%
No	44%	63%
I Don't Know	6%	4%
	<i>n=141</i>	<i>n=21362</i>

**Q34:** Current Employment - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	52%	61%
No	47%	38%
I Don't Know	1%	2%
	<i>n=142</i>	<i>n=21600</i>

**Q35:** Personal Savings - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	60%	49%
No	40%	50%
I Don't Know	0%	2%
	<i>n=144</i>	<i>n=21457</i>

**Q36:** Credit Cards - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	31%	27%
No	68%	71%
I Don't Know	1%	2%
	<i>n=143</i>	<i>n=21241</i>

**Q37:** Support From My Parents and/or Family - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	32%	36%
No	67%	62%
I Don't Know	1%	2%
	<i>n=142</i>	<i>n=21307</i>

**Q38:** Veteran's Benefits - Do you use any of the following methods to pay for college?

	Southwestern	Public 2yr
Yes	6%	5%
No	92%	94%
I Don't Know	2%	1%

*n=139      n=21020*

**Q39:** In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

	Southwestern	Public 2yr
Yes	88%	83%
No	12%	15%
I Don't Know	0%	2%

*n=145      n=22076*

**Q40:** Your Spouse - Do you provide financial support for any of the following individuals?

	Southwestern	Public 2yr
Yes	19%	19%
No	81%	79%
I Don't Know	0%	1%

*n=144      n=21744*

**Q41:** A Child or Children - Do you provide financial support for any of the following individuals?

	Southwestern	Public 2yr
Yes	28%	32%
No	72%	67%
I Don't Know	1%	1%

*n=144      n=21905*

**Q42:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

	Southwestern	Public 2yr
Yes	10%	15%
No	87%	83%
I Don't Know	3%	2%

*n=144      n=21630*

**Q43:** Other Family Members - Do you provide financial support for any of the following individuals?

	Southwestern	Public 2yr
Yes	8%	11%
No	90%	87%
I Don't Know	2%	1%

*n=145      n=21634*

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	Southwestern	Public 2yr
Yes	70%	61%
No	23%	29%
I Don't Know	7%	9%

*n=142      n=21525*

**Q45:** In the past 12 months, how many times did you run out of money?

	Southwestern	Public 2yr
Never	21%	27%
One time	8%	8%
Two Times	15%	12%
Three Times	12%	12%
Four Times	9%	8%
Five or More Times	35%	33%

*n=141      n=21527*

**Q46:** In the past 12 months, how many times did you borrow money from your family and/or friends?

	Southwestern	Public 2yr
Never	31%	38%
One time	12%	12%
Two Times	15%	14%
Three Times	13%	11%
Four Times	6%	6%
Five or More Times	23%	20%

*n=142      n=21525*

**Q47:** I always pay my bills on time.

	Southwestern	Public 2yr
Strongly Agree	27%	35%
Agree	39%	33%
Neutral	23%	18%
Disagree	8%	11%
Strongly Disagree	3%	3%
	<i>n=142</i>	<i>n=21516</i>

**Q48:** I follow a weekly or monthly budget.

	Southwestern	Public 2yr
Strongly Agree	16%	18%
Agree	33%	34%
Neutral	26%	25%
Disagree	18%	18%
Strongly Disagree	6%	5%
	<i>n=142</i>	<i>n=21500</i>

**Q49:** I have the ability to manage my finances well.

	Southwestern	Public 2yr
Strongly Agree	17%	18%
Agree	44%	38%
Neutral	23%	27%
Disagree	10%	13%
Strongly Disagree	6%	4%
	<i>n=142</i>	<i>n=21468</i>

**Q50:** I worry about being able to pay my current monthly expenses.

	Southwestern	Public 2yr
Strongly Agree	21%	21%
Agree	39%	32%
Neutral	22%	21%
Disagree	11%	18%
Strongly Disagree	7%	8%
	<i>n=142</i>	<i>n=21502</i>

**Q51:** I worry about having enough money to pay for school.

	Southwestern	Public 2yr
Strongly Agree	49%	32%
Agree	31%	29%
Neutral	9%	17%
Disagree	7%	14%
Strongly Disagree	4%	8%
	<i>n=142</i>	<i>n=21468</i>

**Q52:** I know how I will pay for college next semester.

	Southwestern	Public 2yr
Strongly Agree	13%	20%
Agree	43%	38%
Neutral	21%	21%
Disagree	13%	14%
Strongly Disagree	10%	7%
	<i>n=142</i>	<i>n=21477</i>

**Q53:** It is important that I support my family financially while in college.

	Southwestern	Public 2yr
Strongly Agree	25%	29%
Agree	13%	25%
Neutral	36%	26%
Disagree	15%	13%
Strongly Disagree	10%	7%
	<i>n=142</i>	<i>n=21483</i>

**Q54:** Food Assistance - In the past 12 months, have you used public assistance in the following areas?

	Southwestern	Public 2yr
Yes	30%	18%
No	64%	80%
I Don't Know	6%	2%
	<i>n=140</i>	<i>n=21276</i>

**Q55:** Housing Assistance - In the past 12 months, have you used public assistance in the following areas?

	Southwestern	Public 2yr
Yes	9%	5%
No	86%	94%
I Don't Know	5%	2%
	<i>n=141</i>	<i>n=21207</i>



**Q56:** Utility Assistance - In the past 12 months, have you used public assistance in the following areas?

	Southwestern	Public 2yr
Yes	11%	6%
No	84%	92%
I Don't Know	5%	2%

*n=141 n=21191*

**Q57:** Medical Assistance - In the past 12 months, have you used public assistance in the following areas?

	Southwestern	Public 2yr
Yes	24%	21%
No	67%	77%
I Don't Know	9%	2%

*n=140 n=21232*

**Q58:** Child Care Assistance - In the past 12 months, have you used public assistance in the following areas?

	Southwestern	Public 2yr
Yes	6%	5%
No	89%	94%
I Don't Know	5%	1%

*n=139 n=21067*

**Q59:** Credit Card - In the past 12 months, have you used the following borrowing sources?

	Southwestern	Public 2yr
Yes	43%	49%
No	54%	50%
I Don't Know	3%	1%

*n=141 n=21268*

**Q60:** Pay Day Loan - In the past 12 months, have you used the following borrowing sources?

	Southwestern	Public 2yr
Yes	5%	7%
No	93%	91%
I Don't Know	2%	2%

*n=141 n=21114*

**Q61:** Auto Title Loan - In the past 12 months, have you used the following borrowing sources?

	Southwestern	Public 2yr
Yes	7%	7%
No	89%	92%
I Don't Know	4%	2%

*n=141 n=21054*

**Q62:** Do you have a bank account, and if so which of the following applies to you?

	Southwestern	Public 2yr
I do not have a bank account	10%	4%
I only have a checking account	25%	26%
I only have a savings account	5%	3%
I have both a checking and savings account	60%	67%

*n=141 n=21291*

**Q63:** In the past 12 months, how many times did you use a credit card for something you didn't have money for?\*

	Southwestern	Public 2yr
Never	13%	15%
One time	8%	8%
Two Times	7%	12%
Three Times	20%	13%
Four Times	10%	8%
Five or More Times	43%	45%

*n=61 n=10267*

*\*Of respondents who answered 'yes' to Q59*

**Q64:** I always pay my credit card bill on time.\*

	Southwestern	Public 2yr
Strongly Agree	49%	45%
Agree	31%	32%
Neutral	13%	11%
Disagree	3%	9%
Strongly Disagree	3%	3%

*n=61 n=10261*

*\*Of respondents who answered 'yes' to Q59*

**Q65:** I fully pay off my credit card balance each month.\*

	Southwestern	Public 2yr
Strongly Agree	14%	15%
Agree	15%	12%
Neutral	12%	12%
Disagree	32%	30%
Strongly Disagree	27%	31%
	n=59	n=10219

*\*Of respondents who answered 'yes' to Q59*

**Q66:** In the past 12 months, how many times did you borrow a pay day loan?\*

	Southwestern	Public 2yr
One time	14%	34%
Two Times	43%	24%
Three Times	29%	18%
Four Times	14%	8%
Five or More Times	0%	15%
	n=7	n=1546

*\*Of respondents who answered 'yes' to Q60*

**Q67:** In the past 12 months, how many times did you borrow an auto title loan?\*

	Southwestern	Public 2yr
One time	100%	83%
Two Times	0%	10%
Three Times	0%	3%
Four Times	0%	1%
Five or More Times	0%	2%
	n=10	n=1375

*\*Of respondents who answered 'yes' to Q61*

**Q68:** How much student loan money have you borrowed up to this point in time? Please include the entire amount you have borrowed, from all the institutions you have attended.\*

	Southwestern	Public 2yr
\$0 - \$500	11%	5%
\$501 - \$2,000	5%	8%
\$2,001 - \$5,000	11%	19%
\$5,001 - \$10,000	29%	22%
\$10,001 - \$25,000	37%	27%
\$25,001 - \$50,000	5%	14%
\$50,001 or above	3%	6%
	n=38	n=5677

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q30)*

**Q69:** I have more student loan debt than I expected to have at this point.\*

	Southwestern	Public 2yr
Strongly Agree	28%	31%
Agree	26%	27%
Neutral	21%	18%
Disagree	21%	18%
Strongly Disagree	4%	6%
	n=47	n=7006

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q30)*

**Q70:** How confident are you that you will be able to pay off the debt acquired while you were a student?\*

	Southwestern	Public 2yr
Very Confident	6%	10%
Confident	30%	20%
Somewhat Confident	34%	36%
Not At All Confident	30%	33%
	n=47	n=7021

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q30)*

**Q71:** When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans?\*

	Southwestern	Public 2yr
Yes	70%	57%
No	22%	34%
I Don't Know	9%	9%

n=46      n=7023

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q30)*

**Q72:** The amount of total debt (e.g. credit card debt, car loan debt, or money owed to family or friends) I have right now is overwhelming.

	Southwestern	Public 2yr
Strongly Agree	21%	25%
Agree	21%	21%
Neutral	15%	18%
Disagree	18%	17%
Strongly Disagree	12%	11%
I Do Not Have Other Debt	13%	9%

n=141      n=20936

**Q73-Q76:** Debt Aversion Scale\*

	Southwestern	Public 2yr
No Indication of Debt Aversion	84%	85%
Debt Aversion	4%	2%
General Debt Aversion, No Education Debt Aversion	6%	4%
Education Debt Aversion, No General Debt Aversion	6%	8%

n=139      n=20693

*\*A full description of scales used and how they are calculated can be found in the methodology section*

**Q73:** You should always save up first before buying something.

	Southwestern	Public 2yr
Strongly Agree	30%	36%
Agree	51%	47%
Neutral	14%	13%
Disagree	4%	3%
Strongly Disagree	1%	1%

n=140      n=20808

**Q74:** Owing money is basically wrong.

	Southwestern	Public 2yr
Strongly Agree	8%	10%
Agree	17%	20%
Neutral	42%	32%
Disagree	29%	31%
Strongly Disagree	5%	7%

n=139      n=20795

**Q75:** There is no excuse for borrowing money.

	Southwestern	Public 2yr
Strongly Agree	3%	3%
Agree	11%	6%
Neutral	25%	24%
Disagree	41%	48%
Strongly Disagree	20%	19%

n=140      n=20773

**Q76:** I think it is ok to borrow money to pay for education.

	Southwestern	Public 2yr
Strongly Agree	16%	18%
Agree	43%	48%
Neutral	31%	24%
Disagree	6%	7%
Strongly Disagree	4%	3%

n=140      n=20807

**Q77-  
Q82:** Six-Question USDA Food Security Scale (30-Day)\*

	Southwestern	Public 2yr
High or Marginal Food Security	42%	48%
Low Food Security	25%	23%
Very Low Food Security	33%	28%
	n=136	n=20278

\*A full description of scales used and how they are calculated can be found in the methodology section

**Q77:** The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).

	Southwestern	Public 2yr
Often	17%	12%
Sometimes	42%	36%
Never True	41%	52%
	n=137	n=20511

**Q78:** I couldn't afford to eat balanced meals (in the last 30 days).

	Southwestern	Public 2yr
Often	30%	21%
Sometimes	35%	32%
Never True	35%	47%
	n=136	n=20413

**Q79:** In the last 30 days, did you ever cut the size of your meals or skip meals because there wasn't enough money for food?

	Southwestern	Public 2yr
Yes	41%	38%
No	59%	62%
	n=137	n=20508

**Q80:** How many days did this happen? (Skipped or cut size of meals due to money)\*

	Southwestern	Public 2yr
Fewer than 3 days	19%	14%
Three or more days	81%	86%
	n=47	n=7117

\*Of respondents who answered 'yes' to Q79

**Q81:** In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?

	Southwestern	Public 2yr
Yes	43%	39%
No	57%	61%
	n=137	n=20513

**Q82:** In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food?

	Southwestern	Public 2yr
Yes	36%	30%
No	64%	70%
	n=137	n=20520

**Q83-  
Q88:** Housing Security Scale (Prior 12 Months)\*

	Southwestern	Public 2yr
Housing Secure	42%	51%
Housing Insecure	58%	49%
	n=136	n=20286

\*A full description of scales used and how they are calculated can be found in the methodology section

**Q83:** I had difficulty paying for my rent (past 12 months).

	Southwestern	Public 2yr
True	31%	28%
False	62%	64%
I Don't Know	7%	8%
	n=136	n=20261

**Q84:** I didn't pay the full amount of my rent (past 12 months).

	Southwestern	Public 2yr
True	12%	13%
False	79%	81%
I Don't Know	9%	6%
	n=136	n=20218

**Q85:** I had difficulty paying the full amount of a gas, oil, or electricity bill (past 12 months).

	Southwestern	Public 2yr
True	33%	32%
False	59%	62%
I Don't Know	8%	5%
	n=136	n=20224

<b>Q86:</b>	I moved 2 or more times (past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>15%</b>	<b>8%</b>	
False	<b>82%</b>	<b>89%</b>	
I Don't Know	<b>4%</b>	<b>3%</b>	
	<i>n=136</i>	<i>n=20217</i>	

<b>Q87:</b>	I lived with others beyond the expected capacity of my house or apartment (past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>15%</b>	<b>11%</b>	
False	<b>82%</b>	<b>85%</b>	
I Don't Know	<b>4%</b>	<b>4%</b>	
	<i>n=136</i>	<i>n=20204</i>	

<b>Q88:</b>	I moved in with other people due to financial problems (past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>20%</b>	<b>17%</b>	
False	<b>75%</b>	<b>80%</b>	
I Don't Know	<b>5%</b>	<b>3%</b>	
	<i>n=135</i>	<i>n=20158</i>	

<b>Q89- Q98:</b>	Homelessness Scale*		
	<b>Southwestern</b>	<b>Public 2yr</b>	
No Indication of Homelessness	<b>76%</b>	<b>85%</b>	
Homeless	<b>24%</b>	<b>15%</b>	
	<i>n=136</i>	<i>n=20319</i>	

*\*A full description of scales used and how they are calculated can be found in the methodology section*

<b>Q89:</b>	Since starting college, have you ever been homeless?		
	<b>Southwestern</b>	<b>Public 2yr</b>	
Yes	<b>8%</b>	<b>4%</b>	
No	<b>89%</b>	<b>94%</b>	
I Don't Know	<b>3%</b>	<b>1%</b>	
	<i>n=136</i>	<i>n=20261</i>	

<b>Q90:</b>	I was thrown out of my home (in past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>5%</b>	<b>3%</b>	
False	<b>94%</b>	<b>96%</b>	
I Don't Know	<b>1%</b>	<b>1%</b>	
	<i>n=136</i>	<i>n=20280</i>	

<b>Q91:</b>	I was evicted from my home (in past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>3%</b>	<b>2%</b>	
False	<b>96%</b>	<b>97%</b>	
I Don't Know	<b>1%</b>	<b>1%</b>	
	<i>n=136</i>	<i>n=20263</i>	

<b>Q92:</b>	I stayed in a shelter (in past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>2%</b>	<b>1%</b>	
False	<b>96%</b>	<b>98%</b>	
I Don't Know	<b>1%</b>	<b>1%</b>	
	<i>n=136</i>	<i>n=20257</i>	

<b>Q93:</b>	I stayed in an abandoned building (in past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>1%</b>	<b>1%</b>	
False	<b>98%</b>	<b>99%</b>	
I Don't Know	<b>1%</b>	<b>1%</b>	
	<i>n=136</i>	<i>n=20244</i>	

<b>Q94:</b>	I didn't know where I would sleep at night (in past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>7%</b>	<b>3%</b>	
False	<b>91%</b>	<b>96%</b>	
I Don't Know	<b>1%</b>	<b>1%</b>	
	<i>n=136</i>	<i>n=20244</i>	

<b>Q95:</b>	I didn't have a home (in past 12 months).		
	<b>Southwestern</b>	<b>Public 2yr</b>	
True	<b>7%</b>	<b>4%</b>	
False	<b>92%</b>	<b>95%</b>	
I Don't Know	<b>1%</b>	<b>1%</b>	
	<i>n=136</i>	<i>n=20249</i>	

**Q96:** I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).

	Southwestern	Public 2yr
True	15%	12%
False	84%	87%
I Don't Know	1%	1%

*n=136 n=20238*

**Q97:** I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (in past 12 months).

	Southwestern	Public 2yr
True	0%	1%
False	99%	99%
I Don't Know	1%	1%

*n=135 n=20244*

**Q98:** I slept in a closed area/space not meant for human habitation such as a car or truck, van, RV, or camper, encampment or tent, or unconverted garage, attic, or basement (in past 12 months).

	Southwestern	Public 2yr
True	13%	4%
False	85%	96%
I Don't Know	1%	1%

*n=136 n=20233*

**Q99:** How many hours do you spend in a typical 7-day week commuting to and from campus?

	Southwestern	Public 2yr
Less Than 1 Hour	34%	21%
1-3 Hours	22%	29%
3-6 Hours	12%	18%
6-9 Hours	4%	7%
More Than 9 Hours	1%	4%
I Do Not Have A Commute	27%	21%

*n=136 n=20241*

**Q100:** Do you have a car?

	Southwestern	Public 2yr
Yes	76%	83%
No	21%	13%
Sometimes	4%	4%

*n=136 n=20207*

**Q101:** How reliable would you say your car is?\*

	Southwestern	Public 2yr
Very Reliable	33%	36%
Reliable	36%	41%
I Don't Know	0%	2%
Somewhat Reliable	29%	19%
Not At All Reliable	2%	2%

*n=103 n=16760*

*\*Of respondents who answered 'yes' to Q100*

**Q102:** Do you routinely use public transportation to get to school?

	Southwestern	Public 2yr
Yes	4%	7%
No	96%	89%
Sometimes	0%	4%

*n=136 n=20238*

**Q103-Q105:** Financial Knowledge Questions\*

	Southwestern	Public 2yr
Zero Questions Correct	19%	18%
One Question Correct	19%	26%
Two Questions Correct	37%	34%
Three Questions Correct	25%	22%

*n=134 n=19854*

*\*A full description of scales used and how they are calculated can be found in the methodology section*

**Q103:** Imagine that the interest rate on your savings account is 1% per year and inflation is 2% per year. After 1 year, would you be able to buy more than today, exactly the same as today, or less than today with the money in this account?

	Southwestern	Public 2yr
More Than Today	7%	13%
Exactly The Same As Today	14%	17%
Less Than Today (correct answer)	34%	34%
I Don't Know	44%	35%
	<i>n=135</i>	<i>n=19925</i>

**Q104:** Suppose you have \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much would you have in the account if you left the money to grow?

	Southwestern	Public 2yr
More Than \$102 (correct answer)	64%	62%
Exactly \$102	9%	8%
Less Than \$102	3%	6%
I Don't Know	24%	25%
	<i>n=134</i>	<i>n=19939</i>

**Q105:** Suppose you borrowed \$5,000 to help cover college expenses for the coming year. You can choose to repay this loan over 10 years, 20 years, or 30 years. Which of these repayment options will cost you the least amount of money over the length of the repayment period?

	Southwestern	Public 2yr
10-Year (correct answer)	70%	64%
20-Year	4%	5%
30-Year	9%	13%
I Don't Know	17%	18%
	<i>n=135</i>	<i>n=19940</i>

**Q114:** What is your age?

	Southwestern	Public 2yr
Under 25 years of age	59%	50%
25 years of age or older	41%	50%
	<i>n=135</i>	<i>n=19746</i>

**Q115:** Are you the first person in your immediate family to attend college?

	Southwestern	Public 2yr
Yes	49%	39%
No	50%	60%
I Don't Know	2%	1%
	<i>n=133</i>	<i>n=19861</i>

**Q116:** Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?

	Southwestern	Public 2yr
Yes	5%	5%
No	95%	95%
	<i>n=135</i>	<i>n=19867</i>

**Q117:** Are you a citizen of the United States of America?

	Southwestern	Public 2yr
Yes	98%	95%
No	2%	5%
	<i>n=135</i>	<i>n=19809</i>

**Q119:** At any time since you turned 13, were you in foster care or were you a dependent of the court?

	Southwestern	Public 2yr
Yes	4%	2%
No	96%	97%
I Don't Know	0%	1%
	<i>n=135</i>	<i>n=19848</i>

**Q120:** Did you indicate on the FAFSA (Free Application for Federal Student Aid) that you were previously in foster care or a ward of the state?\*

	Southwestern	Public 2yr
Yes	60%	58%
No	40%	28%
I Don't Know	0%	14%
	<i>n=5</i>	<i>n=370</i>

\*Of respondents who answered 'yes' to Q119

**Q121:** Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?\*

	Southwestern	Public 2yr
Yes	0%	28%
No	67%	33%
I Don't Know	33%	39%
	n=3	n=215

*\*Of respondents who answered 'yes' to Q39, Q119, and Q120*

**Q122:** Does your state have a state-level, foster youth-specific financial aid program or policy for college?\*

	Southwestern	Public 2yr
Yes	0%	16%
No	0%	10%
I Don't Know	100%	74%
	n=5	n=425

*\*Of respondents who answered 'yes' to Q119*

**Q123:** Have you participated in the state-level, foster youth-specific financial aid program or policy for college?\*

	Southwestern	Public 2yr
Yes	0%	63%
No	0%	30%
I Don't Know	0%	7%
	n=	n=67

*\*Of respondents who answered 'yes' to Q119 and Q122*

**Q124:** Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?\*

	Southwestern	Public 2yr
Yes	0%	13%
No	0%	10%
I Don't Know	100%	77%
	n=5	n=424

*\*Of respondents who answered 'yes' to Q119*

**Q125:** Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?\*

	Southwestern	Public 2yr
Yes	0%	50%
No	0%	46%
I Don't Know	0%	4%
	n=	n=54

*\*Of respondents who answered 'yes' to Q119 and Q124*

**Q126:** What is the highest level of education you expect to complete?

	Southwestern	Public 2yr
High School Diploma or GED	13%	20%
Associate's Degree or Certificate	30%	27%
Bachelor's Degree	37%	32%
Master's Degree	13%	14%
Doctoral or Professional Degree	6%	7%
	n=134	n=19845

**Q127:** Is this your first college?

	Southwestern	Public 2yr
Yes	65%	54%
No	35%	45%
I Don't Know	0%	0%
	n=134	n=19765

**Q128:** Do you plan on transferring from your school to another institution in the future?

	Southwestern	Public 2yr
Yes	58%	58%
No	22%	25%
I Don't Know	20%	17%
	n=134	n=19759



**Q129:** Do you consider yourself a student who works or a worker that goes to school?

	Southwestern	Public 2yr
Student	60%	54%
Worker	40%	46%

*n=80 n=14798*

*\*Of respondents who answered 'yes' to Q29*

**Q130:** During the school year, about how many hours do you spend in a typical 7-day week working for pay?

	Southwestern	Public 2yr
Less than 20 hours	36%	21%
20-40 hours	50%	63%
Over 40 hours	14%	16%

*n=72 n=14180*

*\*Of respondents who answered 'yes' to Q29*

**Q131-Q134:** If your work hours have changed in the past year, what was the main reason? (Check all that apply)\*

	Southwestern	Public 2yr
To Accommodate Change in My Course Requirements	61%	48%
To Make More Money to Pay My Expenses	45%	33%
My Employer Changed My Work Schedule	17%	17%
My Work Schedule Has Not Changed	16%	27%

*n=107 n=18086*

*\*Percentage indicate respondents who chose at least one of the above choices*

**Q135:** Are you a dependent or independent student?

	Southwestern	Public 2yr
Dependent	34%	30%
Independent	56%	61%
I Don't Know	10%	9%

*n=133 n=19758*

**Q136:** About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc)?\*

	Southwestern	Public 2yr
Less than 20 hours	35%	44%
20-40 hours	8%	16%
Over 40 hours	57%	40%

*n=51 n=8839*

*\*Of respondents who indicated supporting family members financially ('yes' to any of Q40-Q43)*

## Section C: Select Crosstab Analysis Tables

Exploratory data analysis was conducted in order to identify trends among groups of respondents. Relationships between variables were tested for association using Pearson's Chi-Square tests, and, when expected cell counts were less than five, Fisher's Exact Test, with the alpha level set at a minimum threshold of .05 ( $\alpha=.05$ ) for all comparisons. All results from crosstab analysis are presented in this section, refer to individual tables to learn if the associations displayed are statistically significant.

**Q41:** A Child or Children - Do you provide financial support for any of the following individuals?

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q44: Yes</b>	<b>Q44: No</b>	<b>Q44: I Don't Know</b>
Q41: Yes	<i>n=39</i>	<b>64%</b>	<b>28%</b>	<b>8%</b>
Q41: No	<i>n=101</i>	<b>73%</b>	<b>20%</b>	<b>7%</b>
Q41: I Don't Know	<i>n=1</i>	<b>0%</b>	<b>100%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q41:** A Child or Children - Do you provide financial support for any of the following individuals?

**Q51:** I worry about having enough money to pay for school.

		<b>Q51: Agree/Strongly Agree</b>	<b>Q51: Neutral</b>	<b>Q51: Disagree/Strongly Disagree</b>
Q41: Yes	<i>n=39</i>	<b>72%</b>	<b>8%</b>	<b>21%</b>
Q41: No	<i>n=101</i>	<b>85%</b>	<b>9%</b>	<b>6%</b>
Q41: I Don't Know	<i>n=1</i>	<b>0%</b>	<b>100%</b>	<b>0%</b>

*\*Statistically significant result at the  $p<.05$  level. Fisher's Exact Test used due to low cell count.*

**Q41:** A Child or Children - Do you provide financial support for any of the following individuals?

**Q52:** I know how I will pay for college next semester.

		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
Q41: Yes	<i>n=39</i>	<b>56%</b>	<b>18%</b>	<b>26%</b>
Q41: No	<i>n=101</i>	<b>55%</b>	<b>23%</b>	<b>22%</b>
Q41: I Don't Know	<i>n=1</i>	<b>100%</b>	<b>0%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q41:** A Child or Children - Do you provide financial support for any of the following individuals?

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q41: Yes	<i>n=40</i>	<b>43%</b>	<b>58%</b>
Q41: No	<i>n=103</i>	<b>62%</b>	<b>38%</b>
Q41: I Don't Know	<i>n=1</i>	<b>100%</b>	<b>0%</b>

*\*Statistically significant result at the  $p < .05$  level. Fisher's Exact Test used due to low cell count.*

**Q42:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q44: Yes</b>	<b>Q44: No</b>	<b>Q44: I Don't Know</b>
Q42: Yes	<i>n=14</i>	<b>100%</b>	<b>0%</b>	<b>0%</b>
Q42: No	<i>n=122</i>	<b>69%</b>	<b>23%</b>	<b>8%</b>
Q42: I Don't Know	<i>n=5</i>	<b>40%</b>	<b>60%</b>	<b>0%</b>

*\*Statistically significant result at the  $p < .05$  level. Fisher's Exact Test used due to low cell count.*

**Q42:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

**Q51:** I worry about having enough money to pay for school.

		<b>Q51: Agree/Strongly Agree</b>	<b>Q51: Neutral</b>	<b>Q51: Disagree/Strongly Disagree</b>
Q42: Yes	<i>n=14</i>	<b>93%</b>	<b>0%</b>	<b>7%</b>
Q42: No	<i>n=122</i>	<b>78%</b>	<b>11%</b>	<b>11%</b>
Q42: I Don't Know	<i>n=5</i>	<b>100%</b>	<b>0%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q42:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

**Q52:** I know how I will pay for college next semester.

		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
Q42: Yes	<i>n=14</i>	<b>36%</b>	<b>21%</b>	<b>43%</b>
Q42: No	<i>n=122</i>	<b>57%</b>	<b>21%</b>	<b>22%</b>
Q42: I Don't Know	<i>n=5</i>	<b>80%</b>	<b>20%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q42:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Q42: Yes	<i>n=14</i>	<b>50%</b>	<b>50%</b>	<b>0%</b>
Q42: No	<i>n=114</i>	<b>48%</b>	<b>50%</b>	<b>2%</b>
Q42: I Don't Know	<i>n=4</i>	<b>50%</b>	<b>50%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q42:** Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q42: Yes	<i>n=14</i>	<b>29%</b>	<b>71%</b>
Q42: No	<i>n=125</i>	<b>60%</b>	<b>40%</b>
Q42: I Don't Know	<i>n=5</i>	<b>40%</b>	<b>60%</b>

*Note: Not statistically significant*

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

**Q51:** I worry about having enough money to pay for school.

		<b>Q51: Agree/Strongly Agree</b>	<b>Q51: Neutral</b>	<b>Q51: Disagree/Strongly Disagree</b>
Q44: Yes	<i>n=100</i>	<b>88%</b>	<b>5%</b>	<b>7%</b>
Q44: No	<i>n=32</i>	<b>69%</b>	<b>13%</b>	<b>19%</b>
Q44: I Don't Know	<i>n=10</i>	<b>40%</b>	<b>40%</b>	<b>20%</b>

*\*\*Statistically significant result at the  $p < .01$  level. Fisher's Exact Test used due to low cell count.*

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

**Q52:** I know how I will pay for college next semester.

		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
Q44: Yes	<i>n=100</i>	<b>48%</b>	<b>24%</b>	<b>28%</b>
Q44: No	<i>n=32</i>	<b>84%</b>	<b>9%</b>	<b>6%</b>
Q44: I Don't Know	<i>n=10</i>	<b>40%</b>	<b>30%</b>	<b>30%</b>

*\*\*Statistically significant result at the  $p < .01$  level. Fisher's Exact Test used due to low cell count.*

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Q44: Yes	<i>n=97</i>	<b>47%</b>	<b>51%</b>	<b>2%</b>
Q44: No	<i>n=27</i>	<b>56%</b>	<b>44%</b>	<b>0%</b>
Q44: I Don't Know	<i>n=9</i>	<b>44%</b>	<b>56%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q44: Yes	<i>n=100</i>	<b>57%</b>	<b>43%</b>
Q44: No	<i>n=32</i>	<b>53%</b>	<b>47%</b>
Q44: I Don't Know	<i>n=10</i>	<b>60%</b>	<b>40%</b>

*Note: Not statistically significant*

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

by Age

		<b>Under 25 Years of Age</b>	<b>Over 25 Years of Age</b>
Q44: Yes	<i>n=100</i>	<b>62%</b>	<b>38%</b>
Q44: No	<i>n=32</i>	<b>50%</b>	<b>50%</b>
Q44: I Don't Know	<i>n=10</i>	<b>60%</b>	<b>40%</b>

*Note: Not statistically significant*

**Q45:** In the past 12 months, how many times did you run out of money?

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q44: Yes</b>	<b>Q44: No</b>	<b>Q44: I Don't Know</b>
Q45: Never	<i>n=30</i>	<b>23%</b>	<b>60%</b>	<b>17%</b>
Q45: 1-4 times	<i>n=62</i>	<b>74%</b>	<b>18%</b>	<b>8%</b>
Q45: 5 or more times	<i>n=49</i>	<b>94%</b>	<b>6%</b>	<b>0%</b>

*\*\*Statistically significant result at the  $p < .01$  level. Fisher's Exact Test used due to low cell count.*

<b>Q45:</b>	In the past 12 months, how many times did you run out of money?			
<b>Q51:</b>	I worry about having enough money to pay for school.			
		<b>Q51: Agree/Strongly Agree</b>	<b>Q51: Neutral</b>	<b>Q51: Disagree/Strongly Disagree</b>
Q45: Never	<i>n=30</i>	<b>60%</b>	<b>20%</b>	<b>20%</b>
Q45: 1-4 times	<i>n=62</i>	<b>82%</b>	<b>8%</b>	<b>10%</b>
Q45: 5 or more times	<i>n=49</i>	<b>90%</b>	<b>4%</b>	<b>6%</b>

*\*Statistically significant result at the  $p < .05$  level. Fisher's Exact Test used due to low cell count.*

<b>Q45:</b>	In the past 12 months, how many times did you run out of money?			
<b>Q52:</b>	I know how I will pay for college next semester.			
		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
Q45: Never	<i>n=30</i>	<b>70%</b>	<b>17%</b>	<b>13%</b>
Q45: 1-4 times	<i>n=62</i>	<b>53%</b>	<b>27%</b>	<b>19%</b>
Q45: 5 or more times	<i>n=49</i>	<b>51%</b>	<b>16%</b>	<b>33%</b>

*Note: Not statistically significant*

<b>Q45:</b>	In the past 12 months, how many times did you run out of money?			
<b>Q115:</b>	Are you the first person in your immediate family to attend college?			
		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Q45: Never	<i>n=27</i>	<b>48%</b>	<b>52%</b>	<b>0%</b>
Q45: 1-4 times	<i>n=57</i>	<b>47%</b>	<b>53%</b>	<b>0%</b>
Q45: 5 or more times	<i>n=48</i>	<b>52%</b>	<b>44%</b>	<b>4%</b>

*Note: Not statistically significant*

<b>Q50:</b>	I worry about being able to pay my current monthly expenses.			
<b>Q51:</b>	I worry about having enough money to pay for school.			
		<b>Q51: Agree/Strongly Agree</b>	<b>Q51: Neutral</b>	<b>Q51: Disagree/Strongly Disagree</b>
Q50: Agree/Strongly Agree	<i>n=86</i>	<b>93%</b>	<b>3%</b>	<b>3%</b>
Q50: Neutral	<i>n=31</i>	<b>71%</b>	<b>19%</b>	<b>10%</b>
Q50: Disagree/Strongly Disagree	<i>n=25</i>	<b>48%</b>	<b>16%</b>	<b>36%</b>

*\*\*Statistically significant result at the  $p < .01$  level. Fisher's Exact Test used due to low cell count.*

**Q50:** I worry about being able to pay my current monthly expenses.

**Q52:** I know how I will pay for college next semester.

		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
Q50: Agree/Strongly Agree	<i>n=86</i>	<b>50%</b>	<b>20%</b>	<b>30%</b>
Q50: Neutral	<i>n=31</i>	<b>58%</b>	<b>39%</b>	<b>3%</b>
Q50: Disagree/Strongly Disagree	<i>n=25</i>	<b>72%</b>	<b>4%</b>	<b>24%</b>

*\*\*Statistically significant result at the  $p < .01$  level.*

**Q50:** I worry about being able to pay my current monthly expenses.

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Q50: Agree/Strongly Agree	<i>n=82</i>	<b>46%</b>	<b>51%</b>	<b>2%</b>
Q50: Neutral	<i>n=28</i>	<b>54%</b>	<b>46%</b>	<b>0%</b>
Q50: Disagree/Strongly Disagree	<i>n=23</i>	<b>52%</b>	<b>48%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q50:** I worry about being able to pay my current monthly expenses.

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q50: Agree/Strongly Agree	<i>n=86</i>	<b>48%</b>	<b>52%</b>
Q50: Neutral	<i>n=31</i>	<b>65%</b>	<b>35%</b>
Q50: Disagree/Strongly Disagree	<i>n=25</i>	<b>76%</b>	<b>24%</b>

*\*Statistically significant result at the  $p < .05$  level.*

**Q51:** I worry about having enough money to pay for school.

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Q51: Agree/Strongly Agree	<i>n=108</i>	<b>45%</b>	<b>53%</b>	<b>2%</b>
Q51: Neutral	<i>n=12</i>	<b>50%</b>	<b>50%</b>	<b>0%</b>
Q51: Disagree/Strongly Disagree	<i>n=13</i>	<b>77%</b>	<b>23%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q51:** I worry about having enough money to pay for school.

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q51: Agree/Strongly Agree	<i>n=114</i>	<b>56%</b>	<b>44%</b>
Q51: Neutral	<i>n=13</i>	<b>62%</b>	<b>38%</b>
Q51: Disagree/Strongly Disagree	<i>n=15</i>	<b>53%</b>	<b>47%</b>

*Note: Not statistically significant*

**Q51:** I worry about having enough money to pay for school.

by Gender

		<b>Female</b>	<b>Male</b>
Q51: Agree/Strongly Agree	<i>n=114</i>	<b>75%</b>	<b>25%</b>
Q51: Neutral	<i>n=13</i>	<b>77%</b>	<b>23%</b>
Q51: Disagree/Strongly Disagree	<i>n=15</i>	<b>80%</b>	<b>20%</b>

*Note: Not statistically significant*

**Q51:** I worry about having enough money to pay for school.

by Age

		<b>Under 25 Years of Age</b>	<b>Over 25 Years of Age</b>
Q51: Agree/Strongly Agree	<i>n=114</i>	<b>61%</b>	<b>39%</b>
Q51: Neutral	<i>n=13</i>	<b>54%</b>	<b>46%</b>
Q51: Disagree/Strongly Disagree	<i>n=15</i>	<b>47%</b>	<b>53%</b>

*Note: Not statistically significant*

**Q52:** I know how I will pay for college next semester.

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Q52: Agree/Strongly Agree	<i>n=71</i>	<b>48%</b>	<b>51%</b>	<b>1%</b>
Q52: Neutral	<i>n=30</i>	<b>43%</b>	<b>57%</b>	<b>0%</b>
Q52: Disagree/Strongly Disagree	<i>n=32</i>	<b>56%</b>	<b>41%</b>	<b>3%</b>

*Note: Not statistically significant*



**Q52:** I know how I will pay for college next semester.

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Q52: Agree/Strongly Agree	<i>n=79</i>	<b>59%</b>	<b>41%</b>
Q52: Neutral	<i>n=30</i>	<b>50%</b>	<b>50%</b>
Q52: Disagree/Strongly Disagree	<i>n=33</i>	<b>55%</b>	<b>45%</b>

*Note: Not statistically significant*

**Q52:** I know how I will pay for college next semester.

by Gender

		<b>Female</b>	<b>Male</b>
Q52: Agree/Strongly Agree	<i>n=79</i>	<b>75%</b>	<b>25%</b>
Q52: Neutral	<i>n=30</i>	<b>80%</b>	<b>20%</b>
Q52: Disagree/Strongly Disagree	<i>n=33</i>	<b>76%</b>	<b>24%</b>

*Note: Not statistically significant*

**Q52:** I know how I will pay for college next semester.

by Age

		<b>Under 25 Years of Age</b>	<b>Over 25 Years of Age</b>
Q52: Agree/Strongly Agree	<i>n=79</i>	<b>57%</b>	<b>43%</b>
Q52: Neutral	<i>n=30</i>	<b>70%</b>	<b>30%</b>
Q52: Disagree/Strongly Disagree	<i>n=33</i>	<b>55%</b>	<b>45%</b>

*Note: Not statistically significant*

**Q53:** It is important that I support my family financially while in college.

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q44: Yes</b>	<b>Q44: No</b>	<b>Q44: I Don't Know</b>
Q53: Agree/Strongly Agree	<i>n=55</i>	<b>69%</b>	<b>24%</b>	<b>7%</b>
Q53: Neutral	<i>n=51</i>	<b>67%</b>	<b>29%</b>	<b>4%</b>
Q53: Disagree/Strongly Disagree	<i>n=36</i>	<b>78%</b>	<b>11%</b>	<b>11%</b>

*Note: Not statistically significant*

<b>Q53:</b>	It is important that I support my family financially while in college.			
<b>Q51:</b>	I worry about having enough money to pay for school.			
		<b>Q51: Agree/Strongly Agree</b>	<b>Q51: Neutral</b>	<b>Q51: Disagree/Strongly Disagree</b>
Q53: Agree/Strongly Agree	<i>n=55</i>	<b>78%</b>	<b>9%</b>	<b>13%</b>
Q53: Neutral	<i>n=51</i>	<b>84%</b>	<b>10%</b>	<b>6%</b>
Q53: Disagree/Strongly Disagree	<i>n=36</i>	<b>78%</b>	<b>8%</b>	<b>14%</b>

*Note: Not statistically significant*

<b>Q53:</b>	It is important that I support my family financially while in college.			
<b>Q52:</b>	I know how I will pay for college next semester.			
		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
Q53: Agree/Strongly Agree	<i>n=55</i>	<b>58%</b>	<b>20%</b>	<b>22%</b>
Q53: Neutral	<i>n=51</i>	<b>55%</b>	<b>24%</b>	<b>22%</b>
Q53: Disagree/Strongly Disagree	<i>n=36</i>	<b>53%</b>	<b>19%</b>	<b>28%</b>

*Note: Not statistically significant*

<b>Q53:</b>	It is important that I support my family financially while in college.			
<b>Q115:</b>	Are you the first person in your immediate family to attend college?			
		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Q53: Agree/Strongly Agree	<i>n=54</i>	<b>61%</b>	<b>39%</b>	<b>0%</b>
Q53: Neutral	<i>n=45</i>	<b>36%</b>	<b>62%</b>	<b>2%</b>
Q53: Disagree/Strongly Disagree	<i>n=34</i>	<b>47%</b>	<b>50%</b>	<b>3%</b>

*Note: Not statistically significant*

<b>Q53:</b>	It is important that I support my family financially while in college.			
	by Enrollment Intensity			
		<b>Full-Time</b>	<b>Part-Time</b>	
Q53: Agree/Strongly Agree	<i>n=55</i>	<b>47%</b>	<b>53%</b>	
Q53: Neutral	<i>n=51</i>	<b>57%</b>	<b>43%</b>	
Q53: Disagree/Strongly Disagree	<i>n=36</i>	<b>69%</b>	<b>31%</b>	

*Note: Not statistically significant*

**Q53:** It is important that I support my family financially while in college.

by Gender

		Female	Male
Q53: Agree/Strongly Agree	<i>n=55</i>	<b>82%</b>	<b>18%</b>
Q53: Neutral	<i>n=51</i>	<b>65%</b>	<b>35%</b>
Q53: Disagree/Strongly Disagree	<i>n=36</i>	<b>83%</b>	<b>17%</b>

*Note: Not statistically significant*

**Q53:** It is important that I support my family financially while in college.

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q53: Agree/Strongly Agree	<i>n=55</i>	<b>29%</b>	<b>71%</b>
Q53: Neutral	<i>n=51</i>	<b>73%</b>	<b>27%</b>
Q53: Disagree/Strongly Disagree	<i>n=36</i>	<b>86%</b>	<b>14%</b>

*\*\*Statistically significant result at the  $p < .01$  level.*

**Q53:** It is important that I support my family financially while in college.

by Year in School

		First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)
Q53: Agree/Strongly Agree	<i>n=55</i>	<b>42%</b>	<b>58%</b>
Q53: Neutral	<i>n=51</i>	<b>61%</b>	<b>39%</b>
Q53: Disagree/Strongly Disagree	<i>n=36</i>	<b>61%</b>	<b>39%</b>

*Note: Not statistically significant*

**Q77-82:** Six-Question USDA Food Security Scale

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q44: Yes	Q44: No	Q44: I Don't Know
High Food Security	<i>n=57</i>	<b>47%</b>	<b>40%</b>	<b>12%</b>
Low Food Security	<i>n=34</i>	<b>74%</b>	<b>18%</b>	<b>9%</b>
Very Low Food Security	<i>n=45</i>	<b>100%</b>	<b>0%</b>	<b>0%</b>

*\*\*Statistically significant result at the  $p < .01$  level. Fisher's Exact Test used due to low cell count.*

**Q77-82:** Six-Question USDA Food Security Scale

**Q51:** I worry about having enough money to pay for school.

		<b>Q51: Agree/Strongly Agree</b>	<b>Q51: Neutral</b>	<b>Q51: Disagree/Strongly Disagree</b>
High Food Security	<i>n=57</i>	<b>68%</b>	<b>16%</b>	<b>16%</b>
Low Food Security	<i>n=34</i>	<b>85%</b>	<b>9%</b>	<b>6%</b>
Very Low Food Security	<i>n=45</i>	<b>89%</b>	<b>2%</b>	<b>9%</b>

*Note: Not statistically significant*

**Q77-82:** Six-Question USDA Food Security Scale

**Q52:** I know how I will pay for college next semester.

		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
High Food Security	<i>n=57</i>	<b>68%</b>	<b>16%</b>	<b>16%</b>
Low Food Security	<i>n=34</i>	<b>38%</b>	<b>35%</b>	<b>26%</b>
Very Low Food Security	<i>n=45</i>	<b>49%</b>	<b>18%</b>	<b>33%</b>

*\*Statistically significant result at the  $p < .05$  level.*

**Q77-82:** Six-Question USDA Food Security Scale

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
High Food Security	<i>n=54</i>	<b>46%</b>	<b>52%</b>	<b>2%</b>
Low Food Security	<i>n=34</i>	<b>53%</b>	<b>44%</b>	<b>3%</b>
Very Low Food Security	<i>n=44</i>	<b>48%</b>	<b>52%</b>	<b>0%</b>

*Note: Not statistically significant*

**Q77-82:** Six-Question USDA Food Security Scale

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
High Food Security	<i>n=57</i>	<b>53%</b>	<b>47%</b>
Low Food Security	<i>n=34</i>	<b>71%</b>	<b>29%</b>
Very Low Food Security	<i>n=45</i>	<b>51%</b>	<b>49%</b>

*Note: Not statistically significant*

**Q77-82:** Six-Question USDA Food Security Scale

by Gender

		<b>Female</b>	<b>Male</b>
High Food Security	<i>n=57</i>	<b>79%</b>	<b>21%</b>
Low Food Security	<i>n=34</i>	<b>74%</b>	<b>26%</b>
Very Low Food Security	<i>n=45</i>	<b>76%</b>	<b>24%</b>

*Note: Not statistically significant*

**Q83-88:** Housing Security Scale

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q44: Yes</b>	<b>Q44: No</b>	<b>Q44: I Don't Know</b>
Housing Secure	<i>n=57</i>	<b>54%</b>	<b>35%</b>	<b>11%</b>
Housing Insecure	<i>n=79</i>	<b>85%</b>	<b>11%</b>	<b>4%</b>

*\*\*Statistically significant result at the  $p < .01$  level.*

**Q83-88:** Housing Security Scale

**Q51:** I worry about having enough money to pay for school.

		<b>Q51: Agree/Strongly Agree</b>	<b>Q51: Neutral</b>	<b>Q51: Disagree/Strongly Disagree</b>
Housing Secure	<i>n=57</i>	<b>65%</b>	<b>16%</b>	<b>19%</b>
Housing Insecure	<i>n=79</i>	<b>91%</b>	<b>4%</b>	<b>5%</b>

*\*\*Statistically significant result at the  $p < .01$  level.*

**Q83-88:** Housing Security Scale

**Q52:** I know how I will pay for college next semester.

		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
Housing Secure	<i>n=57</i>	<b>60%</b>	<b>21%</b>	<b>19%</b>
Housing Insecure	<i>n=79</i>	<b>51%</b>	<b>23%</b>	<b>27%</b>

*Note: Not statistically significant*

**Q83-88:** Housing Security Scale

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Housing Secure	<i>n=55</i>	<b>49%</b>	<b>49%</b>	<b>2%</b>
Housing Insecure	<i>n=78</i>	<b>49%</b>	<b>50%</b>	<b>1%</b>

*Note: Not statistically significant*

**Q83-88:** Housing Security Scale

by Enrollment Intensity

		Full-Time	Part-Time
Housing Secure	<i>n</i> =57	49%	51%
Housing Insecure	<i>n</i> =79	62%	38%

*Note: Not statistically significant*

**Q83-88:** Housing Security Scale

by Gender

		Female	Male
Housing Secure	<i>n</i> =57	77%	23%
Housing Insecure	<i>n</i> =79	76%	24%

*Note: Not statistically significant*

**Q83-88:** Housing Security Scale

by Age

		Under 25 Years of Age	Over 25 Years of Age
Housing Secure	<i>n</i> =57	58%	42%
Housing Insecure	<i>n</i> =79	59%	41%

*Note: Not statistically significant*

**Q89-98:** Homelessness Scale

**Q44:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q44: Yes	Q44: No	Q44: I Don't Know
No Indication of Homelessness	<i>n</i> =104	70%	23%	7%
Homeless	<i>n</i> =32	78%	16%	6%

*Note: Not statistically significant*

**Q89-98:** Homelessness Scale

**Q51:** I worry about having enough money to pay for school.

		Q51: Agree/Strongly Agree	Q51: Neutral	Q51: Disagree/Strongly Disagree
No Indication of Homelessness	<i>n</i> =104	79%	11%	11%
Homeless	<i>n</i> =32	84%	3%	13%

*Note: Not statistically significant*

**Q89-98:** Homelessness Scale

**Q52:** I know how I will pay for college next semester.

		<b>Q52: Agree/Strongly Agree</b>	<b>Q52: Neutral</b>	<b>Q52: Disagree/Strongly Disagree</b>
No Indication of Homelessness	<i>n=104</i>	<b>57%</b>	<b>21%</b>	<b>22%</b>
Homeless	<i>n=32</i>	<b>47%</b>	<b>25%</b>	<b>28%</b>

*Note: Not statistically significant*

**Q103-105:** Financial Knowledge Questions

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: Yes</b>	<b>Q115: No</b>	<b>Q115: I Don't Know</b>
Zero Questions Correct	<i>n=25</i>	<b>32%</b>	<b>68%</b>	<b>0%</b>
One Question Correct	<i>n=26</i>	<b>46%</b>	<b>50%</b>	<b>4%</b>
Two Questions Correct	<i>n=47</i>	<b>64%</b>	<b>36%</b>	<b>0%</b>
Three Questions Correct	<i>n=34</i>	<b>44%</b>	<b>53%</b>	<b>3%</b>

*Note: Not statistically significant*

**Q103-105:** Financial Knowledge Questions

by Enrollment Intensity

		<b>Full-Time</b>	<b>Part-Time</b>
Zero Questions Correct	<i>n=25</i>	<b>56%</b>	<b>44%</b>
One Question Correct	<i>n=26</i>	<b>58%</b>	<b>42%</b>
Two Questions Correct	<i>n=49</i>	<b>59%</b>	<b>41%</b>
Three Questions Correct	<i>n=34</i>	<b>53%</b>	<b>47%</b>

*Note: Not statistically significant*

**Q103-105:** Financial Knowledge Questions

by Year in School

		<b>First-Year Student (&lt;30 credit hours)</b>	<b>Not First-Year (&gt;30 credit hours)</b>
Zero Questions Correct	<i>n=25</i>	<b>60%</b>	<b>40%</b>
One Question Correct	<i>n=26</i>	<b>54%</b>	<b>46%</b>
Two Questions Correct	<i>n=49</i>	<b>53%</b>	<b>47%</b>
Three Questions Correct	<i>n=34</i>	<b>47%</b>	<b>53%</b>

*Note: Not statistically significant*

**Q103- Financial Knowledge Questions  
105:**

by Age

		<b>Under 25 Years of Age</b>	<b>Over 25 Years of Age</b>
Zero Questions Correct	<i>n=25</i>	<b>88%</b>	<b>12%</b>
One Question Correct	<i>n=26</i>	<b>65%</b>	<b>35%</b>
Two Questions Correct	<i>n=49</i>	<b>61%</b>	<b>39%</b>
Three Questions Correct	<i>n=34</i>	<b>29%</b>	<b>71%</b>

*\*\*Statistically significant result at the  $p < .01$  level.*



## Section D: Endnotes

---

<sup>1</sup> Hyken, Shep. *How Effective Is Net Promoter Score (NPS)?* Forbes Magazine. Published on December 3, 2016. <https://www.forbes.com/sites/shephyken/2016/12/03/how-effective-is-net-promoter-score-nps/#253a33123e4c>. Retrieved on 1/31/2018.

<sup>2</sup> Boatman, Angela, Evans, Brent J., & Soliz, Adela. (January 2017). Understanding Loan Aversion in Education: Evidence from High School Seniors, Community College Students, and Adults. AERA Open. <https://doi.org/10.1177/2332858416683649>. Retrieved 7/25/2018.

<sup>3</sup> United States Department of Agriculture (USDA). 2017. *Definitions of food security*. <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security/>. Retrieved 9/28/2017.

<sup>4</sup> Goldrick-Rab, S., Richardson, J., & Kinsley, P. (2017). *Guide to Assessing Basic Needs Insecurity in Higher Education*. Wisconsin HOPE Lab. <http://wihopelab.com/publications/Basic-Needs-Insecurity-College-Students.pdf>. Retrieved on 5/9/18.

<sup>5</sup> Lusardi, Annamaria. (2008). *Financial Literacy: An Essential Tool for Informed Consumer Choice*. Dartmouth College, Harvard Business School, and NBER. [http://www.dartmouth.edu/~alusardi/Papers/Lusardi\\_Informed\\_Consumer.pdf](http://www.dartmouth.edu/~alusardi/Papers/Lusardi_Informed_Consumer.pdf). Retrieved on 5/6/2018.

For more information: [info@trelliscompany.org](mailto:info@trelliscompany.org) or (512) 219-5700  
[www.trelliscompany.org](http://www.trelliscompany.org)

