

Student Financial Wellness Survey

Fall 2018 Semester Technical Supplement
Texas Community Colleges

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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) 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 nearly 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. Future report topics include collegiate food security, student aid trends in Texas, student loan borrower repayment plans, and parental education debt. Please follow us on Twitter (@TrellisResearch) for notifications of new research publications and discussions of a variety of higher education topics.

Table of Contents

Section A: Detailed Methodology and Sample Characteristics	2
Section B: Survey Questions and Responses	8
Section C: Select Crosstab Analysis Tables	26
Section D: Endnotes	40

Texas Community Colleges

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Technical Supplement

This technical supplement to the Fall 2018 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.

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

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Section A: Detailed Methodology and Sample Characteristics

Participating Institutions in the Fall 2018 SFWS

The Fall 2018 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 17,000 students from 58 colleges and universities in twelve states. Student respondents attended public universities, private colleges, and community colleges that range in size from more than 55,000 students to under 500. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

Four-Year Public Institutions (10)

Adams State University (CO)
SUNY Oneonta (NY)
Tarleton State University (TX)
Texas A&M University-Kingsville (TX)
Texas A&M University-San Antonio (TX)
Texas State University (TX)
University of California at Davis (CA)
University of Illinois at Chicago (IL)
University of Illinois at Springfield (IL)
University of Illinois at Urbana-Champaign (IL)

Four-Year Private Institutions (11)

Bluefield College (VA)
D'Youville College (NY)
Lane College (TN)
North Carolina Wesleyan College (NC)
Our Lady of the Lake University (TX)
St. Augustine's University (NC)
St. Mary's University (TX)
The New School (NY)
University of New Haven (CT)
Voorhees College (SC)
Washington Adventist University (MD)

Two-Year Institutions (37)

Altierus Career College (Multi-State)
Amarillo College (TX)
Brookhaven College (TX)
Cedar Valley College (TX)
College of the Mainland (TX)
Del Mar College (TX)

Two-Year Institutions Cont'd (37)

Eastfield College (TX)
El Centro College (TX)
El Paso Community College (TX)
Fayetteville Technical Community College (NC)
Frank Phillips College (TX)
Galveston College (TX)
Grayson College (TX)
Halifax Community College (NC)
Hill College (TX)
Houston Community College (TX)
Howard College (TX)
Kilgore College (TX)
Lee College (TX)
McLennan Community College (TX)
Mountain View College (TX)
Navarro College (TX)
North Lake College (TX)
Northeast Texas Community College (TX)
Odessa College (TX)
Panola College (TX)
Richland College (TX)
San Antonio College (TX)
San Jacinto College (TX)
South Plains College (TX)
Southwest Texas Junior College (TX)
Tarrant County College District (TX)
Temple College (TX)
Texarkana College (TX)
Texas Southmost College (TX)
Valencia College (FL)
Victoria College (TX)

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. Non-consent to records release did not result in expulsion from the study. For those students who consented to a records match, 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.

Survey response data and student-level records are located on Trellis servers, are password protected, and are accessible only from computers connected to Trellis' internal network. Only authorized Trellis researchers have access to the data. At no time does anyone from the participating institution have access to the student-level responses. This survey excludes individuals who are vulnerable or susceptible to coercion or undue influence. This study excludes the following special populations of subjects: prisoners, minors (infants, children, or teenagers under the age of 18), and adults unable to consent.

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. The SFWS does not include attention checks, as recent research has pointed to unforeseen effects to data quality, including demographic bias and cognitive overload.¹ During the Analysis Phase, those participants with extreme patterns of response were considered for removal from the data set.

Sample Characteristics and Representativeness

Survey Metrics for Texas Community Colleges	
Survey Population	234,170 students
Responses	10,357 students
Response Rate	4.4%
Completion Rate	86%
Median Time Spent	15 minutes

Voluntary surveys – particularly those delivered online – are unlikely to achieve 100 percent 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 affect 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 Texas Community Colleges	
Relationships between variables were tested for association using Pearson's Chi-Square tests.	
Race/Ethnicity	Statistically significant differences between the sample and population (see table on pg. 5). Respondents who are White were overrepresented in the sample and respondents who are Hispanic/Latino were underrepresented.
Gender	Statistically significant differences between the sample and population (see table on pg. 5). Female respondents were overrepresented.
Enrollment Intensity (Full-time, Part-time)	Statistically significant differences between the sample and population (see table on pg. 5). Respondents enrolled full-time were overrepresented.
Credit Hours Earned (Class Year)	Statistically significant differences between the sample and population (see table on pg. 5). Respondents in their first year were overrepresented.
Age	Statistically significant differences between the sample and population (see table on pg. 5). Respondents were older than the 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% of the time and 75% of respondents chose neutral 34% of the time or less. This procedure flagged less than 1% of records as potential

outliers. 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.

Texas Community Colleges		
Characteristic	Population (N=234,170)	Respondents (n=10,357)
Race/Ethnicity		
American Indian/Alaskan Native	0.4%	0.4%
Asian, Hawaiian, or Other Pacific Islander	5.6%	3.6%
Black/African-American	16.3%	15.6%
Hispanic/Latino	44.0%	39.7%
International	3.1%	2.2%
White	24.3%	31.4%
Multiple	3.0%	3.6%
Other	0.0%	0.0%
Race/Ethnicity Not Reported	3.3%	3.4%
Gender		
Female	59.5%	75.7%
Male	40.3%	24.3%
Enrollment Intensity		
Full-time	38.6%	50.1%
Part-time	61.5%	50.0%
Class Year		
Not Reported	0.0%	0.0%
1st (<30 credits earned)	52.5%	54.2%
2nd (30-59 credits earned)	26.5%	26.4%
3rd (60-89 credits earned)	12.8%	11.2%
4th (90-120 credits earned)	4.4%	3.8%
5th (>120 credits earned)	2.0%	1.5%
Age		
Average Age	25.55	27.21

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.² 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).³ 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.⁴ 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."⁴
- 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.⁵

Things to know about housing security and homelessness:

- The Wisconsin HOPE lab 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.”⁵
- 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 Q89-95 and/or Q97-98 (excludes Q96).
- Respondents are categorized as ‘Homeless and/or Couch Surfing’ 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.⁶ 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.

	Texas CCs	All Schools
Strongly Agree	31%	28%
Agree	40%	40%
Neutral	18%	20%
Disagree	6%	7%
Strongly Disagree	4%	5%
	<i>n=10344</i>	<i>n=17504</i>

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

	Texas CCs	All Schools
Strongly Agree	15%	14%
Agree	27%	26%
Neutral	29%	29%
Disagree	19%	20%
Strongly Disagree	10%	10%
	<i>n=10334</i>	<i>n=17478</i>

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

	Texas CCs	All Schools
Strongly Agree	14%	12%
Agree	26%	25%
Neutral	33%	33%
Disagree	18%	20%
Strongly Disagree	9%	9%
	<i>n=10312</i>	<i>n=17455</i>

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

	Texas CCs	All Schools
Strongly Agree	15%	13%
Agree	27%	25%
Neutral	34%	34%
Disagree	16%	19%
Strongly Disagree	8%	9%
	<i>n=10285</i>	<i>n=17411</i>

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

	Texas CCs	All Schools
Strongly Agree	29%	28%
Agree	41%	41%
Neutral	21%	22%
Disagree	6%	7%
Strongly Disagree	2%	3%
	<i>n=10288</i>	<i>n=17413</i>

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

	Texas CCs	All Schools
Strongly Agree	28%	24%
Agree	39%	36%
Neutral	20%	20%
Disagree	9%	12%
Strongly Disagree	4%	8%
	<i>n=10331</i>	<i>n=17487</i>

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

	Texas CCs	All Schools
Strongly Agree	8%	7%
Agree	13%	12%
Neutral	63%	56%
Disagree	9%	14%
Strongly Disagree	6%	11%
	<i>n=10273</i>	<i>n=17392</i>

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

	Texas CCs	All Schools
Strongly Agree	12%	10%
Agree	25%	23%
Neutral	47%	43%
Disagree	11%	15%
Strongly Disagree	5%	9%
	<i>n=10271</i>	<i>n=17390</i>

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

	Texas CCs	All Schools
Strongly Agree	13%	15%
Agree	22%	23%
Neutral	52%	46%
Disagree	9%	9%
Strongly Disagree	5%	6%
	<i>n=10246</i>	<i>n=17347</i>

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

	Texas CCs	All Schools
Strongly Agree	14%	12%
Agree	24%	22%
Neutral	20%	21%
Disagree	26%	27%
Strongly Disagree	16%	18%
	<i>n=10304</i>	<i>n=17444</i>

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

	Texas CCs	All Schools
Strongly Agree	16%	14%
Agree	33%	31%
Neutral	30%	31%
Disagree	14%	15%
Strongly Disagree	7%	9%
	<i>n=10286</i>	<i>n=17417</i>

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

	Texas CCs	All Schools
Financial Aid Advisor	55%	53%
Academic Advisor	38%	38%
Financial Coach	4%	4%
Faculty Member	22%	23%
Student Affairs Staff	6%	7%
I Have Not Spoken With Any of These Individuals	33%	34%

**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.

	Texas CCs	All Schools
Strongly Agree	47%	51%
Agree	27%	26%
Neutral	13%	11%
Disagree	7%	6%
Strongly Disagree	7%	6%
	<i>n=9953</i>	<i>n=16894</i>

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

	Texas CCs	All Schools
Strongly Agree	20%	20%
Agree	28%	29%
Neutral	24%	24%
Disagree	18%	17%
Strongly Disagree	10%	10%
	<i>n=9902</i>	<i>n=16810</i>

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

	Texas CCs	All Schools
Strongly Agree	17%	17%
Agree	32%	34%
Neutral	25%	25%
Disagree	17%	16%
Strongly Disagree	9%	9%
	<i>n=9912</i>	<i>n=16826</i>

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

	Texas CCs	All Schools
Strongly Agree	13%	12%
Agree	32%	33%
Neutral	32%	32%
Disagree	15%	16%
Strongly Disagree	7%	7%
	<i>n=9903</i>	<i>n=16819</i>

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

	Texas CCs	All Schools
Strongly Agree	12%	12%
Agree	30%	30%
Neutral	33%	33%
Disagree	17%	17%
Strongly Disagree	8%	8%
	<i>n=9871</i>	<i>n=16761</i>

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

	Texas CCs	All Schools
Strongly Agree	6%	6%
Agree	11%	11%
Neutral	26%	26%
Disagree	30%	31%
Strongly Disagree	26%	26%
	<i>n=9800</i>	<i>n=16636</i>

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

	Texas CCs	All Schools
0 (Not at All Likely)	1%	1%
1	0%	0%
2	0%	1%
3	1%	2%
4	2%	2%
5	6%	7%
6	6%	7%
7	12%	13%
8	18%	18%
9	12%	11%
10 (Very Likely)	42%	37%
	<i>n=10010</i>	<i>n=16985</i>

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

	Texas CCs	All Schools
Promoters (Score 9-10)	54%	49%
Passives (Score 7-8)	29%	31%
Detractors (Score 0-6)	17%	20%
Net Promoter Score (NPS)*	37.61	28.54
	<i>n=10010</i>	<i>n=16985</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 _____.

	Texas CCs	All Schools
Better	24%	24%
Worse	28%	28%
The Same	15%	18%
I Don't Know	32%	30%
	<i>n=9789</i>	<i>n=16602</i>

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

	Texas CCs	All Schools
Strongly Agree	6%	7%
Agree	20%	23%
Neutral	25%	25%
Disagree	30%	28%
Strongly Disagree	20%	17%
	<i>n=9830</i>	<i>n=16669</i>

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

	Texas CCs	All Schools
Strongly Agree	17%	17%
Agree	21%	21%
Neutral	36%	36%
Disagree	17%	18%
Strongly Disagree	8%	8%
	<i>n=9815</i>	<i>n=16650</i>

Q29: I feel that I have more financial challenges than my peers.

	Texas CCs	All Schools
Strongly Agree	15%	16%
Agree	26%	26%
Neutral	34%	33%
Disagree	19%	19%
Strongly Disagree	6%	6%
	<i>n=9826</i>	<i>n=16662</i>

Q30: Do you work for pay?

	Texas CCs	All Schools
Yes	66%	66%
No	29%	29%
I Don't Know	4%	5%
	<i>n=9635</i>	<i>n=16338</i>

Q31: Student Loan(s) I Have Taken Out for Myself - Do you use any of the following methods to pay for college?

	Texas CCs	All Schools
Yes	34%	42%
No	63%	55%
I Don't Know	2%	3%
	<i>n=9481</i>	<i>n=16104</i>

Q32: Student Loan(s) My Parents Took Out - Do you use any of the following methods to pay for college?

	Texas CCs	All Schools
Yes	4%	11%
No	93%	86%
I Don't Know	3%	3%
	<i>n=9314</i>	<i>n=15809</i>

Q33: Pell Grant and/or Other Grants - Do you use any of the following methods to pay for college?

	Texas CCs	All Schools
Yes	63%	62%
No	34%	33%
I Don't Know	3%	4%
	<i>n=9585</i>	<i>n=16232</i>

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

	Texas CCs	All Schools
Yes	29%	38%
No	68%	58%
I Don't Know	3%	3%
	<i>n=9417</i>	<i>n=16005</i>

Q35: Current Employment - Do you use any of the following methods to pay for college?

	Texas CCs	All Schools
Yes	56%	56%
No	42%	42%
I Don't Know	2%	2%
	<i>n=9486</i>	<i>n=16102</i>

Q36: Personal Savings - Do you use any of the following methods to pay for college?

	Texas CCs	All Schools
Yes	48%	51%
No	50%	47%
I Don't Know	2%	2%
	<i>n=9469</i>	<i>n=16076</i>

Q37: Credit Cards - Do you use any of the following methods to pay for college?

	Texas CCs	All Schools
Yes	30%	31%
No	68%	67%
I Don't Know	2%	2%
	<i>n=9394</i>	<i>n=15906</i>

Q38: Support From My Parents and/or Family - Do you use any of the following methods to pay for college?

	Texas CCs	All Schools
Yes	43%	48%
No	56%	50%
I Don't Know	1%	2%
	<i>n=9435</i>	<i>n=16015</i>

Q39: Veteran's Benefits - Do you use any of the following methods to pay for college?

	Texas CCs	All Schools
Yes	5%	5%
No	94%	93%
I Don't Know	1%	1%
	<i>n=9333</i>	<i>n=15791</i>

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

	Texas CCs	All Schools
Yes	18%	17%
No	80%	81%
I Don't Know	2%	2%
	<i>n=9520</i>	<i>n=16192</i>

Q40: In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

	Texas CCs	All Schools
Yes	80%	81%
No	18%	17%
I Don't Know	2%	2%
	<i>n=9683</i>	<i>n=16421</i>

Q44: Other Family Members - Do you provide financial support for any of the following individuals?

	Texas CCs	All Schools
Yes	13%	11%
No	86%	87%
I Don't Know	1%	2%
	<i>n=9506</i>	<i>n=16177</i>

Q41: Your Spouse - Do you provide financial support for any of the following individuals?

	Texas CCs	All Schools
Yes	17%	14%
No	81%	84%
I Don't Know	2%	2%
	<i>n=9559</i>	<i>n=16249</i>

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	Texas CCs	All Schools
Yes	67%	63%
No	23%	26%
I Don't Know	10%	10%
	<i>n=9462</i>	<i>n=16059</i>

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

	Texas CCs	All Schools
Yes	35%	26%
No	64%	72%
I Don't Know	1%	1%
	<i>n=9617</i>	<i>n=16323</i>

Q46: In the past 12 months, how many times did you run out of money?

	Texas CCs	All Schools
Never	19%	23%
One time	8%	9%
Two Times	12%	13%
Three Times	14%	13%
Four Times	9%	8%
Five or More Times	38%	34%
	<i>n=9446</i>	<i>n=16035</i>

Q47: In the past 12 months, how many times did you borrow money from your family and/or friends?

	Texas CCs	All Schools
Never	31%	32%
One time	12%	12%
Two Times	15%	15%
Three Times	13%	12%
Four Times	7%	6%
Five or More Times	22%	23%
	<i>n=9447</i>	<i>n=16037</i>

Q48: I always pay my bills on time.

	Texas CCs	All Schools
Strongly Agree	30%	32%
Agree	33%	34%
Neutral	21%	20%
Disagree	12%	10%
Strongly Disagree	4%	3%
	<i>n=9440</i>	<i>n=16032</i>

Q49: I follow a weekly or monthly budget.

	Texas CCs	All Schools
Strongly Agree	19%	18%
Agree	34%	34%
Neutral	26%	26%
Disagree	16%	17%
Strongly Disagree	5%	5%
	<i>n=9440</i>	<i>n=16021</i>

Q50: I have the ability to manage my finances well.

	Texas CCs	All Schools
Strongly Agree	17%	17%
Agree	38%	38%
Neutral	30%	30%
Disagree	12%	12%
Strongly Disagree	4%	3%
	<i>n=9420</i>	<i>n=15990</i>

Q51: I worry about being able to pay my current monthly expenses.

	Texas CCs	All Schools
Strongly Agree	21%	21%
Agree	32%	32%
Neutral	24%	24%
Disagree	17%	17%
Strongly Disagree	6%	6%
	<i>n=9428</i>	<i>n=16004</i>

Q52: I worry about having enough money to pay for school.

	Texas CCs	All Schools
Strongly Agree	32%	35%
Agree	31%	30%
Neutral	17%	16%
Disagree	13%	13%
Strongly Disagree	6%	6%
	<i>n=9425</i>	<i>n=15994</i>

Q53: I know how I will pay for college next semester.

	Texas CCs	All Schools
Strongly Agree	17%	17%
Agree	37%	37%
Neutral	23%	23%
Disagree	15%	15%
Strongly Disagree	9%	9%
	<i>n=9415</i>	<i>n=15967</i>

Q54: It is important that I support my family financially while in college.

	Texas CCs	All Schools
Strongly Agree	30%	25%
Agree	27%	24%
Neutral	26%	28%
Disagree	12%	16%
Strongly Disagree	6%	8%
	<i>n=9408</i>	<i>n=15964</i>

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

	Texas CCs	All Schools
Yes	22%	19%
No	76%	78%
I Don't Know	2%	3%
	<i>n=9375</i>	<i>n=15915</i>

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

	Texas CCs	All Schools
Yes	6%	5%
No	93%	92%
I Don't Know	2%	2%
	<i>n=9349</i>	<i>n=15878</i>

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

	Texas CCs	All Schools
Yes	5%	4%
No	93%	93%
I Don't Know	2%	3%
	<i>n=9339</i>	<i>n=15863</i>

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

	Texas CCs	All Schools
Yes	19%	17%
No	79%	79%
I Don't Know	3%	3%
	<i>n=9348</i>	<i>n=15867</i>

Q59: Child Care Assistance - In the past 12 months, have you used public assistance in the following areas?

	Texas CCs	All Schools
Yes	6%	4%
No	93%	94%
I Don't Know	1%	2%
	<i>n=9298</i>	<i>n=15785</i>

Q60: Credit Card - In the past 12 months, have you used the following borrowing sources?

	Texas CCs	All Schools
Yes	42%	43%
No	56%	55%
I Don't Know	1%	2%
	<i>n=9372</i>	<i>n=15912</i>

Q61: Pay Day Loan - In the past 12 months, have you used the following borrowing sources?

	Texas CCs	All Schools
Yes	10%	8%
No	89%	90%
I Don't Know	2%	3%
	<i>n=9333</i>	<i>n=15821</i>

Q62: Auto Title Loan - In the past 12 months, have you used the following borrowing sources?

	Texas CCs	All Schools
Yes	6%	5%
No	93%	93%
I Don't Know	1%	2%
	<i>n=9310</i>	<i>n=15794</i>

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

	Texas CCs	All Schools
Never	11%	15%
One time	8%	8%
Two Times	15%	14%
Three Times	14%	14%
Four Times	9%	8%
Five or More Times	43%	41%
	<i>n=3953</i>	<i>n=6843</i>

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

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

	Texas CCs	All Schools
Strongly Agree	40%	42%
Agree	34%	33%
Neutral	14%	13%
Disagree	9%	8%
Strongly Disagree	4%	3%
	<i>n=3948</i>	<i>n=6831</i>

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

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

	Texas CCs	All Schools
Strongly Agree	12%	16%
Agree	11%	13%
Neutral	16%	16%
Disagree	31%	29%
Strongly Disagree	30%	27%
	<i>n=3945</i>	<i>n=6827</i>

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

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

	Texas CCs	All Schools
One time	37%	38%
Two Times	30%	29%
Three Times	17%	16%
Four Times	6%	6%
Five or More Times	10%	12%
	<i>n=909</i>	<i>n=1228</i>

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

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

	Texas CCs	All Schools
One time	76%	78%
Two Times	13%	12%
Three Times	6%	5%
Four Times	2%	2%
Five or More Times	3%	3%
	<i>n=520</i>	<i>n=759</i>

**Of respondents who answered 'yes' to Q62*

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.*

	Texas CCs	All Schools
\$0 - \$500	10%	9%
\$501 - \$2,000	1%	1%
\$2,001 - \$5,000	2%	3%
\$5,001 - \$10,000	2%	3%
\$10,001 - \$25,000	38%	37%
\$25,001 - \$50,000	29%	29%
\$50,001 or above	18%	19%
	<i>n=2415</i>	<i>n=4681</i>

**Of respondents who indicated having a student loan they took out for themselves ('yes' to Q31)*

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

	Texas CCs	All Schools
Strongly Agree	29%	29%
Agree	29%	29%
Neutral	19%	20%
Disagree	17%	17%
Strongly Disagree	6%	5%
	n=3043	n=6323

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q31)

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

	Texas CCs	All Schools
Very Confident	12%	10%
Confident	23%	21%
Somewhat Confident	36%	38%
Not At All Confident	28%	30%
	n=3044	n=6329

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q31)

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

	Texas CCs	All Schools
Yes	64%	59%
No	29%	33%
I Don't Know	7%	8%
	n=3045	n=6335

*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q31)

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.

	Texas CCs	All Schools
Strongly Agree	22%	21%
Agree	21%	21%
Neutral	20%	20%
Disagree	17%	18%
Strongly Disagree	11%	11%
I Do Not Have Other Debt	9%	9%
	n=9249	n=15661

Q73- Q76: Debt Aversion Scale*

	Texas CCs	All Schools
No Indication of Debt Aversion	86%	86%
Debt Aversion	3%	2%
General Debt Aversion, No Education Debt Aversion	5%	5%
Education Debt Aversion, No General Debt Aversion	6%	6%
	n=9119	n=15456

*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.

	Texas CCs	All Schools
Strongly Agree	40%	40%
Agree	46%	46%
Neutral	11%	11%
Disagree	2%	2%
Strongly Disagree	1%	1%
	n=9188	n=15566

Q74: Owing money is basically wrong.

	Texas CCs	All Schools
Strongly Agree	12%	11%
Agree	23%	22%
Neutral	32%	32%
Disagree	27%	28%
Strongly Disagree	6%	6%

n=9180 n=15548

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

	Texas CCs	All Schools
Often	14%	14%
Sometimes	40%	39%
Never True	46%	48%

n=9083 n=15394

Q75: There is no excuse for borrowing money.

	Texas CCs	All Schools
Strongly Agree	4%	3%
Agree	8%	7%
Neutral	28%	26%
Disagree	45%	46%
Strongly Disagree	16%	18%

n=9163 n=15526

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

	Texas CCs	All Schools
Often	21%	21%
Sometimes	35%	34%
Never True	44%	44%

n=9041 n=15325

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

	Texas CCs	All Schools
Strongly Agree	20%	20%
Agree	47%	48%
Neutral	24%	23%
Disagree	6%	6%
Strongly Disagree	3%	3%

n=9178 n=15541

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?

	Texas CCs	All Schools
Yes	40%	40%
No	60%	60%

n=9102 n=15417

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

	Texas CCs	All Schools
High or Marginal Food Security	45%	45%
Low Food Security	25%	25%
Very Low Food Security	30%	30%

n=8981 n=15214

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

	Texas CCs	All Schools
Fewer than 3 days	15%	16%
Three or more days	85%	84%

n=3327 n=5573

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

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

	Texas CCs	All Schools
Yes	41%	41%
No	59%	59%

n=9085 n=15396

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

	Texas CCs	All Schools
Yes	31%	31%
No	69%	69%
	<i>n=9094</i>	<i>n=15413</i>

Q86: I moved 2 or more times (past 12 months).

	Texas CCs	All Schools
True	9%	9%
False	88%	87%
I Don't Know	3%	4%
	<i>n=8997</i>	<i>n=15259</i>

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

	Texas CCs	All Schools
Housing Secure	46%	50%
Housing Insecure	54%	50%
	<i>n=9031</i>	<i>n=15311</i>

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

Q87: I lived with others beyond the expected capacity of my house or apartment (past 12 months).

	Texas CCs	All Schools
True	14%	12%
False	82%	83%
I Don't Know	4%	5%
	<i>n=8998</i>	<i>n=15253</i>

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

	Texas CCs	All Schools
True	30%	28%
False	62%	63%
I Don't Know	9%	10%
	<i>n=9016</i>	<i>n=15288</i>

Q88: I moved in with other people due to financial problems (past 12 months).

	Texas CCs	All Schools
True	20%	18%
False	78%	78%
I Don't Know	3%	4%
	<i>n=8976</i>	<i>n=15205</i>

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

	Texas CCs	All Schools
True	14%	12%
False	79%	80%
I Don't Know	7%	8%
	<i>n=8993</i>	<i>n=15255</i>

Q89- Q98: Homelessness Scale*

	Texas CCs	All Schools
No Indication of Homelessness	82%	84%
Homeless	11%	10%
Homeless and/or Couch Surfing	18%	16%
	<i>n=9043</i>	<i>n=15326</i>

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

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

	Texas CCs	All Schools
True	35%	31%
False	59%	62%
I Don't Know	6%	7%
	<i>n=9000</i>	<i>n=15268</i>

Q89: Since starting college, have you ever been homeless?

	Texas CCs	All Schools
Yes	5%	5%
No	94%	94%
I Don't Know	1%	1%
	<i>n=9021</i>	<i>n=15290</i>

Q94: I didn't know where I would sleep at night (in past 12 months).

	Texas CCs	All Schools
True	3%	3%
False	96%	96%
I Don't Know	1%	1%
	<i>n=9009</i>	<i>n=15267</i>

Q90: I was thrown out of my home (in past 12 months).

	Texas CCs	All Schools
True	4%	4%
False	95%	95%
I Don't Know	1%	1%
	<i>n=9026</i>	<i>n=15296</i>

Q95: I didn't have a home (in past 12 months).

	Texas CCs	All Schools
True	5%	5%
False	94%	95%
I Don't Know	1%	1%
	<i>n=8997</i>	<i>n=15252</i>

Q91: I was evicted from my home (in past 12 months).

	Texas CCs	All Schools
True	3%	2%
False	96%	97%
I Don't Know	1%	1%
	<i>n=9018</i>	<i>n=15283</i>

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

	Texas CCs	All Schools
True	14%	13%
False	85%	86%
I Don't Know	1%	1%
	<i>n=8994</i>	<i>n=15251</i>

Q92: I stayed in a shelter (in past 12 months).

	Texas CCs	All Schools
True	2%	1%
False	98%	98%
I Don't Know	1%	1%
	<i>n=9013</i>	<i>n=15271</i>

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

	Texas CCs	All Schools
True	1%	1%
False	98%	98%
I Don't Know	1%	1%
	<i>n=8989</i>	<i>n=15233</i>

Q93: I stayed in an abandoned building (in past 12 months).

	Texas CCs	All Schools
True	1%	1%
False	99%	99%
I Don't Know	1%	1%
	<i>n=9004</i>	<i>n=15260</i>

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).

	Texas CCs	All Schools
True	4%	3%
False	96%	96%
I Don't Know	1%	1%

n=8975 n=15217

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

	Texas CCs	All Schools
Less Than 1 Hour	26%	25%
1-3 Hours	29%	26%
3-6 Hours	18%	17%
6-9 Hours	9%	8%
More Than 9 Hours	6%	6%
I Do Not Have A Commute	13%	17%

n=8996 n=15247

Q100: Do you have a car?

	Texas CCs	All Schools
Yes	79%	73%
No	16%	22%
Sometimes	4%	4%

n=9001 n=15250

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

	Texas CCs	All Schools
Very Reliable	34%	35%
Reliable	41%	41%
I Don't Know	3%	2%
Somewhat Reliable	20%	19%
Not At All Reliable	2%	2%

n=7138 n=11159

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

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

	Texas CCs	All Schools
Yes	8%	12%
No	87%	83%
Sometimes	5%	5%

n=9005 n=15252

Q103- Financial Knowledge Questions*

Q105:

	Texas CCs	All Schools
Zero Questions Correct	19%	20%
One Question Correct	27%	26%
Two Questions Correct	35%	34%
Three Questions Correct	19%	21%

n=8860 n=15019

**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?

	Texas CCs	All Schools
More Than Today	13%	12%
Exactly The Same As Today	18%	16%
Less Than Today (correct answer)	32%	34%
I Don't Know	37%	38%

n=8887 n=15059

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?

	Texas CCs	All Schools
More Than \$102 (correct answer)	59%	60%
Exactly \$102	8%	7%
Less Than \$102	7%	6%
I Don't Know	27%	27%

n=8890 n=15067

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 repayments options will cost you the least amount of money over the length of the repayment period?

	Texas CCs	All Schools
10-Year (correct answer)	62%	61%
20-Year	5%	5%
30-Year	14%	13%
I Don't Know	19%	20%

n=8897 n=15073

Q106: Which gender do you identify as?

	Texas CCs	All Schools
Male	24%	25%
Female	76%	75%
Self-Identify	1%	1%

n=8884 n=15057

Q116: What is your age?

	Texas CCs	All Schools
Under 25 years of age	52%	62%
25 years of age or older	48%	38%

n=8814 n=14927

Q117: Are you the first person in your immediate family to attend college?

	Texas CCs	All Schools
Yes	43%	40%
No	56%	59%
I Don't Know	1%	1%

n=8884 n=15057

Q118: Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?

	Texas CCs	All Schools
Yes	4%	4%
No	96%	96%

n=8881 n=15053

Q119: Are you a citizen of the United States of America?

	Texas CCs	All Schools
Yes	91%	91%
No	9%	9%

n=8846 n=14995

Q121: At any time since you turned 13, were you in foster care or were you a dependent of the court?

	Texas CCs	All Schools
Yes	2%	2%
No	97%	97%
I Don't Know	1%	1%

n=8874 n=15042

Q122: 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?*

	Texas CCs	All Schools
Yes	65%	60%
No	29%	31%
I Don't Know	6%	9%
	n=130	n=184

**Of respondents who answered 'yes' to Q121 AND Q40*

Q123: Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?*

	Texas CCs	All Schools
Yes	26%	28%
No	33%	32%
I Don't Know	40%	40%
	n=84	n=110

**Of respondents who answered 'yes' to Q121, Q122, AND Q40*

Q124: Does your state have a state-level, foster youth-specific financial aid program or policy for college?*

	Texas CCs	All Schools
Yes	27%	27%
No	13%	13%
I Don't Know	60%	60%
	n=167	n=237

**Of respondents who answered 'yes' to Q121*

Q125: Have you participated in the state-level, foster youth-specific financial aid program or policy for college?*

	Texas CCs	All Schools
Yes	44%	48%
No	47%	45%
I Don't Know	9%	8%
	n=45	n=65

**Of respondents who answered 'yes' to Q121 AND Q124*

Q126: Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?*

	Texas CCs	All Schools
Yes	12%	14%
No	13%	14%
I Don't Know	75%	72%
	n=167	n=237

**Of respondents who answered 'yes' to Q121*

Q127: Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?*

	Texas CCs	All Schools
Yes	60%	64%
No	35%	33%
I Don't Know	5%	3%
	n=20	n=33

**Of respondents who answered 'yes' to Q121 AND Q126*

Q128: Based on your course load, which of the following would describe you as a student?

	Texas CCs	All Schools
I Am a Part-Time Student	33%	26%
I Am a Full-Time Student	65%	72%
I Don't Know	2%	2%
	<i>n=8845</i>	<i>n=14997</i>

Q132: During the school year, about how many hours do you spend in a typical 7-day week working for pay?

	Texas CCs	All Schools
Less than 20 hours	31%	38%
20-40 hours	54%	50%
Over 40 hours	15%	13%
	<i>n=5503</i>	<i>n=9242</i>

Q129: What is the highest level of education you expect to complete?

	Texas CCs	All Schools
High School Diploma or GED	17%	14%
Associate's Degree or Certificate	24%	18%
Bachelor's Degree	33%	34%
Master's Degree	16%	22%
Doctoral or Professional Degree	9%	11%
	<i>n=8850</i>	<i>n=15014</i>

Q133- Q136: If your work hours have changed in the past year, what was the main reason? (Check all that apply)*

	Texas CCs	All Schools
To Accommodate Change in My Course Requirements	49%	51%
To Make More Money to Pay My Expenses	48%	49%
My Employer Changed My Work Schedule	25%	26%
My Work Schedule Has Not Changed	37%	36%
	<i>n=7088</i>	<i>n=12107</i>

Q130: Is this your first college?

	Texas CCs	All Schools
Yes	59%	59%
No	40%	41%
I Don't Know	0%	0%
	<i>n=8836</i>	<i>n=14983</i>

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

Q137: Compared with others, I would describe my family's financial situation as _____.

Q131: Do you plan on transferring from your school to another institution in the future?

	Texas CCs	All Schools
Yes	69%	53%
No	19%	33%
I Don't Know	12%	14%
	<i>n=8827</i>	<i>n=14979</i>

	Texas CCs	All Schools
Better	19%	20%
The Same	34%	33%
Worse	22%	24%
I Don't Know	24%	23%
	<i>n=8839</i>	<i>n=14976</i>

Q138: Are you a dependent or independent student?

	Texas CCs	All Schools
Dependent	34%	41%
Independent	57%	49%
I Don't Know	9%	9%
	<i>n=8832</i>	<i>n=14962</i>

Q139: About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc)?*

	Texas CCs	All Schools
Less than 20 hours	43%	48%
20-40 hours	19%	18%
Over 40 hours	38%	34%
	<i>n=4136</i>	<i>n=5765</i>

**Of respondents who indicated supporting family members financially ('yes' to any of Q41-Q44)*

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.

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Q42: Yes	<i>n=3229</i>	74%	20%	7%
Q42: No	<i>n=5928</i>	63%	25%	11%
Q42: I Don't Know	<i>n=96</i>	47%	23%	30%

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

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q42: Yes	<i>n=3223</i>	62%	17%	21%
Q42: No	<i>n=5906</i>	65%	17%	18%
Q42: I Don't Know	<i>n=95</i>	53%	26%	21%

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

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q42: Yes	<i>n=3219</i>	54%	22%	24%
Q42: No	<i>n=5897</i>	54%	23%	23%
Q42: I Don't Know	<i>n=96</i>	45%	30%	25%

Note: Not statistically significant

Q42: A Child or Children - Do you provide financial support for any of the following individuals?

by Enrollment Intensity

		Full-Time	Part-Time
Q42: Yes	<i>n=3291</i>	42%	58%
Q42: No	<i>n=6098</i>	54%	46%
Q42: I Don't Know	<i>n=105</i>	58%	42%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Q43: Yes	<i>n=1661</i>	70%	20%	10%
Q43: No	<i>n=7326</i>	66%	24%	9%
Q43: I Don't Know	<i>n=173</i>	51%	14%	35%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q43: Yes	<i>n=1658</i>	69%	17%	14%
Q43: No	<i>n=7302</i>	63%	17%	20%
Q43: I Don't Know	<i>n=172</i>	59%	29%	12%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q43: Yes	<i>n=1653</i>	49%	25%	26%
Q43: No	<i>n=7295</i>	55%	22%	23%
Q43: I Don't Know	<i>n=172</i>	42%	30%	28%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q43: Yes	<i>n=1564</i>	51%	48%	1%
Q43: No	<i>n=6880</i>	41%	58%	1%
Q43: I Don't Know	<i>n=162</i>	36%	57%	6%

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

Q43: Your Parent(s) or Guardian(s) - Do you provide financial support for any of the following individuals?

by Enrollment Intensity

		Full-Time	Part-Time
Q43: Yes	<i>n=1710</i>	49%	51%
Q43: No	<i>n=7503</i>	51%	49%
Q43: I Don't Know	<i>n=187</i>	59%	41%

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

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q45: Yes	<i>n=6195</i>	72%	15%	13%
Q45: No	<i>n=2176</i>	46%	18%	36%
Q45: I Don't Know	<i>n=925</i>	54%	29%	18%

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

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q45: Yes	<i>n=6182</i>	48%	24%	28%
Q45: No	<i>n=2172</i>	71%	17%	12%
Q45: I Don't Know	<i>n=930</i>	53%	30%	17%

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

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q45: Yes	<i>n=5833</i>	46%	53%	1%
Q45: No	<i>n=2056</i>	35%	64%	1%
Q45: I Don't Know	<i>n=872</i>	41%	57%	3%

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

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

by Enrollment Intensity

		Full-Time	Part-Time
Q45: Yes	<i>n=6219</i>	50%	50%
Q45: No	<i>n=2183</i>	49%	51%
Q45: I Don't Know	<i>n=938</i>	54%	46%

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

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q45: Yes	<i>n=6219</i>	51%	49%
Q45: No	<i>n=2183</i>	52%	48%
Q45: I Don't Know	<i>n=938</i>	66%	34%

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

Q46: In the past 12 months, how many times did you run out of money?

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Q46: Never	<i>n=1751</i>	28%	58%	15%
Q46: 1-4 times	<i>n=3992</i>	66%	21%	13%
Q46: 5 or more times	<i>n=3574</i>	86%	9%	5%

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

Q46: In the past 12 months, how many times did you run out of money?

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q46: Never	<i>n=1743</i>	44%	21%	35%
Q46: 1-4 times	<i>n=3982</i>	65%	18%	16%
Q46: 5 or more times	<i>n=3558</i>	72%	14%	14%

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

Q46: In the past 12 months, how many times did you run out of money?

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q46: Never	<i>n=1741</i>	70%	19%	11%
Q46: 1-4 times	<i>n=3974</i>	54%	24%	22%
Q46: 5 or more times	<i>n=3555</i>	46%	23%	31%

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

Q46: In the past 12 months, how many times did you run out of money?

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q46: Never	<i>n=1649</i>	31%	68%	1%
Q46: 1-4 times	<i>n=3728</i>	44%	55%	2%
Q46: 5 or more times	<i>n=3368</i>	47%	52%	1%

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

Q51: I worry about being able to pay my current monthly expenses.

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q51: Agree/Strongly Agree	<i>n=4929</i>	79%	11%	10%
Q51: Neutral	<i>n=2221</i>	54%	33%	13%
Q51: Disagree/Strongly Disagree	<i>n=2134</i>	39%	15%	46%

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

Q51: I worry about being able to pay my current monthly expenses.

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q51: Agree/Strongly Agree	<i>n=4926</i>	49%	21%	30%
Q51: Neutral	<i>n=2214</i>	51%	33%	16%
Q51: Disagree/Strongly Disagree	<i>n=2134</i>	68%	15%	17%

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

Q51: I worry about being able to pay my current monthly expenses.

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q51: Agree/Strongly Agree	<i>n=4666</i>	47%	52%	1%
Q51: Neutral	<i>n=2052</i>	41%	57%	2%
Q51: Disagree/Strongly Disagree	<i>n=2018</i>	35%	64%	1%

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

Q51: I worry about being able to pay my current monthly expenses.

by Enrollment Intensity

		Full-Time	Part-Time
Q51: Agree/Strongly Agree	<i>n=4942</i>	49%	51%
Q51: Neutral	<i>n=2224</i>	53%	47%
Q51: Disagree/Strongly Disagree	<i>n=2142</i>	51%	49%

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

Q52: I worry about having enough money to pay for school.

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q52: Agree/Strongly Agree	<i>n=5592</i>	46%	53%	1%
Q52: Neutral	<i>n=1489</i>	39%	59%	2%
Q52: Disagree/Strongly Disagree	<i>n=1651</i>	35%	64%	1%

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

Q52: I worry about having enough money to pay for school.

by Enrollment Intensity

		Full-Time	Part-Time
Q52: Agree/Strongly Agree	<i>n=5941</i>	48%	52%
Q52: Neutral	<i>n=1603</i>	54%	46%
Q52: Disagree/Strongly Disagree	<i>n=1762</i>	54%	46%

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

Q52: I worry about having enough money to pay for school.

by Gender

		Female	Male
Q52: Agree/Strongly Agree	<i>n</i> =5939	79%	21%
Q52: Neutral	<i>n</i> =1603	73%	27%
Q52: Disagree/Strongly Disagree	<i>n</i> =1762	68%	32%

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

Q52: I worry about having enough money to pay for school.

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q52: Agree/Strongly Agree	<i>n</i> =5941	53%	47%
Q52: Neutral	<i>n</i> =1603	56%	44%
Q52: Disagree/Strongly Disagree	<i>n</i> =1762	46%	54%

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

Q53: I know how I will pay for college next semester.

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q53: Agree/Strongly Agree	<i>n</i> =4713	39%	60%	1%
Q53: Neutral	<i>n</i> =1968	44%	54%	2%
Q53: Disagree/Strongly Disagree	<i>n</i> =2042	49%	50%	1%

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

Q53: I know how I will pay for college next semester.

by Enrollment Intensity

		Full-Time	Part-Time
Q53: Agree/Strongly Agree	<i>n</i> =5012	53%	47%
Q53: Neutral	<i>n</i> =2100	49%	51%
Q53: Disagree/Strongly Disagree	<i>n</i> =2182	45%	55%

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

Q53: I know how I will pay for college next semester.

by Gender

		Female	Male
Q53: Agree/Strongly Agree	<i>n</i> =5012	73%	27%
Q53: Neutral	<i>n</i> =2099	78%	22%
Q53: Disagree/Strongly Disagree	<i>n</i> =2181	81%	19%

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

Q53: I know how I will pay for college next semester.

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q53: Agree/Strongly Agree	<i>n=5012</i>	52%	48%
Q53: Neutral	<i>n=2100</i>	57%	43%
Q53: Disagree/Strongly Disagree	<i>n=2182</i>	49%	51%

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

Q54: It is important that I support my family financially while in college.

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Q54: Agree/Strongly Agree	<i>n=5280</i>	70%	21%	9%
Q54: Neutral	<i>n=2392</i>	62%	24%	14%
Q54: Disagree/Strongly Disagree	<i>n=1608</i>	61%	31%	9%

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

Q54: It is important that I support my family financially while in college.

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Q54: Agree/Strongly Agree	<i>n=5276</i>	68%	15%	17%
Q54: Neutral	<i>n=2389</i>	60%	24%	16%
Q54: Disagree/Strongly Disagree	<i>n=1606</i>	55%	16%	29%

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

Q54: It is important that I support my family financially while in college.

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Q54: Agree/Strongly Agree	<i>n=5276</i>	55%	21%	24%
Q54: Neutral	<i>n=2386</i>	50%	29%	21%
Q54: Disagree/Strongly Disagree	<i>n=1606</i>	56%	20%	24%

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

Q54: It is important that I support my family financially while in college.

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Q54: Agree/Strongly Agree	<i>n=4962</i>	49%	50%	1%
Q54: Neutral	<i>n=2249</i>	36%	62%	2%
Q54: Disagree/Strongly Disagree	<i>n=1512</i>	33%	66%	1%

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

Q54: It is important that I support my family financially while in college.

by Enrollment Intensity

		Full-Time	Part-Time
Q54: Agree/Strongly Agree	<i>n=5286</i>	47%	53%
Q54: Neutral	<i>n=2394</i>	54%	46%
Q54: Disagree/Strongly Disagree	<i>n=1609</i>	56%	44%

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

Q54: It is important that I support my family financially while in college.

by Gender

		Female	Male
Q54: Agree/Strongly Agree	<i>n=5286</i>	76%	24%
Q54: Neutral	<i>n=2392</i>	73%	27%
Q54: Disagree/Strongly Disagree	<i>n=1609</i>	79%	21%

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

Q54: It is important that I support my family financially while in college.

by Age

		Under 25 Years of Age	Over 25 Years of Age
Q54: Agree/Strongly Agree	<i>n=5286</i>	40%	60%
Q54: Neutral	<i>n=2394</i>	68%	32%
Q54: Disagree/Strongly Disagree	<i>n=1609</i>	69%	31%

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

Q54: 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)
Q54: Agree/Strongly Agree	<i>n=5286</i>	55%	45%
Q54: Neutral	<i>n=2394</i>	59%	41%
Q54: Disagree/Strongly Disagree	<i>n=1609</i>	58%	42%

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

Q77- Six-Question USDA Food Security Scale
82:

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
High Food Security	<i>n=3962</i>	49%	38%	14%
Low Food Security	<i>n=2228</i>	74%	16%	10%
Very Low Food Security	<i>n=2673</i>	87%	8%	5%

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

Q77- Six-Question USDA Food Security Scale
82:

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
High Food Security	<i>n=3954</i>	53%	20%	27%
Low Food Security	<i>n=2216</i>	68%	17%	14%
Very Low Food Security	<i>n=2668</i>	77%	13%	10%

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

Q77- Six-Question USDA Food Security Scale
82:

Q53: I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
High Food Security	<i>n=3950</i>	63%	21%	16%
Low Food Security	<i>n=2215</i>	51%	25%	25%
Very Low Food Security	<i>n=2661</i>	44%	23%	33%

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

Q77- Six-Question USDA Food Security Scale
82:

Q117: Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
High Food Security	<i>n=3851</i>	37%	62%	1%
Low Food Security	<i>n=2167</i>	45%	54%	1%
Very Low Food Security	<i>n=2622</i>	49%	49%	1%

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

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

by Enrollment Intensity

		Full-Time	Part-Time
High Food Security	<i>n</i> =3968	51%	49%
Low Food Security	<i>n</i> =2228	48%	52%
Very Low Food Security	<i>n</i> =2676	51%	49%

Note: Not statistically significant

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

by Gender

		Female	Male
High Food Security	<i>n</i> =3967	72%	28%
Low Food Security	<i>n</i> =2228	78%	22%
Very Low Food Security	<i>n</i> =2675	79%	21%

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

**Q83- Housing Security Scale
88:**

Q45: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
Housing Secure	<i>n</i> =4124	51%	35%	14%
Housing Insecure	<i>n</i> =4782	80%	14%	6%

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

**Q83- Housing Security Scale
88:**

Q52: I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
Housing Secure	<i>n</i> =4119	54%	20%	25%
Housing Insecure	<i>n</i> =4762	72%	14%	14%

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

Q83- Housing Security Scale**88:****Q53:** I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
Housing Secure	<i>n=4111</i>	60%	23%	17%
Housing Insecure	<i>n=4758</i>	49%	23%	29%

Statistically significant result at the $p < .01$ level.Q83- Housing Security Scale****88:****Q117:** Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Housing Secure	<i>n=4060</i>	37%	62%	2%
Housing Insecure	<i>n=4694</i>	48%	51%	1%

Statistically significant result at the $p < .01$ level.Q83- Housing Security Scale****88:**

by Enrollment Intensity

		Full-Time	Part-Time
Housing Secure	<i>n=4132</i>	52%	48%
Housing Insecure	<i>n=4785</i>	48%	52%

Statistically significant result at the $p < .01$ level.Q83- Housing Security Scale****88:**

by Gender

		Female	Male
Housing Secure	<i>n=4131</i>	72%	28%
Housing Insecure	<i>n=4784</i>	79%	21%

Statistically significant result at the $p < .01$ level.Q83- Housing Security Scale****88:**

by Age

		Under 25 Years of Age	Over 25 Years of Age
Housing Secure	<i>n=4132</i>	62%	38%
Housing Insecure	<i>n=4785</i>	44%	56%

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

Q89- Homelessness Scale**98:****Q45:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		Q45: Yes	Q45: No	Q45: I Don't Know
No Indication of Homelessness	<i>n=7337</i>	64%	25%	11%
Homeless and/or Couch Surfing	<i>n=1580</i>	78%	16%	7%

Statistically significant result at the $p < .01$ level.Q89- Homelessness Scale****98:****Q52:** I worry about having enough money to pay for school.

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
No Indication of Homelessness	<i>n=7321</i>	63%	18%	20%
Homeless and/or Couch Surfing	<i>n=1568</i>	71%	15%	15%

Statistically significant result at the $p < .01$ level.Q89- Homelessness Scale****98:****Q53:** I know how I will pay for college next semester.

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
No Indication of Homelessness	<i>n=7312</i>	55%	23%	22%
Homeless and/or Couch Surfing	<i>n=1565</i>	50%	22%	29%

Statistically significant result at the $p < .01$ level.Q103- Financial Knowledge Questions****105:****Q117:** Are you the first person in your immediate family to attend college?

		Q117: Yes	Q117: No	Q117: I Don't Know
Zero Questions Correct	<i>n=1676</i>	42%	55%	3%
One Question Correct	<i>n=2339</i>	45%	54%	1%
Two Questions Correct	<i>n=3029</i>	44%	55%	1%
Three Questions Correct	<i>n=1668</i>	38%	61%	1%

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

Q103- Financial Knowledge Questions**105:**

by Enrollment Intensity

		Full-Time	Part-Time
Zero Questions Correct	<i>n=1686</i>	55%	45%
One Question Correct	<i>n=2353</i>	49%	51%
Two Questions Correct	<i>n=3041</i>	49%	51%
Three Questions Correct	<i>n=1670</i>	47%	53%

Statistically significant result at the $p < .01$ level.Q103- Financial Knowledge Questions****105:**

by Year in School

		First-Year Student (<30 credit hours)	Not First-Year (>30 credit hours)
Zero Questions Correct	<i>n=1686</i>	65%	35%
One Question Correct	<i>n=2353</i>	58%	42%
Two Questions Correct	<i>n=3041</i>	55%	45%
Three Questions Correct	<i>n=1670</i>	48%	52%

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

Section D: Endnotes

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