



TRELLIS RESEARCH | NATIONAL AGGREGATE REPORT | JUNE 2019

# Student Financial Wellness Survey

## Fall 2018 Semester Results

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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. Participation is free to institutions and Trellis is currently enrolling institutions for the Fall 2019 and 2020 implementations of the SFWS. To learn more please visit: [www.trelliscompany.org/SFWS](http://www.trelliscompany.org/SFWS).

## About Trellis Research

Trellis Research provides colleges and policymakers insight into student success through the lens of student finances. 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 student finances, financial aid, and affordability in higher education.

We invite you to visit our library of publications at [www.trelliscompany.org/research](http://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 on a variety of higher education topics.

## Recommended Citation

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# Preface

Trellis Company launched the Student Financial Wellness Survey (SFWS) in 2018 to provide a service to institutions of higher education that wanted a deeper understanding of the financial barriers facing their students. Participating in the comprehensive survey is free, and each participating institution receives a customized report of their results with a comparison group from similar institutions. This report details aggregate findings from the Fall 2018 implementation.

- The Fall 2018 SFWS was implemented at 58 colleges and universities across 12 states.
- The Fall 2018 cohort included 37 community colleges, 10 four-year public institutions, and 11 four-year private institutions.
- Trellis received responses from more than 17,500 undergraduate students.

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## Acknowledgements

Trellis Company acknowledges the many contributors to the SFWS. Several academics, campus financial wellness practitioners, and higher education policy organizations contributed to the review and revision of the SFWS during the design phase. We thank our colleagues, Dr. Sara Goldrick-Rab and Dr. Christine Baker-Smith O'Malley, at the Hope Center for College, Community, and Justice, Temple University. We also thank Dr. Dominique Baker, Assistant Professor at Southern Methodist University; 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; 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 also thank the 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 all students as they work toward achieving their goals.

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

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# Executive Summary

Higher education leaders are looking for high impact ways to improve retention and graduation rates in a climate of austere budgets. Increasingly, higher education sees the interplay of finances and academic performance as a key driver of student success. Across the nation, measurable improvements in student success outcomes are observed when students receive a combination of support services and financial resources that help address the unique financial challenges facing many college students.<sup>1,2</sup> More colleges and universities want to better understand the state of financial wellness for their students to inform strategic planning and to pin a baseline for comparisons after implementing initiatives. Trellis' Student Financial Wellness Survey (SFWS) informs discussions about college affordability, student debt, and financial wellness at the campus level and among policymakers.

This report details findings from more than 17,500 undergraduate student respondents from 58 colleges and universities in 12 states. Student respondents attended public universities, private colleges, and community colleges that range in size from fewer than 500 students to greater than 55,000 students. Appendices are included in this report that contains response frequencies to every question in the survey, select findings from cross-tabulations of survey responses, descriptions of sample characteristics and representativeness, and detailed methodology.

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MORE COLLEGES  
AND UNIVERSITIES  
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FOR COMPARISONS  
AFTER IMPLEMENTING  
INITIATIVES.

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SURVEY METRICS	
Fall 2018 SFWS – Undergraduate Cohort	
Survey Population	351,806 students
Responses	17,531 students
Response Rate	5.0%
Completion Rate	86%
Median Time Spent	14 minutes

## KEY FINDINGS: STUDENT FINANCIAL SECURITY

- Students' finances appear precarious, susceptible to unexpected expenses that might derail their academic standing. More than three out of five respondents (63 percent) indicated they would have trouble getting \$500 in cash or credit in case of an emergency. **Q45**
- Many students worry about paying for college. Nearly two-thirds of respondents (65 percent) agreed or strongly agreed that they worry about having enough money to pay for school. **Q52**
- A number of students are without a plan to pay for the next semester. Nearly a quarter of respondents (23 percent) disagreed or strongly disagreed that they knew how they would pay for college next semester. **Q53**
- Students worry about ongoing expenses. More than half of respondents (53 percent) worry to some degree about paying their current monthly expenses. **Q51**

- More than three-quarters of respondents (77 percent) reported running out of money at least once in the past 12 months. More worrisome, 34 percent reported running out of money five or more times. **Q46**
- For students with access to financial support from friends and family, social borrowing is fairly common. More than two out of five respondents (41 percent) reported borrowing money from family and/or friends three or more times in the past year, and nearly a quarter (23 percent) tapped into their social network five or more times. **Q47**

#### **KEY FINDINGS: STUDENT BASIC NEEDS SECURITY**

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- Food insecurity is prevalent among students. Using U.S. Department of Agriculture (USDA) methodology, more than half of respondents showed signs of food insecurity – 25 percent with low food security and 30 percent with very low food security – within the 30 days prior to being surveyed. **Q77-82**
- Sixteen percent of respondents indicated being homeless within the 12 months prior to the survey. **Q89-98**
- Half of respondents showed signs of being housing insecure – challenges associated with the inability to pay rent and utilities or experiencing precarious living situations – within the 12 months prior to being surveyed. **Q83-88**

#### **KEY FINDINGS: SUPPORTING FAMILY**

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- Family ties run strong among college students. Nearly half of respondents (49 percent) reported that it is important that they support their family financially while in college. **Q54**
- Students have additional financial obligations to their families. More than a quarter of respondents (26 percent) reported providing financial support for a child or children while in school. Seventeen percent provide financial support for their parent(s) or guardian(s) while in school. **Q42, Q43**

#### **KEY FINDINGS: PAYING FOR COLLEGE AND MANAGING DEBT**

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- Students seldom estimate their student debt correctly – even while they are still in school.<sup>3</sup> More than half of respondents (58 percent) who reported having student loan debt agreed or strongly agreed that they had more student loan debt than they expected at this point. **Q69**
- Students borrow apprehensively. More than two-thirds of respondents who reported having student loan debt were not at all confident (30 percent) or only somewhat confident (38 percent) that they would be able to pay off the debt acquired while they were a student. **Q70**

- Students struggle with credit card payments. More than three-quarters of respondents (76 percent) who reported borrowing on a credit card in the prior 12 months agreed or strongly agreed that they always pay their credit card bill on time. However, only 28 percent of those respondents agreed or strongly agreed that they fully pay off their credit card balance each month. **Q64, Q65**
- Students may turn to more risky forms of borrowing. Eight percent of respondents indicated borrowing a payday loan at least once within the 12 months prior to the survey, and five percent borrowed an auto title loan. **Q61, Q62**

## **KEY FINDINGS: STUDENT PERCEPTIONS AND USE OF INSTITUTIONAL SUPPORT**

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- Students express their financial difficulties to advisors and faculty members with some regularity. Respondents most commonly report speaking to a financial aid advisor about financial struggles (53 percent), followed by academic advisors (38 percent), and faculty members (23 percent). **Q13-Q18**
- Students disagree over the extent that their schools reduce student financial challenges. More than a third of respondents (38 percent) agreed or strongly agreed their school actively works to reduce the financial challenges they face, while 28 percent disagreed or strongly disagreed. **Q5**
- Students report that their institutions work to make tuition and class supplies affordable more so than for living expenses. More than half of respondents (59 percent) believe their institution works to make tuition more affordable for them. Varying percentages of respondents believe their institution works to make required class supplies (44 percent), transportation (38 percent), and food (32 percent) more affordable. **Q7, Q12, Q9, Q11**
- Students often believe that textbooks are too expensive, especially if used infrequently in their course. More than two in five respondents (44 percent) disagreed or strongly disagreed that their school works to make textbooks more affordable. **Q11**
- Faculty levels of empathy toward students' financial challenges vary. More than a third of respondents (37 percent) agreed or strongly agreed that their school's faculty understand their financial situation, while 29 percent disagreed or strongly disagreed. **Q4**

# Survey Overview

The 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 survey was open on September 24, 2018 and closed on October 15, 2018. For one school on a quarter semester calendar, the survey was launched on October 22, 2018 and closed November 12. Fifty-eight institutions from twelve states across the country participated in the survey – 37 two-year institutions, 10 public four-years, and 11 private four-years. In partnership with participating institutions, web-based survey invitations were sent to 351,806 undergraduate students, of whom 17,531 responded, yielding a 5.0% response rate.

To better understand potential response bias (i.e., the risk that those taking the survey do not reflect the views of the total population), the Student Financial Wellness Survey obtains data on both 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 it might have on responses to the survey.

The Fall 2018 sample of respondents had several characteristics that were statistically different from the population: race/ethnicity, gender, enrollment intensity, credits earned (class year), and age. The magnitudes of these differences were quite small when considering race/ethnicity, credits earned (class year), and average age. However, female respondents and respondents enrolled full-time were more substantially overrepresented in the sample (see table detailing Survey Characteristics). In general, the respondents were more likely to be female, white, and enrolled full-time when compared to the total population at participating schools. Cross-tabulation analysis was run on key questions in this report to better understand whether or not female respondents and those enrolled full-time responded differently from male and part-time respondents, respectively. These cross-tabulation findings are noted in the report where statistically significant and can be viewed in Appendix C.

While potential response bias in the sample may marginally affect the magnitude of the response frequencies presented for questions in the survey, a general consistency across response frequencies was found when analyzing student subgroups. A detailed description of survey characteristics, comparison groups, tests for representativeness, methodology, and other research notes can be found in Appendix A.





## SURVEY CHARACTERISTICS – FALL 2018 SFWS

Characteristic	Population (N=351,806)	Respondents (n=17,531)
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	1%	0.4%
Asian, Hawaiian, or Other Pacific Islander	6%	4%
Black/African American	16%	15%
Hispanic/Latinx	34%	31%
International	2%	2%
White	29%	35%
Multiple	6%	7%
Other	0%	0%
Race/Ethnicity Not Reported	6%	6%
<b>Gender</b>		
Female	59%	75%
Male	41%	25%
<b>Enrollment Intensity</b>		
Full-time	47%	59%
Part-time	53%	41%
<b>Class Year</b>		
1st (<30 credits earned)	48%	48%
2nd (30-59 credits earned)	26%	26%
3rd (60-89 credits earned)	14%	14%
4th (90-120 credits earned)	7%	8%
5th (>120 credits earned)	3%	3%
Not Reported	1%	2%
<b>Age</b>		
Average Age	24.9	25.8

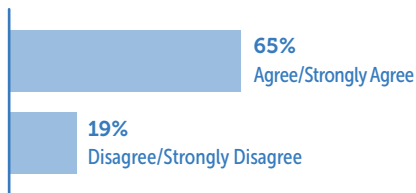
This report is divided into four major sections – Student Financial Security, Basic Needs Security, Paying for College and Managing Debt, and Student Perceptions and Use of Institutional Support – followed by four appendices. Only a select group of the questions asked in the SFWS are presented in the body of this report. However, results from all survey questions and select cross-tab analysis can be found in Appendices B and C. *Values presented are rounded, therefore the sum of response frequencies may not equal 100 percent.*

# Student Financial Security

Financial security refers to the abilities or perceptions of students to meet current, ongoing, and unexpected expenses. Financial security reduces stress to create a mental state conducive to study. A growing body of research shows that students who left college before earning a degree often did so for financial reasons or because it was too stressful to work and go to school at the same time.<sup>4</sup> In the 2017 National College Health Assessment, 36 percent of students reported that their finances in the previous year were “traumatic or difficult to handle.”<sup>5</sup> Besides the mental and emotional toll of financial insecurity, students surviving on narrow margins are far more vulnerable to academic disruptions caused by unexpected expenses.

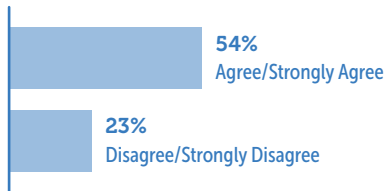
## Findings

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



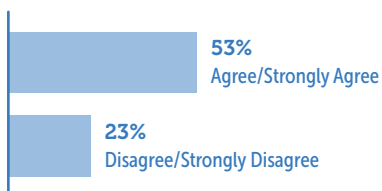
Fall 2018 SFWS, All Sectors, n=15,994  
\*Responses indicating 'Neutral' are not shown

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



Fall 2018 SFWS, All Sectors, n=15,967  
\*Responses indicating 'Neutral' are not shown

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



Fall 2018 SFWS, All Sectors, n=16,004  
\*Responses indicating 'Neutral' are not shown

- Many students signaled concern with being able to afford college. Nearly two-thirds of respondents either agreed (30 percent) or strongly agreed (35 percent) that they worry about having enough money to pay for school. **Q52**
- Respondents who were worried about having enough money to pay for school were more likely to be first-generation students and more likely to be female. See Appendix C for detailed tables on these findings. **Q52**
- Many students also lacked a financial plan to return for the next semester. Nearly a quarter of respondents disagreed (15 percent) or strongly disagreed (9 percent) that they knew how they would pay for college next semester. **Q53**
- Respondents who did not know how they would pay for college next semester were more likely to be first-generation students, enrolled part-time, and/or female. See Appendix C for detailed tables on these findings. **Q53**
- Some of the anxiety around paying for school may be driven by students' concern over their day-to-day expenses. More than half of respondents agreed (32 percent) or strongly agreed (21 percent) that they worry about paying for their current monthly expenses. **Q51**
- Respondents who worry about paying their current monthly expenses were more likely to be first-generation students. They also responded at much higher rates that they worry about having enough money to pay for school (Q52) and at much lower rates that they know how they will pay for college next semester (Q53). See Appendix C for detailed tables on these findings. **Q51**

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A GROWING BODY OF RESEARCH SHOWS THAT STUDENTS WHO LEFT COLLEGE BEFORE EARNING A DEGREE OFTEN DID SO FOR FINANCIAL REASONS OR BECAUSE IT WAS TOO STRESSFUL TO WORK AND GO TO SCHOOL AT THE SAME TIME.

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- For students who are financially vulnerable, a relatively small expense can force difficult decisions around staying enrolled in college. Nearly two-thirds of respondents (63 percent) indicated they would have trouble getting \$500 in cash or credit in an emergency. Given students' financial vulnerability and lower confidence in paying for college, student success initiatives would benefit from financial components such as emergency aid programs that provide small dollar grants to help students in short-term financial emergencies (e.g., car repairs, gaps in daycare coverage, rent payments when roommates leave, and utility bill spikes). These types of interventions have improved student retention.<sup>6</sup> **Q45**
- Respondents who reported they would have trouble getting \$500 cash or credit in an emergency were more likely to be first-generation students and more likely to be enrolled part-time. These students responded at much higher rates that they worry about having enough money to pay for school (Q52) and at much lower rates that they know how they will pay for college next semester (Q53). See Appendix C for detailed tables on these findings. **Q45**

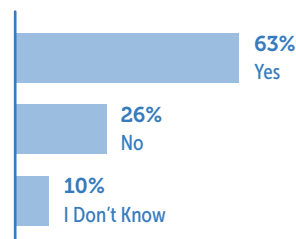
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MANY STUDENTS RUN OUT OF MONEY DUE TO UNEXPECTED EXPENSES (OFTEN SMALL DOLLAR AMOUNTS) THAT MAY RESULT IN HAVING TO WITHDRAW FROM SCHOOL. MORE CAMPUSES ARE IMPLEMENTING EMERGENCY AID PROGRAMS THAT HELP STUDENTS OVERCOME TEMPORARY FINANCIAL OBSTACLES (E.G., CAR REPAIRS, GAPS IN DAYCARE COVERAGE, RENT ASSISTANCE WHEN ROOMMATES LEAVE, AND UTILITY BILL SPIKES).

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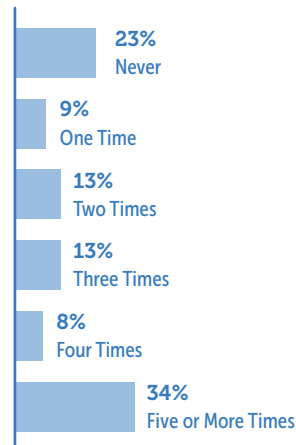
- It takes careful planning for students to meet their expenses and manage a limited, often uncertain cash flow while attending school. More than three-quarters of respondents (77 percent) reported running out of money at least once in the past 12 months. Alarming, 55 percent reported running out of money three or more times. **Q46**
- More than a third of respondents (34 percent) reported running out of money five or more times over the past year. Those who ran out of money five or more times were more likely to be first-generation students and more likely to have trouble getting \$500 in case of an emergency (Q45). These students also responded at much higher rates that they worry about having enough money to pay for school (Q52) and at much lower rates that they know how they will pay for college next semester (Q53). See Appendix C for detailed tables on these findings. **Q46**
- For students with access to financial support from friends and family, social borrowing is fairly common. More than two out of five respondents (41 percent) reported borrowing money from family and/or friends three or more times in the past year, and nearly a quarter (23 percent) tapped into their social network five or more times. **Q47**

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



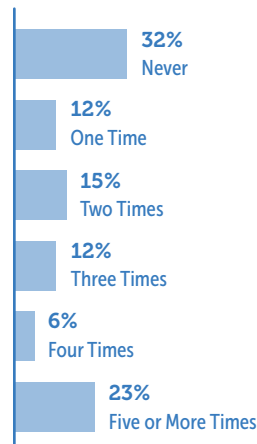
Fall 2018 SFWS, All Sectors, n=16,059

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



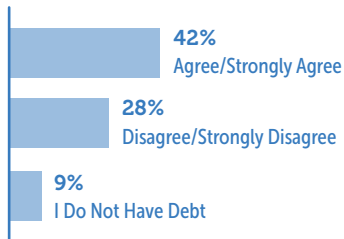
Fall 2018 SFWS, All Sectors, n=16,035

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



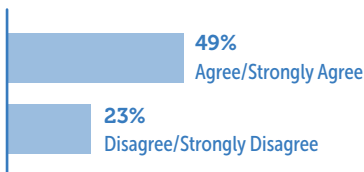
Fall 2018 SFWS, All Sectors, n=16,037

**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.



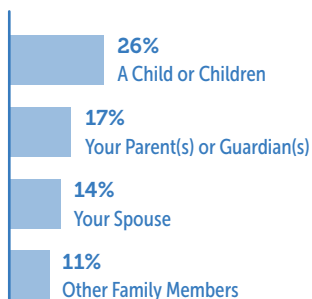
Fall 2018 SFWS, All Sectors, n=15,661  
\*Responses indicating 'Neutral' are not shown

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



Fall 2018 SFWS, All Sectors, n=15,964  
\*Responses indicating 'Neutral' are not shown

**Q41-44:** Do you provide financial support for any of the following individuals? Respondents who answered "Yes".



Fall 2018 SFWS, All Sectors, n=16,249

- Borrowing and running out of money multiple times throughout a year can cause stress that may affect students' academic performances. More than two out of five respondents agreed (21 percent) or strongly agreed (21 percent) that their total debt (e.g., credit cards, car loans, student loans, and/or money owed to family or friends) is overwhelming. **Q72**
- While families usually provide significant emotional support to students, many students have family responsibilities that can create or exacerbate financial challenges while in school. Nearly half of respondents agreed (24 percent) or strongly agreed (25 percent) that it is important that they support their family financially while in college. **Q54**
- Students who reported that it is important that they support their family financially while in college were more likely to be a first-generation student, enrolled part-time, and/or over 25 years of age. These students were more likely to have trouble getting \$500 in cash or credit in case of an emergency (Q45) and more likely to worry about having enough money to pay for school (Q52). See Appendix C for detailed tables on these findings. **Q54**
- Many respondents reported providing financial support for children (26 percent) and spouses (14 percent) while in school. Nearly one in five respondents (17 percent) support parents or guardians financially, and 11 percent support other family members. **Q41-44**
- Respondents who support a child or children financially while in school were more likely to be enrolled part-time and responded at much higher rates that they would have trouble getting \$500 in cash or credit in case of an emergency (Q45). See Appendix C for detailed tables on these findings. **Q42**
- Respondents who support their parent(s) or guardian(s) financially while in school were more likely to be first-generation students and/or be enrolled part-time. They responded at higher rates that they worry about paying for college (Q52) and at higher rates that they would have trouble getting \$500 in cash or credit in case of an emergency (Q45). See Appendix C for detailed tables on these findings. **Q43**

NEARLY HALF OF RESPONDENTS AGREED OR STRONGLY AGREED THAT IT IS IMPORTANT THAT THEY SUPPORT THEIR FAMILY FINANCIALLY WHILE IN COLLEGE.



# Student Financial Security

## RESEARCH TO PRACTICE

Some institutions help students create a financial plan for their degree to complement academic plans for degree completion. Financial plans for degree completion provide the opportunity to reduce stress, anticipate contingencies, and identify gaps in funding early in the process.

Many students run out of money due to unexpected expenses (often small dollar amounts) that may result in having to withdraw from school. More campuses are implementing emergency aid programs that help students overcome temporary financial obstacles (e.g., car repairs, gaps in daycare coverage, rent payments when roommates leave, and utility bill spikes).<sup>6</sup>

Many institutions are working to redefine how they view financial wellness for students who have responsibilities to support family members. A better understanding of the full costs of college for students who support family members financially can improve campus-based advising, interventions, and financial aid calculations (including a more accurate cost of attendance).

Campuses are supporting and incentivizing students to become enrolled in safe, legitimate financial services (such as bank accounts). Access to a checking and savings account may reduce the chance students will use risky financial services (such as check cashing services, payday lending, etc.).<sup>7</sup>

Campuses are supporting students with managing their cash flow challenges (particularly with financial aid recipients) and providing financial education to encourage budgeting and successful financial behaviors.

# Basic Needs Security

Students who struggle meeting basic needs such as food, housing, and utilities are vulnerable to enrollment disruptions regardless of their academic ability or potential. Unfortunately, research is documenting an alarming number of students experiencing threats to their basic needs.<sup>8,9,10</sup> Schools that address their students' challenges with the indirect costs of college have seen improved student performance outcomes.<sup>1,11</sup>

## Understanding the USDA Six-Point Food Security Scale

Trellis' Student Financial Wellness Survey (SFWS) uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.<sup>12</sup> Trellis chose to use the six-question scale over longer versions of the USDA measurement in order to reduce cognitive overload within a survey that measures a broader array of financial wellness dimensions. A full description of the scales used in the SFWS can be found in Appendix A.

### Things to know about food insecurity:

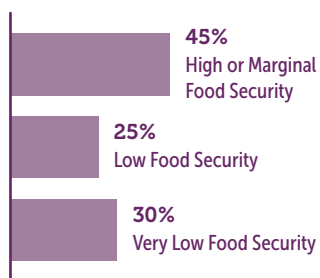
- Low food security is defined as, "reports of reduced quality, variety, or desirability of diet, little or no indication of reduced food intake." Very low food security is defined as, "reports of multiple indications of disrupted eating patterns and reduced food intake."<sup>12</sup>
- USDA methodology 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>12</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.

### Food Security Findings

- More than half of respondents showed signs of either low food security (25 percent) or very low food security (30 percent). See Appendix B to view response frequencies for every question used to calculate the USDA food security scale. **Q77-82**
- Students with low or very low food security responded at much higher rates that they worry more about having enough money to pay for school (Q52) and at much lower rates that they know how they will pay for next semester (53). They were also more likely to be first-generation students and more likely to report that they would have trouble getting \$500 in cash or credit in case of an emergency (Q45). For more detail on the above findings, see Appendix C. **Q77-82**

RESEARCH IS DOCUMENTING AN ALARMING NUMBER OF STUDENTS EXPERIENCING THREATS TO THEIR BASIC NEEDS. SCHOOLS THAT ADDRESS THEIR STUDENTS' CHALLENGES WITH THE INDIRECT COSTS OF COLLEGE HAVE SEEN IMPROVED STUDENT PERFORMANCE OUTCOMES.

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



Fall 2018 SFWS, All Sectors, n=15,214

# Understanding the Housing Security and Homelessness Scales

The Student Financial Wellness Survey (SFWS) 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>13</sup> A full description of the scales used in the SFWS can be found in Appendix A.

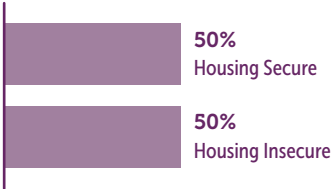
## Things to know about housing security and homelessness:

- The Hope Center for College, Community, and Justice at Temple University and other 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>13</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 10 homelessness questions (Q89-98).

## Housing Security and Homelessness Findings

- Students are struggling to maintain secure housing. One in two respondents showed signs of being housing insecure. See Appendix B to view response frequencies for every question used to calculate the housing security scale. **Q83-88**
- Respondents who were housing insecure answered at higher rates that they would have trouble getting \$500 in cash or credit in case of an emergency (Q45). These respondents also responded at much higher rates that they worry about having enough money to pay for school (Q52) and at much lower rates that they know how they will pay for college next semester (Q53). In addition, respondents with housing insecurity were more likely to be first-generation students, female, enrolled part-time, and/or over 25 years of age. For more detail on the above findings, see Appendix C. **Q83-88**

**Q83-88: Housing Security Scale**



Fall 2018 SFWS, All Sectors, n=15,311

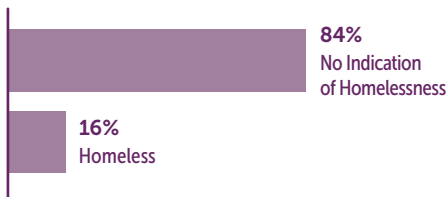
STUDENTS ARE STRUGGLING TO MAINTAIN SECURE HOUSING. ONE IN TWO RESPONDENTS SHOWED SIGNS OF BEING HOUSING INSECURE.

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SIXTEEN PERCENT OF RESPONDENTS WERE HOMELESS.

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#### Q89-98: Homelessness Scale



Fall 2018 SFWS, All Sectors, n=15,326

- Although once overlooked, homelessness amongst college students is now acknowledged to be a challenge that keeps some students from reaching their educational potential. Sixteen percent of respondents indicated homelessness within the 12 months prior to the survey. The most common form of homelessness occurs for those students who are without a home and temporarily staying with a relative, friend, or “couch surfing.” Students who are couch surfing are vulnerable, subject to abrupt changes in living circumstances that make studying difficult. See Appendix B to view response frequencies for every question used to calculate the homelessness scale.

#### Q89-98

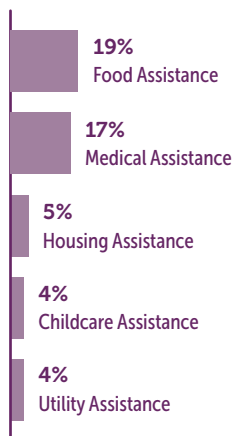
- Respondents who were homeless answered at higher rates that they would have trouble getting \$500 in cash or credit in case of an emergency (Q45). They also responded at much higher rates that they worry about having enough money to pay for school (Q52) and at much lower rates that they know how they will pay for college next semester (Q53). For more detail on the above findings, see Appendix C. **Q89-98**

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FEWER THAN ONE IN FIVE RESPONDENTS INDICATED USING PUBLIC FOOD ASSISTANCE. STUDENTS FACE RESOURCE CHALLENGES THAT CAN BE PARTIALLY ADDRESSED THROUGH ACCESS TO PUBLIC BENEFITS. MANY CAMPUSES ARE CONNECTING STUDENTS TO THESE PUBLIC BENEFITS, AND SOME COLLEGES EVEN STAFF FULL-TIME SOCIAL WORKERS TO SUPPORT STUDENTS FACING RESOURCE SCARCITY.

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#### Q55-59: Percent of respondents who indicated use of public assistance, by assistance type



Fall 2018 SFWS, \*\*Findings in this chart derive from multiple questions. Response frequencies reported in Appendix B.

- Connecting students with public assistance that they may be eligible for is a promising strategy for addressing the alarming levels of basic needs insecurity among college students. Fewer than one in five respondents (19 percent) indicated using public food assistance, 17 percent used public medical assistance, and five percent used public housing assistance. Unfortunately, eligibility rules for SNAP – the primary federal program for addressing hunger in America – excludes most college students unless they meet certain exceptions.<sup>14</sup> **Q55-59**



# Basic Needs Security

## RESEARCH TO PRACTICE

Low-income students face resource challenges that can be partially addressed through access to public benefits. Many campuses are connecting students to these public benefits, and some colleges even assign full-time social workers to support students facing resource scarcity.<sup>15</sup>

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Institutions are building crisis support teams to case manage students experiencing difficulty securing basic needs. This model of case management has been successful in supporting students facing mental health crises on campuses for decades and is now being applied to students facing basic needs and financial crises.

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Many institutions now provide emergency support services for students such as food pantries, temporary housing, and/or emergency funding. Access to these services are often housed in a central resource center to provide a single location for all students seeking support.<sup>16</sup>

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Colleges are seeing positive results when providing students with a combination of support services (e.g., career development, financial education, high-touch advisement, public assistance referrals) and financial resources (e.g., tuition waivers, transportation vouchers, textbook discounts). Notable programs at CUNY (Accelerated Study in Associate Programs), Cuyahoga County Community College (Degree in Three), Lorain County Community College (Students Accelerating in Learning), Cincinnati State Technical and Community College (C State Accelerate), and Alamo Community College District (Project Quest) have proven to be effective in rigorous evaluation.<sup>1,2</sup>

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Institutions are training faculty and staff to identify signs of basic needs insecurity, engage students in a culturally sensitive manner, and direct students to campus resources. Many faculty members are providing instructions in their syllabi regarding how students can access campus resources and advising when they face challenges meeting their basic needs.

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Institutions are reconsidering their policies of when student housing is available to ensure students who are housing insecure or homeless aren't affected during holidays or breaks.<sup>17</sup>

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Institutions are addressing housing insecurity and homelessness by partnering with local housing authorities to offer housing vouchers, working with community organizations to build housing, and advocating for state programs supporting these vulnerable students.<sup>15,18,19</sup>

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Some campuses (where applicable) ensure a low-price and healthy food option at all campus dining areas. Some institutions work with cafeteria vendors to offer a basic meal at wholesale, rather than retail prices, while others provide food vouchers for certain students.<sup>20</sup>

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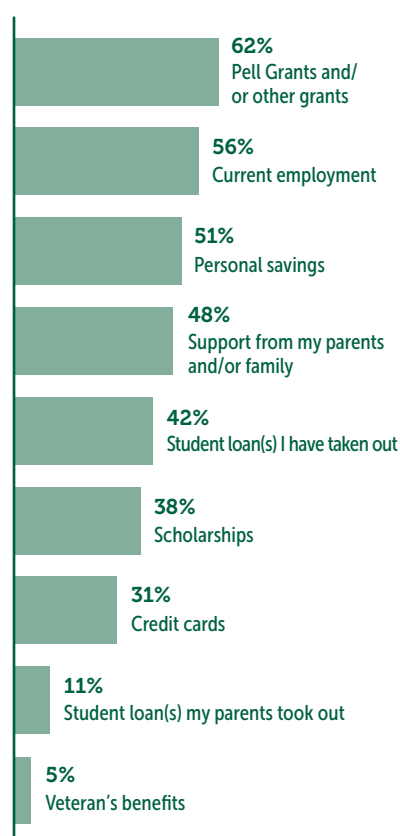


# Paying for College and Managing Debt

Students cobble together financial support from a variety of sources. Some aid (e.g., tuition waivers, grants, family support) directly reduces out-of-pocket expenses for students, while forms of credit postpone payments in exchange for paying fees and interest. Research indicates that half of all students borrow in their first year of college, and half of the remaining students borrow within six years of enrolling.<sup>21</sup> Colleges that understand how their students are paying the bills, and how those sources change over time, can take steps to help their students secure and manage stable funding that enables them to graduate while avoiding financial pitfalls.

## Findings

**Q31-39:** Do you use any of the following methods to pay for college? Respondents who answered "Yes".



Fall 2018 SFWS, \*\*Findings in this chart derive from multiple questions. Response frequencies reported in Appendix B.

- Students use a variety of distinct sources to pay for college. More than half of respondents (56 percent) report that they use their current employment to pay for college, 51 percent use personal savings, and 48 percent use support from their parents and/or family to pay for college. **Q31-39**
- Nearly a third of respondents (31 percent) reported using credit cards to pay for college, a method of payment that may come with more risk if students fail to pay their balance and then incur high interest rates. **Q31-39**
- More than a third of respondents (42 percent) indicated paying for college with student loans they took out for themselves, and 11 percent indicated that their parents took out student loans to help them pay for college. **Q31-39**
- Estimating college expenses can be difficult, especially for students who are the first in their families to attend college. More than half of the respondents who borrowed agreed (29 percent) or strongly agreed (29 percent) with the statement that they had more student loan debt than they expected at this point. **Q69**

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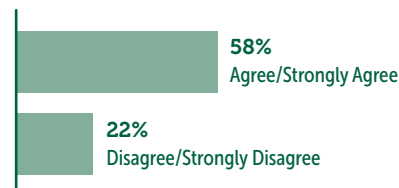
COLLEGES THAT UNDERSTAND HOW THEIR STUDENTS ARE PAYING THE BILLS, AND HOW THOSE SOURCES CHANGE OVER TIME, CAN TAKE STEPS TO HELP THEIR STUDENTS SECURE AND MANAGE STABLE FUNDING THAT ENABLES THEM TO GRADUATE WHILE AVOIDING FINANCIAL PITFALLS.

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- Many students borrow but have low levels of confidence in their ability to repay. More than two-thirds of respondents who borrowed were not at all confident (30 percent) or only somewhat confident (38 percent) they would be able to pay off the debt acquired while they were a student. **Q70**
- Informed borrowing is a cornerstone of federal student loans. Students who borrow federal loans are required to complete student loan entrance counseling prior to accessing the funds. Those with private loans are not required by federal statute to go through entrance counseling. In this survey, one in three respondents who indicated having student loans (private or federal) reported not receiving any counseling that informed them about their student loans and eight percent did not know if they had. This most likely suggests a breakdown in loan counseling. Although the number of respondents to this question who have only private loans and not federal loans is unknown; nationally approximately 10 percent of all student borrowers have a private loan.<sup>22</sup> Students who cannot recall receiving their mandatory loan counseling most likely do not retain memory of the information presented. **Q71**
- Loan counseling conveys elements of financial education, especially key concepts such as loan terms, interest rates, and repayment options. 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. Only 21 percent of respondents answered correctly on all three financial knowledge questions. However, 80 percent answered at least one correctly. A full description of the scales used in the SFWS can be found in Appendix A. **Q103-105**

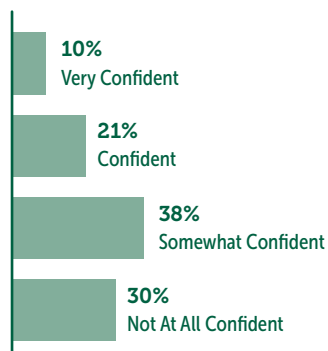
MORE THAN TWO-THIRDS OF RESPONDENTS WHO BORROWED WERE NOT AT ALL CONFIDENT OR ONLY SOMEWHAT CONFIDENT THEY WOULD BE ABLE TO PAY OFF THE DEBT ACQUIRED WHILE THEY WERE A STUDENT.

**Q69:** I have more student loan debt than I expected to have at this point. (Of those who indicated having a student loan they took out for themselves)



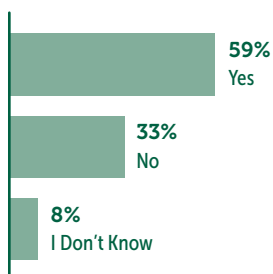
Fall 2018 SFWS, All Sectors, n=6,323  
\*Responses indicating 'Neutral' are not shown

**Q70:** How confident are you that you will be able to pay off the debt acquired while you were a student? (Of those who indicated having a student loan they took out for themselves)



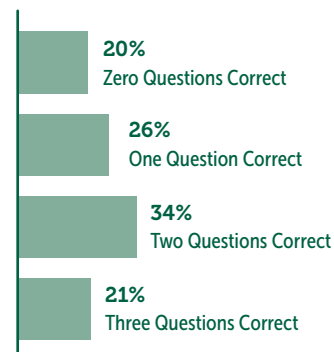
Fall 2018 SFWS, All Sectors, n=6,329

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



Fall 2018 SFWS, All Sectors, n=6,335

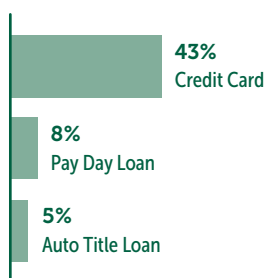
**Q103-105:** Financial Knowledge Scale



Fall 2018 SFWS, All Sectors, n=15,019

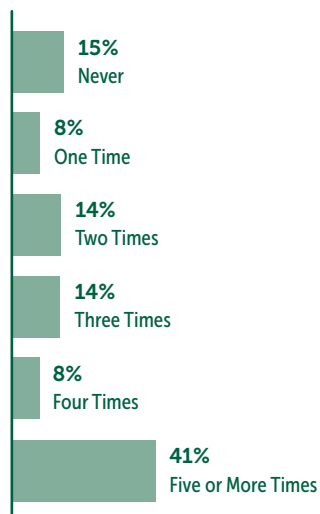
MANY STUDENTS WHO  
ARE WORKING OR HAVE  
TIME-CONSUMING  
FAMILY OBLIGATIONS  
NEED COLLEGE  
ENROLLMENT OPTIONS  
THAT FIT THEIR  
SCHEDULE BETTER.

**Q60-62:** In the past 12 months, have you used the following borrowing sources? Respondents who answered "Yes".



Fall 2018 SFWS, \*\*Findings in this chart derive from multiple questions. Response frequencies reported in Appendix B.

**Q63:** In the past 12 months, how many times did you use a credit card for something you didn't have money for? (Of those who borrowed on a credit card)



Fall 2018 SFWS, All Sectors, n=6,863

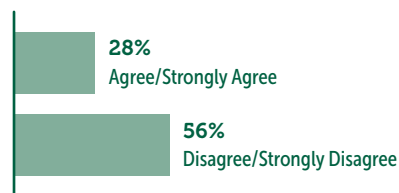
- High-interest borrowing can be very risky. With a good credit rating, credit card interest rates can be manageable, but for students with poor credit scores, the interest rate may be higher, making full payments challenging. Credit card debt is much more common than payday loans and auto title loans<sup>23</sup>, 43 percent of respondents reported borrowing on a credit card (for any reason, not just to pay for college) in the past 12 months. **Q60-62**
- Payday and auto title loans<sup>23</sup> also tend to carry high interest rates and often use predatory marketing to target vulnerable populations. In the Fall 2018 SFWS, eight percent of respondents reported taking out a payday loan in the prior 12 months, and five percent borrowed from an auto title loan. **Q60-62**
- Of those respondents who borrowed from a credit card, 85 percent reported using their credit card one or more times in the prior year for something they did not have money for. More than two out of five respondents (41 percent) reported using their credit card five or more times in the prior year for something they did not have money for. **Q63**
- Most respondents who borrowed on a credit card in the past year reported paying their bill on time. About three-quarters of credit card users agreed (33 percent) or strongly agreed (42 percent) that they always pay their bill on time. **Q64**
- Although many credit card users pay their bill on time, many are not paying off their full balance and are accruing interest at a high rate. More than half of respondents who borrowed on a credit card in the prior year disagreed (29 percent) or strongly disagreed (27 percent) that they fully pay off their balance each month. **Q65**

**Q64:** I always pay my credit card bill on time. (Of those who borrowed on a credit card)



Fall 2018 SFWS, All Sectors, n=6,831  
\*Responses indicating 'Neutral' are not shown

**Q65:** I fully pay off my credit card balance each month. (Of those who borrowed on a credit card)



Fall 2018 SFWS, All Sectors, n=6,827  
\*Responses indicating 'Neutral' are not shown

# Paying for College and Managing Debt

## RESEARCH TO PRACTICE

Nearly three out of four students have unmet need – the out-of-pocket cost of college beyond expected family contribution, grants, scholarships, work-study, and loans – and those with greater unmet need are less likely to persist in college.<sup>24,25</sup> Institutions may benefit from using high unmet need as a risk-factor when considering retention interventions, considering unmet need levels when packaging student aid, fundraising for institutional grant aid, and advocating for increased funding for state and federal student aid programs.

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Using existing student data on the use of credit cards and payment plans to pay tuition, schools can identify opportunities for targeted interventions and promising financial learning moments.

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Campuses can take a look at the environmental factors that support healthy financial decision making. These include campus policies and procedures related to student payments, collections, and debt products on or near campus. Furthermore, campuses can explore additional ways to get students enrolled in safe, legitimate financial services products (such as bank accounts) and can explore additional opportunities to provide financial literacy and loan counseling interventions.

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Many students who are working or have time-consuming family obligations need college enrollment options that fit their schedule better. Some colleges are choosing to try intensive “mini-mester” courses that last eight weeks instead of 18 weeks.<sup>15</sup> Attending college in the summer may also be a better option for some students. Eligibility to receive a Pell grant in summer semesters was reinstated in 2017, and some evidence points to increased summer enrollment amongst Pell recipients after that change. Many institutions have begun to market the availability of summer Pell grants to their students who may benefit from additional enrollment options.<sup>26</sup>

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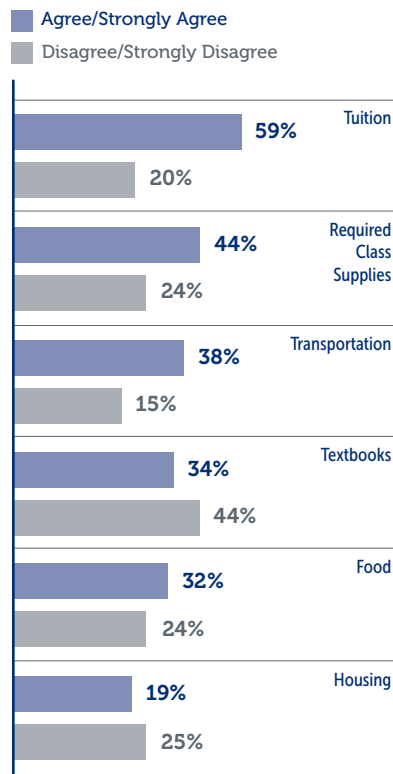


# Student Perceptions and Use of Institutional Support

Students who develop a sense of belonging at their institution have been shown to stay in school and to graduate at higher rates.<sup>27</sup> Campus climate and interactions with staff, faculty, and students often shape this sense of belonging. While belonging can be strengthened by research with faculty, undertaking campus leadership, and participating in learning communities, a school can reinforce this bond by being perceived as understanding of their students' financial situation.<sup>28</sup>

## Findings

**Q7-12:** To what extent do you agree or disagree that your school makes the following items more affordable?\*



Fall 2018 SFWS, \*Responses indicating 'Neutral' are not shown, \*\*Findings in this chart derive from multiple questions. Response frequencies reported in Appendix B.

- Students report their institutions work to make tuition and class supplies affordable more so than they do for living expenses. More than half of respondents (59 percent) reported their school works to make tuition more affordable. To varying degrees, many respondents reported that their school makes required class supplies (44 percent), transportation (38 percent), and food (32 percent) more affordable. **Q7-12**
- One common concern of students is that many classes require textbooks that are too expensive and rarely used. While 34 percent of respondents agreed or strongly agreed that their school makes textbooks more affordable, more than a third (44 percent) disagreed or strongly disagreed. **Q7-12**

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INSTITUTIONS CAN INTENTIONALLY TRAIN STAFF AND FACULTY ABOUT THE FINANCIAL REALITIES OF THEIR STUDENT BODY. WHILE THESE EFFORTS SHOULD NOT BE INTENDED TO MAKE THESE INDIVIDUALS INTO FINANCIAL ADVISORS OR PROFESSIONALS, THE ABILITY TO RECOGNIZE, EMPATHIZE WITH, AND DIRECT TO APPROPRIATE RESOURCES ARE IMPORTANT SKILLS FOR FRONT LINE STAFF AND FACULTY TO HAVE IN SUPPORTING STUDENT FINANCES.

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- When speaking to a school official about their financial challenges, respondents most commonly reported speaking to a financial aid advisor (53 percent), followed by academic advisors (38 percent), and faculty members (23 percent). Surprisingly – considering how much contact student affairs staff have with students – only seven percent of respondents report having spoken with them about their financial struggles. More than a third of respondents (34 percent) had not spoken with any of these individuals.

#### Q13-18

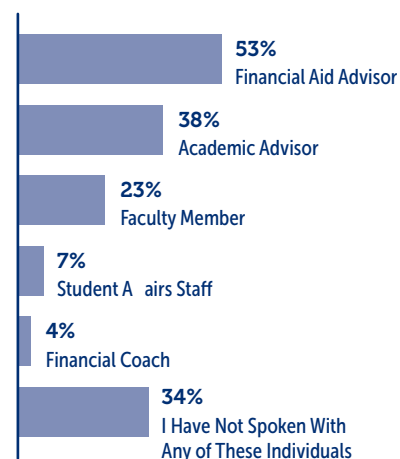
- Students often interact with faculty more than any other employees of their institution. More than a third of respondents agreed (25 percent) or strongly agreed (12 percent) that their school's faculty understand their financial situation, but more than a quarter disagreed (20 percent) or strongly disagreed (9 percent). Instructors who are empathetic with students' financial struggles – and are aware of resources on campus to direct students to – can contribute to students' sense of campus belonging and work with students to prevent their circumstances from causing academic issues. **Q4**
- Students disagree over the extent that their schools work to reduce student financial challenges. More than a third of respondents agreed (26 percent) or strongly agreed (14 percent) that their school is aware of the financial challenges they face, but more than a quarter disagreed (20 percent) or strongly disagreed (10 percent). **Q3**

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SOME CAMPUSES HAVE CREATED COMMUNICATION STRATEGIES TO PROVIDE REALISTIC COST OF ATTENDANCE ESTIMATES TO STUDENTS AND TO INFORM STUDENTS OF THE WORK BEING DONE TO ADDRESS THEIR FINANCIAL CHALLENGES.

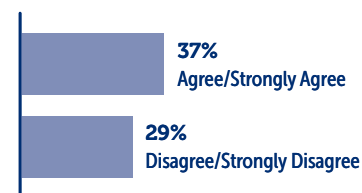
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**Q13-18:** During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)\*



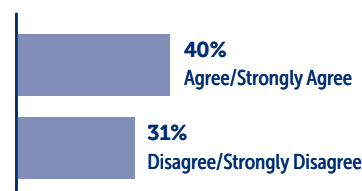
Fall 2018 SFWS, \*Percentage indicate respondents who chose at least one of the above choices, \*\*Findings in this chart derive from multiple questions. Response frequencies reported in Appendix B.

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



Fall 2018 SFWS, All Sectors, n=17,455

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



Fall 2018 SFWS, All Sectors, n=17,455



# Student Perceptions and Use of Institutional Support

## RESEARCH TO PRACTICE

Institutions can begin to evaluate how they message affordability to students. While tuition freezes or even small decreases in tuition are often great achievements by institutions, the communication of these achievements may come off as insensitive to students who are facing daily cash flow challenges.

Institutions can intentionally train staff and faculty about the financial realities of their student body. While these efforts should not be intended to make these individuals into financial advisors or professionals, the ability to recognize, empathize with, and direct to appropriate resources are important skills for front line staff and faculty to have in supporting student finances.

Institutions are having discussions with faculty and staff related to reducing some supplemental costs of education. Many colleges are utilizing open educational resources (OER) – textbooks and materials that are openly licensed – to reduce the cost of textbooks for students.<sup>29</sup> Kansas State University has saved students \$5.5 million in costs since 2013, the University of Minnesota implementation has resulted in \$3.5 million in savings since Fall 2015, and The Ohio State University has seen \$3 million in savings since 2016.<sup>30</sup> Other institutions have switched to digital platforms created by text book publishers that include interactive elements but cost less than printed textbooks.<sup>30</sup>

Some campuses have created communication strategies to provide realistic cost of attendance estimates to students and to inform students of the work being done to address their financial challenges.





# Conclusion

The U.S. economy rewards workers who have earned postsecondary education degrees. While lifetime earnings have wider variances as education level rises, the general trend shows substantial financial premiums for college degrees. Concurrently, low-skill jobs have seen declines in earning power. The two trends highlight a growing economic inequality and the importance of postsecondary degrees as a bridge to higher paying jobs. This drives college enrollment, especially for students from low income families who make substantial financial sacrifices for college despite persistent rising prices.

Institutions of higher education try to meet the financial need of its students, but often they do so in the face of grant aid that seldom keeps pace with educational expenses and many public colleges face reduced levels of state subsidization. Students are often caught in the middle trying to afford college while attempting to only assume debt that is manageable. The ability to navigate college expenses and the features of available financial tools is a crucial condition for student success. Students – often balancing work and study – must become adept at managing scarce time, moderating material wants, securing basic needs, and maintaining concentration to accomplish their academic goals. When the financial challenges associated with being a student become too much, students are often forced to withdraw without having earned a credential.

Colleges must monitor the financial wellness of students closely if they are to maximize the effectiveness of their student retention initiatives. Institutions that deeply understand the financial challenges of their students can best structure programs and communication to bolster student success while optimizing administrative efficiency. The Trellis study provides the mechanism schools can use to assess the financial wellness of their students, providing a benchmark for later interventions, and a method for identifying categories of students who may be at risk of leaving school without a degree. The survey also helps illustrate for policymakers the need for strong financial wellness programs and adequate resources to help students reach their academic potential which is essential to helping the nation meet the workforce needs of tomorrow.



# Appendix 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 more than 17,500 students from 58 colleges and universities in twelve states. Student respondents attended public universities, private colleges, and community colleges that range in size from fewer than 500 students to greater than 55,000 students

Four-Year Public Institutions (10)	Four-Year Private Institutions (11)	Two-Year Institutions (37)	
Adams State University (CO)	Bluefield College (VA)	Altierus Career College (Multi-State)	McLennan Community College (TX)
SUNY Oneonta (NY)	D'Youville College (NY)	Houston Community College (TX)	Mountain View College (TX)
Anonymous Institution #1 (TX)	Lane College (TN)	Brookhaven College (TX)	Navarro College (TX)
Texas A&M University-Kingsville (TX)	North Carolina Wesleyan College (NC)	Cedar Valley College (TX)	North Lake College (TX)
Texas A&M University-San Antonio (TX)	Our Lady of the Lake University (TX)	College of the Mainland (TX)	Northeast Texas Community College (TX)
Texas State University (TX)	St. Augustine's University (NC)	Del Mar College (TX)	Odessa College (TX)
University of California at Davis (CA)	St. Mary's University (TX)	Eastfield College (TX)	Panola College (TX)
University of Illinois at Chicago (IL)	The New School (NY)	El Centro College (TX)	Richland College (TX)
University of Illinois at Springfield (IL)	University of New Haven (CT)	El Paso Community College (TX)	San Antonio College (TX)
University of Illinois at Urbana-Champaign (IL)	Voorhees College (SC)	Fayetteville Technical Community College (NC)	San Jacinto College (TX)
	Washington Adventist University (MD)	Frank Phillips College (TX)	Anonymous Institution #2 (TX)
		Galveston College (TX)	Southwest Texas Junior College (TX)
		Grayson College (TX)	Anonymous Institution #3 (TX)
		Halifax Community College (NC)	Temple College (TX)
		Hill College (TX)	Texarkana College (TX)
		Houston Community College (TX)	Texas Southmost College (TX)
		Howard College (TX)	Valencia College (FL)
		Kilgore College (TX)	Victoria College (TX)
		Lee College (TX)	

## Methodology

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

Participating institutions provided Trellis with the contact information and select demographics used to assess the representativeness of study participants. Participants in the SFWS were asked permission to have additional student-level records (e.g., enrollment patterns, major, student loan receipt) released by their institution for matching with their survey responses. Participating institutions with enrollments higher than 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. 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.

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 to identify trends among groups of respondents and to 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.<sup>31</sup> During the Analysis Phase, those participants with extreme patterns of response were considered for removal from the data set.

## Sample Characteristics and Representativeness

To better understand potential response bias (i.e., the risk that those taking the survey do not reflect the views of the total population), the Student Financial Wellness Survey obtains data on both 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 it might have on responses to the survey.

The Fall 2018 sample of respondents had several characteristics that were statistically different from the population: race/ethnicity, gender, enrollment intensity, credits earned (class year), and age. The magnitudes of these differences were quite small when considering race/ethnicity, credits earned (class year), and average age. However, female respondents and respondents enrolled full-time were more substantially overrepresented in the sample (see table detailing Survey Characteristics). In general, the respondents were more likely to be female, white, and enrolled full-time when compared to the total population at the participating schools. Cross-tabulation analysis were run on key questions in this report to better understand whether female respondents and those enrolled full-time responded differently from male and part-time respondents, respectively.

While potential response bias in the sample may marginally affect the magnitude of the response frequencies presented for questions in the survey, a general consistency across response frequencies was found when analyzing student subgroups. The tables in this

appendix provide a comparison between the population of students invited to participate and the sample of responders and present where there were statistically significant differences.

SURVEY METRICS	
Fall 2018 SFWS – Undergraduate Cohort	
Survey Population	351,806 students
Responses	17,531 students
Response Rate	5.0%
Completion Rate	86%
Median Time Spent	14 minutes

Tests for Representation by Student Characteristic	
Relationships between variables were tested for association using Pearson's Chi-Square tests.	
Race/Ethnicity	Statistical differences between the population and sample (**Statistically significant result at the $p < .01$ level). White students are overrepresented in the sample by a magnitude of 6.2 percentage points.
Gender	Statistical differences between the population and sample (**Statistically significant result at the $p < .01$ level). Female students are overrepresented in the sample by a magnitude of 16 percentage points.
Enrollment Intensity (Full-time, Part-time)	Statistical differences between the population and sample (**Statistically significant result at the $p < .01$ level). Students enrolled full-time were overrepresented in the sample by a magnitude of 12.6 percentage points.
Credit Hours Earned (Class Year)	Statistical differences between the population and sample (**Statistically significant result at the $p < .01$ level). Magnitude of the difference is small.
Age	Statistical differences between the population and sample (**Statistically significant result at the $p < .01$ level). The average age of the sample is 0.9 years older than the population.

## SURVEY CHARACTERISTICS – FALL 2018 SFWS

Characteristic	Population (N=351,806)	Respondents (n=17,531)
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	1%	0.4%
Asian, Hawaiian, or Other Pacific Islander	6%	4%
Black/African American	16%	15%
Hispanic/Latinx	34%	31%
International	2%	2%
White	29%	35%
Multiple	6%	7%
Other	0%	0%
Race/Ethnicity Not Reported	6%	6%
<b>Gender</b>		
Female	59%	75%
Male	41%	25%
<b>Enrollment Intensity</b>		
Full-time	47%	59%
Part-time	53%	41%
<b>Class Year</b>		
1st (<30 credits earned)	48%	48%
2nd (30-59 credits earned)	26%	26%
3rd (60-89 credits earned)	14%	14%
4th (90-120 credits earned)	7%	8%
5th (>120 credits earned)	3%	3%
Not Reported	1%	2%
<b>Age</b>		
Average Age	24.9	25.8

Patterns of response in previous SFWS implementations 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.

### **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>32</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>33</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.

- o No Indication of Debt Aversion = No indication of general or education debt aversion
- o Debt Aversion = All responses indicate general and education debt aversion
- o General Debt Aversion, No Education Debt Aversion = Responses indicate general debt aversion, but no education debt aversion
- o 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>12</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>12</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>13</sup>

Things to know about housing security and homelessness:

- The Hope Center for College, Community, and Justice at Temple University 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>13</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 10 homelessness questions (Q89-98).
- Trellis uses the same definition for “homelessness” as used by the U.S. Department of Education and as defined by the McKinney-Vento Act. This differs from the definition used by the U.S. Department of Housing and Urban Development which excludes couch surfing.

### **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>34</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.

# Appendix B: Survey Questions and Responses

Values presented are rounded, therefore the sum of response frequencies may not equal 100 percent.

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	28%	32%	17%	15%
Agree	40%	40%	45%	38%
Neutral	20%	18%	25%	26%
Disagree	7%	6%	9%	14%
Strongly Disagree	5%	5%	5%	7%
	<i>n</i> =17,504	<i>n</i> =12,552	<i>n</i> =3,056	<i>n</i> =1,920

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	14%	16%	8%	10%
Agree	26%	26%	28%	25%
Neutral	29%	29%	31%	29%
Disagree	20%	19%	24%	24%
Strongly Disagree	10%	10%	10%	12%
	<i>n</i> =17,478	<i>n</i> =12,536	<i>n</i> =3,050	<i>n</i> =1,916

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	12%	14%	6%	9%
Agree	25%	25%	23%	27%
Neutral	33%	33%	37%	32%
Disagree	20%	18%	25%	22%
Strongly Disagree	9%	9%	10%	10%
	<i>n</i> =17,455	<i>n</i> =12,517	<i>n</i> =3,048	<i>n</i> =1,914

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	13%	16%	7%	8%
Agree	25%	26%	22%	19%
Neutral	34%	34%	36%	30%
Disagree	19%	16%	25%	27%
Strongly Disagree	9%	8%	11%	16%
	<i>n</i> =17,411	<i>n</i> =12,480	<i>n</i> =3,039	<i>n</i> =1,916

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	28%	30%	20%	24%
Agree	41%	40%	42%	42%
Neutral	22%	21%	25%	23%
Disagree	7%	6%	10%	8%
Strongly Disagree	3%	3%	3%	2%
	<i>n</i> =17,413	<i>n</i> =12,482	<i>n</i> =3,045	<i>n</i> =1,910

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	24%	28%	14%	8%
Agree	36%	39%	34%	18%
Neutral	20%	20%	24%	19%
Disagree	12%	9%	19%	26%
Strongly Disagree	8%	4%	10%	29%
	<i>n</i> =17,487	<i>n</i> =12,536	<i>n</i> =3,057	<i>n</i> =1,918

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	7%	8%	5%	5%
Agree	12%	12%	13%	9%
Neutral	56%	63%	39%	36%
Disagree	14%	9%	27%	23%
Strongly Disagree	11%	7%	16%	27%
	<i>n</i> =17,392	<i>n</i> =12,460	<i>n</i> =3,046	<i>n</i> =1,910

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	10%	11%	6%	6%
Agree	23%	24%	22%	18%
Neutral	43%	47%	35%	34%
Disagree	15%	12%	24%	21%
Strongly Disagree	9%	6%	13%	21%
	<i>n</i> =17,390	<i>n</i> =1,2458	<i>n</i> =3,046	<i>n</i> =1,910



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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	15%	16%	18%	7%
Agree	23%	22%	33%	17%
Neutral	46%	49%	34%	44%
Disagree	9%	8%	9%	15%
Strongly Disagree	6%	5%	6%	17%
	<i>n=17,347</i>	<i>n=12,431</i>	<i>n=3,040</i>	<i>n=1,900</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	12%	14%	8%	11%
Agree	22%	23%	17%	22%
Neutral	21%	21%	23%	26%
Disagree	27%	26%	31%	24%
Strongly Disagree	18%	17%	21%	18%
	<i>n=17,444</i>	<i>n=12,509</i>	<i>n=3,048</i>	<i>n=1,911</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	14%	16%	9%	9%
Agree	31%	33%	27%	26%
Neutral	31%	30%	35%	33%
Disagree	15%	14%	19%	18%
Strongly Disagree	9%	7%	11%	14%
	<i>n=17,417</i>	<i>n=12,484</i>	<i>n=3,047</i>	<i>n=1,910</i>

**Q13-18: During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)\***

	All Schools	2-year	Pub 4yr	Priv 4yr
Financial Aid Advisor	53%	54%	46%	59%
Academic Advisor	38%	39%	36%	39%
Financial Coach	4%	4%	2%	4%
Faculty Member	23%	22%	22%	31%
Student Affairs Staff	7%	7%	7%	8%
I Have Not Spoken with Any of These Individuals	34%	33%	38%	27%

\*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.**

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	51%	48%	57%	58%
Agree	26%	26%	25%	24%
Neutral	11%	12%	8%	9%
Disagree	6%	7%	6%	5%
Strongly Disagree	6%	7%	4%	4%
	<i>n=16,894</i>	<i>n=12,091</i>	<i>n=2,965</i>	<i>n=1,860</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	20%	20%	19%	18%
Agree	29%	28%	33%	30%
Neutral	24%	24%	24%	26%
Disagree	17%	17%	18%	16%
Strongly Disagree	10%	11%	7%	10%
	<i>n=16,810</i>	<i>n=12,024</i>	<i>n=2,959</i>	<i>n=1,849</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	17%	17%	16%	18%
Agree	34%	32%	39%	37%
Neutral	25%	25%	24%	24%
Disagree	16%	16%	15%	14%
Strongly Disagree	9%	10%	6%	7%
	<i>n=16,826</i>	<i>n=12,036</i>	<i>n=2,960</i>	<i>n=1,852</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	12%	13%	9%	11%
Agree	33%	32%	33%	34%
Neutral	32%	32%	32%	31%
Disagree	16%	15%	19%	17%
Strongly Disagree	7%	7%	7%	6%
	<i>n=16,819</i>	<i>n=12,029</i>	<i>n=2,959</i>	<i>n=1,853</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	12%	13%	9%	10%
Agree	30%	30%	30%	31%
Neutral	33%	33%	33%	32%
Disagree	17%	16%	21%	19%
Strongly Disagree	8%	8%	7%	7%
	<i>n=16,761</i>	<i>n=11,990</i>	<i>n=2,947</i>	<i>n=1,846</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	6%	6%	5%	6%
Agree	11%	11%	12%	12%
Neutral	26%	26%	25%	26%
Disagree	31%	30%	33%	31%
Strongly Disagree	26%	27%	24%	25%
	<i>n=16,636</i>	<i>n=11,882</i>	<i>n=2,939</i>	<i>n=1,837</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
0 (Not at All Likely)	1%	1%	1%	3%
1	0%	0%	0%	1%
2	1%	1%	1%	3%
3	2%	1%	2%	4%
4	2%	2%	3%	4%
5	7%	6%	7%	11%
6	7%	6%	10%	12%
7	13%	12%	17%	17%
8	18%	18%	21%	18%
9	11%	12%	11%	8%
10 (Very Likely)	37%	43%	27%	19%
	<i>n=16,985</i>	<i>n=12,164</i>	<i>n=2,974</i>	<i>n=1,869</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Promoters (Score 9-10)	49%	55%	38%	27%
Passives (Score 7-8)	31%	29%	37%	36%
Detractors (Score 0-6)	20%	16%	25%	37%
Net Promoter Score (NPS)*	28.54	38.33	12.81	-10.22
	<i>n=16,985</i>	<i>n=12,164</i>	<i>n=2,974</i>	<i>n=1,869</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Better	24%	24%	27%	20%
Worse	28%	28%	28%	25%
The Same	18%	16%	21%	30%
I Don't Know	30%	32%	24%	25%
	<i>n=16,602</i>	<i>n=11,901</i>	<i>n=2,898</i>	<i>n=1,825</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	7%	6%	8%	11%
Agree	23%	20%	31%	32%
Neutral	25%	25%	25%	25%
Disagree	28%	29%	25%	22%
Strongly Disagree	17%	20%	11%	10%
	<i>n=16,669</i>	<i>n=11,953</i>	<i>n=2,911</i>	<i>n=1,827</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	17%	17%	16%	18%
Agree	21%	21%	21%	23%
Neutral	36%	36%	36%	36%
Disagree	18%	17%	19%	17%
Strongly Disagree	8%	8%	7%	7%
	<i>n=16,650</i>	<i>n=11,937</i>	<i>n=2,910</i>	<i>n=1,825</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	16%	15%	15%	19%
Agree	26%	26%	25%	27%
Neutral	33%	34%	30%	30%
Disagree	19%	19%	23%	19%
Strongly Disagree	6%	6%	7%	6%
	<i>n=16,662</i>	<i>n=11,947</i>	<i>n=2,909</i>	<i>n=1,828</i>

**Q30: Do you work for pay?**

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	66%	67%	64%	66%
No	29%	29%	31%	30%
I Don't Know	5%	5%	5%	4%
	<i>n=16,338</i>	<i>n=11,718</i>	<i>n=2,846</i>	<i>n=1,796</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	42%	34%	61%	60%
No	55%	63%	36%	36%
I Don't Know	3%	2%	3%	4%
	<i>n=16,104</i>	<i>n=11,505</i>	<i>n=2,834</i>	<i>n=1,786</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	11%	4%	25%	32%
No	86%	93%	70%	62%
I Don't Know	3%	3%	5%	6%
	<i>n=15,809</i>	<i>n=11,303</i>	<i>n=2,780</i>	<i>n=1,747</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	62%	63%	62%	60%
No	33%	34%	32%	32%
I Don't Know	4%	3%	6%	7%
	<i>n=16,232</i>	<i>n=11,645</i>	<i>n=2,829</i>	<i>n=1,779</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	38%	29%	49%	82%
No	58%	67%	47%	15%
I Don't Know	3%	4%	4%	2%
	<i>n=16,005</i>	<i>n=11,430</i>	<i>n=2,808</i>	<i>n=1,789</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	56%	56%	54%	55%
No	42%	42%	44%	42%
I Don't Know	2%	2%	2%	3%
	<i>n=16,102</i>	<i>n=11,530</i>	<i>n=2,817</i>	<i>n=1,776</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	51%	49%	60%	56%
No	47%	50%	38%	42%
I Don't Know	2%	2%	2%	2%
	<i>n=16,076</i>	<i>n=11,507</i>	<i>n=2,827</i>	<i>n=1,764</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	31%	31%	31%	29%
No	67%	68%	66%	67%
I Don't Know	2%	2%	3%	4%
	<i>n=15,906</i>	<i>n=11,404</i>	<i>n=2,780</i>	<i>n=1,743</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	48%	42%	62%	68%
No	50%	56%	36%	30%
I Don't Know	2%	2%	2%	2%
	<i>n=16,015</i>	<i>n=11,459</i>	<i>n=2,809</i>	<i>n=1,769</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	5%	5%	7%	4%
No	93%	94%	91%	93%
I Don't Know	1%	1%	2%	3%
	<i>n=15,791</i>	<i>n=11,320</i>	<i>n=2,770</i>	<i>n=1,722</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	81%	80%	85%	80%
No	17%	18%	13%	17%
I Don't Know	2%	2%	2%	3%
	<i>n=16,421</i>	<i>n=11,780</i>	<i>n=2,861</i>	<i>n=1,802</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	14%	17%	8%	8%
No	84%	81%	91%	90%
I Don't Know	2%	2%	1%	2%
	<i>n=16,249</i>	<i>n=11,628</i>	<i>n=2,851</i>	<i>n=1,792</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	26%	33%	11%	10%
No	72%	66%	87%	88%
I Don't Know	1%	1%	1%	2%
	<i>n=16,323</i>	<i>n=11,695</i>	<i>n=2,855</i>	<i>n=1,794</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	17%	18%	12%	14%
No	81%	79%	86%	84%
I Don't Know	2%	2%	2%	2%
	<i>n=16,192</i>	<i>n=11,585</i>	<i>n=2,841</i>	<i>n=1,788</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	11%	13%	6%	9%
No	87%	86%	92%	90%
I Don't Know	2%	2%	2%	2%
	<i>n=16,177</i>	<i>n=11,569</i>	<i>n=2,843</i>	<i>n=1,787</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	63%	66%	56%	59%
No	26%	24%	35%	29%
I Don't Know	10%	10%	10%	12%
	<i>n=16,059</i>	<i>n=11,519</i>	<i>n=2,798</i>	<i>n=1,764</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Never	23%	20%	34%	29%
One time	9%	8%	11%	10%
Two Times	13%	12%	14%	14%
Three Times	13%	14%	12%	11%
Four Times	8%	8%	7%	8%
Five or More Times	34%	38%	24%	28%
	<i>n=16,035</i>	<i>n=11,503</i>	<i>n=2,795</i>	<i>n=1,759</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Never	32%	32%	33%	30%
One time	12%	12%	12%	11%
Two Times	15%	15%	16%	14%
Three Times	12%	12%	11%	12%
Four Times	6%	7%	5%	5%
Five or More Times	23%	22%	23%	28%
	<i>n=16,037</i>	<i>n=11,501</i>	<i>n=2,796</i>	<i>n=1,762</i>

**Q48: I always pay my bills on time.**

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	32%	31%	35%	31%
Agree	34%	33%	39%	36%
Neutral	20%	21%	19%	23%
Disagree	10%	12%	6%	9%
Strongly Disagree	3%	4%	2%	2%
	<i>n=16,032</i>	<i>n=11,496</i>	<i>n=2,797</i>	<i>n=1,761</i>

**Q49: I follow a weekly or monthly budget.**

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	18%	19%	15%	16%
Agree	34%	34%	31%	34%
Neutral	26%	26%	27%	28%
Disagree	17%	16%	22%	19%
Strongly Disagree	5%	5%	5%	4%
	<i>n=16,021</i>	<i>n=11,489</i>	<i>n=2,796</i>	<i>n=1,758</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	17%	17%	17%	16%
Agree	38%	38%	40%	40%
Neutral	30%	30%	30%	29%
Disagree	12%	12%	10%	12%
Strongly Disagree	3%	4%	2%	3%
	<i>n=15,990</i>	<i>n=11,466</i>	<i>n=2,793</i>	<i>n=1,753</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	21%	21%	17%	22%
Agree	32%	32%	32%	34%
Neutral	24%	24%	23%	23%
Disagree	17%	17%	20%	17%
Strongly Disagree	6%	6%	7%	5%
	<i>n=16,004</i>	<i>n=11,474</i>	<i>n=2,794</i>	<i>n=1,758</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	35%	33%	36%	46%
Agree	30%	31%	30%	27%
Neutral	16%	17%	14%	13%
Disagree	13%	13%	13%	9%
Strongly Disagree	6%	6%	6%	5%
	<i>n=15,994</i>	<i>n=11,473</i>	<i>n=2,787</i>	<i>n=1,756</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	17%	18%	16%	15%
Agree	37%	37%	39%	33%
Neutral	23%	22%	23%	24%
Disagree	15%	15%	14%	17%
Strongly Disagree	9%	8%	8%	11%
	<i>n=15,967</i>	<i>n=11,459</i>	<i>n=2,782</i>	<i>n=1,748</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	25%	29%	13%	13%
Agree	24%	27%	17%	19%
Neutral	28%	27%	32%	31%
Disagree	16%	12%	26%	24%
Strongly Disagree	8%	6%	12%	13%
	<i>n=15,964</i>	<i>n=11,451</i>	<i>n=2,780</i>	<i>n=1,755</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	19%	21%	13%	12%
No	78%	76%	82%	84%
I Don't Know	3%	3%	4%	4%
	<i>n=15,915</i>	<i>n=11,409</i>	<i>n=2,781</i>	<i>n=1,747</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	5%	5%	5%	6%
No	92%	93%	91%	91%
I Don't Know	2%	2%	4%	3%
	<i>n=15,878</i>	<i>n=11,376</i>	<i>n=2,778</i>	<i>n=1,746</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	4%	4%	4%	4%
No	93%	94%	92%	92%
I Don't Know	3%	2%	4%	4%
	<i>n=15,863</i>	<i>n=11,363</i>	<i>n=2,778</i>	<i>n=1,744</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	17%	18%	15%	17%
No	79%	79%	80%	78%
I Don't Know	3%	3%	5%	4%
	<i>n=15,867</i>	<i>n=11,369</i>	<i>n=2,777</i>	<i>n=1,743</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	4%	5%	2%	1%
No	94%	93%	95%	96%
I Don't Know	2%	2%	3%	3%
	<i>n=15,785</i>	<i>n=11,307</i>	<i>n=2,765</i>	<i>n=1,735</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	43%	44%	42%	43%
No	55%	55%	56%	55%
I Don't Know	2%	1%	3%	3%
	<i>n=15,912</i>	<i>n=11,406</i>	<i>n=2,785</i>	<i>n=1,743</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	8%	9%	4%	4%
No	90%	89%	92%	91%
I Don't Know	3%	2%	4%	5%
	<i>n=15,821</i>	<i>n=11,329</i>	<i>n=2,777</i>	<i>n=1,737</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	5%	5%	4%	3%
No	93%	93%	92%	92%
I Don't Know	2%	2%	4%	5%
	<i>n=15,794</i>	<i>n=11,307</i>	<i>n=2,776</i>	<i>n=1,733</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Never	15%	12%	24%	27%
One time	8%	8%	8%	8%
Two Times	14%	14%	12%	13%
Three Times	14%	14%	13%	13%
Four Times	8%	9%	7%	6%
Five or More Times	41%	44%	36%	33%
	<i>n=6,843</i>	<i>n=4,953</i>	<i>n=1,156</i>	<i>n=744</i>

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

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	42%	41%	44%	43%
Agree	33%	33%	37%	34%
Neutral	13%	14%	11%	13%
Disagree	8%	9%	6%	7%
Strongly Disagree	3%	4%	2%	2%
	<i>n=6,831</i>	<i>n=4,943</i>	<i>n=1,154</i>	<i>n=744</i>

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

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	16%	13%	20%	22%
Agree	13%	11%	17%	17%
Neutral	16%	15%	16%	17%
Disagree	29%	30%	25%	23%
Strongly Disagree	27%	30%	22%	19%
	<i>n=6,827</i>	<i>n=4,939</i>	<i>n=1,152</i>	<i>n=746</i>

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

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

	All Schools	2-year	Pub 4yr	Priv 4yr
One time	38%	36%	48%	47%
Two Times	29%	29%	26%	25%
Three Times	16%	17%	14%	13%
Four Times	6%	6%	4%	8%
Five or More Times	12%	12%	8%	7%
	<i>n=1,228</i>	<i>n=1,057</i>	<i>n=117</i>	<i>n=60</i>

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

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

	All Schools	2-year	Pub 4yr	Priv 4yr
One time	78%	77%	83%	72%
Two Times	12%	12%	10%	13%
Three Times	5%	6%	4%	6%
Four Times	2%	2%	1%	2%
Five or More Times	3%	3%	2%	8%
	<i>n=759</i>	<i>n=608</i>	<i>n=100</i>	<i>n=53</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. \***

	All Schools	2-year	Pub 4yr	Priv 4yr
\$0 - \$500	9%	10%	6%	6%
\$501 - \$2,000	1%	1%	2%	0%
\$2,001 - \$5,000	3%	2%	6%	1%
\$5,001 - \$10,000	3%	2%	8%	1%
\$10,001 - \$25,000	37%	38%	38%	34%
\$25,001 - \$50,000	29%	29%	26%	32%
\$50,001 or above	19%	19%	14%	25%
	<i>n=4,681</i>	<i>n=2,901</i>	<i>n=1,101</i>	<i>n=685</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. \***

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	29%	30%	26%	32%
Agree	29%	28%	31%	30%
Neutral	20%	19%	20%	21%
Disagree	17%	17%	19%	15%
Strongly Disagree	5%	6%	4%	2%
	<i>n=6,323</i>	<i>n=3,699</i>	<i>n=1,623</i>	<i>n=1,007</i>

*\*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? \***

	All Schools	2-year	Pub 4yr	Priv 4yr
Very Confident	10%	13%	8%	7%
Confident	21%	23%	20%	17%
Somewhat Confident	38%	36%	42%	42%
Not At All Confident	30%	28%	31%	35%
	<i>n</i> =6,329	<i>n</i> =3,702	<i>n</i> =1,623	<i>n</i> =1,010

\*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? \***

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	59%	63%	53%	54%
No	33%	29%	38%	38%
I Don't Know	8%	7%	9%	8%
	<i>n</i> =6,335	<i>n</i> =3,704	<i>n</i> =1,625	<i>n</i> =1,012

\*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.**

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	21%	22%	19%	24%
Agree	21%	21%	22%	21%
Neutral	20%	20%	20%	20%
Disagree	18%	17%	19%	16%
Strongly Disagree	11%	11%	11%	8%
I Do Not Have Other Debt	9%	9%	8%	10%
	<i>n</i> =15,661	<i>n</i> =11,258	<i>n</i> =2,716	<i>n</i> =1,708

**Q73-76: Debt Aversion Scale\***

	All Schools	2-year	Pub 4yr	Priv 4yr
No Indication of Debt Aversion	86%	85%	89%	90%
Debt Aversion	2%	3%	1%	1%
General Debt Aversion, No Education Debt Aversion	5%	5%	5%	4%
Education Debt Aversion, No General Debt Aversion	6%	7%	5%	5%
	<i>n</i> =15,456	<i>n</i> =11,110	<i>n</i> =2,685	<i>n</i> =1,682

\*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.**

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	40%	41%	37%	39%
Agree	46%	45%	47%	46%
Neutral	11%	11%	12%	12%
Disagree	2%	2%	3%	3%
Strongly Disagree	1%	1%	1%	1%
	<i>n</i> =15,566	<i>n</i> =11,192	<i>n</i> =2,703	<i>n</i> =1,692

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	11%	12%	8%	10%
Agree	22%	23%	22%	20%
Neutral	32%	32%	32%	33%
Disagree	28%	26%	32%	31%
Strongly Disagree	6%	6%	6%	6%
	<i>n</i> =15,548	<i>n</i> =11,180	<i>n</i> =2,696	<i>n</i> =1,693

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	3%	4%	2%	2%
Agree	7%	8%	5%	5%
Neutral	26%	28%	23%	23%
Disagree	46%	44%	50%	51%
Strongly Disagree	18%	17%	19%	19%
	<i>n</i> =15,526	<i>n</i> =11,163	<i>n</i> =2,697	<i>n</i> =1,687



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

	All Schools	2-year	Pub 4yr	Priv 4yr
Strongly Agree	20%	20%	21%	22%
Agree	48%	47%	52%	50%
Neutral	23%	24%	20%	21%
Disagree	6%	6%	5%	5%
Strongly Disagree	3%	3%	2%	2%
	n=15,541	n=11,174	n=2,698	n=1,690

**Q77-82: Six-Question USDA Food Security Scale (30-Day) \***

	All Schools	2-year	Pub 4yr	Priv 4yr
High or Marginal Food Security	45%	45%	47%	42%
Low Food Security	25%	25%	26%	27%
Very Low Food Security	30%	30%	27%	31%
	n=15,214	n=10,938	n=2,650	n=1,646

\*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).**

	All Schools	2-year	Pub 4yr	Priv 4yr
Often	14%	14%	11%	14%
Sometimes	39%	39%	36%	38%
Never True	48%	46%	52%	48%
	n=15,394	n=11,067	n=2,679	n=1,669

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Often	21%	21%	20%	22%
Sometimes	34%	35%	33%	35%
Never True	44%	44%	47%	43%
	n=15,325	n=11,021	n=2,666	n=1,659

**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?**

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	40%	40%	39%	42%
No	60%	60%	61%	58%
	n=15,417	n=11,088	n=2,684	n=1,665

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Fewer than 3 days	16%	15%	18%	15%
Three or more days	84%	85%	82%	85%
	n=5,573	n=4,050	n=905	n=624

\*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?**

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	41%	41%	39%	45%
No	59%	59%	61%	55%
	n=15,396	n=11,068	n=2,684	n=1,665

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	31%	31%	29%	34%
No	69%	69%	71%	66%
	n=15,413	n=11,080	n=2,683	n=1,671

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Housing Secure	50%	47%	58%	59%
Housing Insecure	50%	53%	42%	41%
	n=15,311	n=11,009	n=2,667	n=1,656

\*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).**

	All Schools	2-year	Pub 4yr	Priv 4yr
True	28%	30%	23%	21%
False	63%	61%	67%	65%
I Don't Know	10%	9%	11%	13%
	n=15,288	n=10,990	n=2,666	n=1,653

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	12%	14%	8%	8%
False	80%	79%	84%	81%
I Don't Know	8%	7%	8%	11%
	<i>n</i> =15,255	<i>n</i> =10,965	<i>n</i> =2,663	<i>n</i> =1,648

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	31%	35%	21%	20%
False	62%	59%	72%	71%
I Don't Know	7%	6%	8%	9%
	<i>n</i> =15,268	<i>n</i> =10,972	<i>n</i> =2,662	<i>n</i> =1,655

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	9%	10%	9%	10%
False	87%	87%	87%	84%
I Don't Know	4%	3%	4%	6%
	<i>n</i> =15,259	<i>n</i> =10,968	<i>n</i> =2,661	<i>n</i> =1,651

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	12%	13%	8%	9%
False	83%	82%	88%	84%
I Don't Know	5%	4%	4%	7%
	<i>n</i> =15,253	<i>n</i> =10,967	<i>n</i> =2,656	<i>n</i> =1,651

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	18%	20%	15%	16%
False	78%	77%	81%	79%
I Don't Know	4%	3%	4%	5%
	<i>n</i> =15,205	<i>n</i> =10,934	<i>n</i> =2,649	<i>n</i> =1,643

**Q89-Q98: Homelessness Scale\***

	All Schools	2-year	Pub 4yr	Priv 4yr
No Indication of Homelessness	84%	83%	87%	86%
Homeless	16%	17%	13%	14%
	<i>n</i> =15,326	<i>n</i> =11,022	<i>n</i> =2,668	<i>n</i> =1,657

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

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	5%	5%	4%	4%
No	94%	94%	95%	95%
I Don't Know	1%	1%	2%	2%
	<i>n</i> =15,290	<i>n</i> =10,998	<i>n</i> =2,663	<i>n</i> =1,650

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	4%	4%	2%	3%
False	95%	95%	96%	95%
I Don't Know	1%	1%	1%	2%
	<i>n</i> =15,296	<i>n</i> =11,002	<i>n</i> =2,663	<i>n</i> =1,652

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	2%	3%	1%	2%
False	97%	96%	98%	97%
I Don't Know	1%	1%	1%	2%
	<i>n</i> =15,283	<i>n</i> =10,993	<i>n</i> =2,662	<i>n</i> =1,649

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	1%	2%	1%	1%
False	98%	98%	99%	98%
I Don't Know	1%	1%	1%	1%
	<i>n</i> =15,271	<i>n</i> =10,980	<i>n</i> =2,663	<i>n</i> =1,649

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	1%	1%	0%	1%
False	99%	99%	99%	98%
I Don't Know	1%	1%	1%	1%
	<i>n=15,260</i>	<i>n=10,973</i>	<i>n=2,660</i>	<i>n=1,648</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	3%	3%	2%	3%
False	96%	96%	97%	96%
I Don't Know	1%	1%	1%	1%
	<i>n=15,267</i>	<i>n=10,981</i>	<i>n=2,662</i>	<i>n=1,645</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	5%	5%	3%	4%
False	95%	94%	96%	95%
I Don't Know	1%	1%	1%	2%
	<i>n=15,252</i>	<i>n=10,967</i>	<i>n=2,657</i>	<i>n=1,649</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	13%	14%	10%	11%
False	86%	85%	89%	88%
I Don't Know	1%	1%	1%	1%
	<i>n=15,251</i>	<i>n=10,965</i>	<i>n=2,658</i>	<i>n=1,649</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
True	1%	1%	0%	1%
False	98%	98%	99%	98%
I Don't Know	1%	1%	1%	1%
	<i>n=15,233</i>	<i>n=10,955</i>	<i>n=2,653</i>	<i>n=1,646</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).**

	All Schools	2-year	Pub 4yr	Priv 4yr
True	3%	3%	3%	3%
False	96%	96%	96%	96%
I Don't Know	1%	1%	1%	1%
	<i>n=15,217</i>	<i>n=10,938</i>	<i>n=2,655</i>	<i>n=1,645</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Less Than 1 Hour	25%	25%	27%	21%
1-3 Hours	26%	29%	19%	19%
3-6 Hours	17%	18%	14%	15%
6-9 Hours	8%	8%	7%	9%
More Than 9 Hours	6%	6%	4%	7%
I Do Not Have A Commute	17%	13%	29%	29%
	<i>n=15,247</i>	<i>n=10,965</i>	<i>n=2,658</i>	<i>n=1,645</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	73%	79%	68%	47%
No	22%	17%	28%	49%
Sometimes	4%	4%	4%	4%
	<i>n=15,250</i>	<i>n=10,968</i>	<i>n=2,655</i>	<i>n=1,648</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Very Reliable	35%	35%	36%	35%
Reliable	41%	41%	43%	43%
I Don't Know	2%	3%	1%	1%
Somewhat Reliable	19%	20%	19%	19%
Not At All Reliable	2%	2%	1%	2%
	<i>n=11,159</i>	<i>n=8,610</i>	<i>n=1,798</i>	<i>n=767</i>

\*Of respondents who answered 'yes' to Q100

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	12%	9%	18%	23%
No	83%	86%	76%	72%
Sometimes	5%	5%	6%	5%
	<i>n</i> =15,252	<i>n</i> =10,971	<i>n</i> =2,658	<i>n</i> =1,644

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Zero Questions Correct	20%	20%	22%	21%
One Question Correct	26%	27%	22%	25%
Two Questions Correct	34%	34%	31%	31%
Three Questions Correct	21%	19%	25%	23%
	<i>n</i> =15,019	<i>n</i> =10,792	<i>n</i> =2,629	<i>n</i> =1,619

\*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?**

	All Schools	2-year	Pub 4yr	Priv 4yr
More Than Today	12%	13%	11%	10%
Exactly The Same As Today	16%	17%	13%	14%
Less Than Today (correct answer)	34%	32%	37%	35%
I Don't Know	38%	37%	39%	41%
	<i>n</i> =15,059	<i>n</i> =10,824	<i>n</i> =2,634	<i>n</i> =1,622

**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?**

	All Schools	2-year	Pub 4yr	Priv 4yr
More Than \$102 (correct answer)	60%	59%	61%	61%
Exactly \$102	7%	8%	7%	7%
Less Than \$102	6%	6%	5%	5%
I Don't Know	27%	27%	28%	27%
	<i>n</i> =15,067	<i>n</i> =10,830	<i>n</i> =2,637	<i>n</i> =1,621

**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?**

	All Schools	2-year	Pub 4yr	Priv 4yr
10-Year (correct answer)	61%	61%	62%	60%
20-Year	5%	5%	5%	4%
30-Year	13%	14%	12%	13%
I Don't Know	20%	20%	22%	24%
	<i>n</i> =15,073	<i>n</i> =10,836	<i>n</i> =2,636	<i>n</i> =1,622

**Q106: Which gender do you identify as?**

	All Schools	2-year	Pub 4yr	Priv 4yr
Male	25%	24%	26%	23%
Female	75%	75%	73%	75%
Self-Identify	1%	1%	1%	2%
	<i>n</i> =15,057	<i>n</i> =10,822	<i>n</i> =2,636	<i>n</i> =1,620

**Q116: What is your age?**

	All Schools	2-year	Pub 4yr	Priv 4yr
Under 25 years of age	62%	54%	80%	82%
25 years of age or older	38%	46%	20%	18%
	<i>n</i> =14,927	<i>n</i> =10,732	<i>n</i> =2,611	<i>n</i> =1,605

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	40%	42%	37%	32%
No	59%	57%	62%	67%
I Don't Know	1%	1%	1%	1%
	<i>n</i> =15,057	<i>n</i> =10,823	<i>n</i> =2,638	<i>n</i> =1,617

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	4%	4%	3%	3%
No	96%	96%	97%	97%
	<i>n</i> =15,053	<i>n</i> =10,819	<i>n</i> =2,639	<i>n</i> =1,616

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	91%	90%	96%	86%
No	9%	10%	4%	14%
	<i>n=14,995</i>	<i>n=10,770</i>	<i>n=2,630</i>	<i>n=1,616</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	2%	2%	1%	1%
No	97%	97%	98%	98%
I Don't Know	1%	1%	1%	1%
	<i>n=15,042</i>	<i>n=10,810</i>	<i>n=2,637</i>	<i>n=1,616</i>

**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? \***

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	60%	60%	55%	70%
No	31%	31%	36%	20%
I Don't Know	9%	9%	9%	10%
	<i>n=184</i>	<i>n=152</i>	<i>n=22</i>	<i>n=10</i>

*\*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? \***

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	28%	26%	42%	29%
No	32%	34%	17%	29%
I Don't Know	40%	40%	42%	43%
	<i>n=110</i>	<i>n=91</i>	<i>n=12</i>	<i>n=7</i>

*\*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? \***

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	27%	26%	32%	43%
No	13%	12%	21%	7%
I Don't Know	60%	63%	46%	50%
	<i>n=237</i>	<i>n=195</i>	<i>n=28</i>	<i>n=14</i>

*\*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? \***

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	48%	46%	33%	83%
No	45%	46%	56%	17%
I Don't Know	8%	8%	11%	0%
	<i>n=65</i>	<i>n=50</i>	<i>n=9</i>	<i>n=6</i>

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

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	14%	12%	32%	7%
No	14%	12%	14%	36%
I Don't Know	72%	75%	54%	57%
	<i>n=237</i>	<i>n=195</i>	<i>n=28</i>	<i>n=14</i>

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

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	64%	63%	75%	0%
No	33%	33%	25%	100%
I Don't Know	3%	4%	0%	0%
	<i>n=33</i>	<i>n=24</i>	<i>n=8</i>	<i>n=1</i>

*\*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?**

	All Schools	2-year	Pub 4yr	Priv 4yr
I Am a Part-Time Student	26%	34%	10%	5%
I Am a Full-Time Student	72%	64%	89%	94%
I Don't Know	2%	2%	1%	1%
	<i>n=14,997</i>	<i>n=10,776</i>	<i>n=2,627</i>	<i>n=1,615</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
High School Diploma or GED	14%	17%	7%	9%
Associate's Degree or Certificate	18%	23%	6%	5%
Bachelor's Degree	34%	33%	39%	36%
Master's Degree	22%	17%	33%	34%
Doctoral or Professional Degree	11%	10%	16%	16%
	<i>n=15,014</i>	<i>n=10,787</i>	<i>n=2,631</i>	<i>n=1,617</i>

**Q130: Is this your first college?**

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	59%	60%	51%	63%
No	41%	40%	49%	37%
I Don't Know	0%	0%	0%	0%
	<i>n=14,983</i>	<i>n=10,766</i>	<i>n=2,624</i>	<i>n=1,614</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Yes	53%	69%	15%	12%
No	33%	19%	69%	69%
I Don't Know	14%	12%	16%	19%
	<i>n=14,979</i>	<i>n=10,759</i>	<i>n=2,627</i>	<i>n=1,614</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Less than 20 hours	38%	30%	58%	57%
20-40 hours	50%	55%	35%	36%
Over 40 hours	13%	15%	7%	7%
	<i>n=9,242</i>	<i>n=6,706</i>	<i>n=1,554</i>	<i>n=995</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
To Accommodate Change in My Course Requirements	51%	49%	56%	55%
To Make More Money to Pay My Expenses	49%	48%	52%	56%
My Employer Changed My Work Schedule	26%	26%	25%	24%
My Work Schedule Has Not Changed	36%	36%	34%	31%
	<i>n=12,107</i>	<i>n=8,693</i>	<i>n=2,089</i>	<i>n=1,340</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 \_\_\_\_.**

	All Schools	2-year	Pub 4yr	Priv 4yr
Better	20%	19%	23%	22%
The Same	33%	34%	31%	29%
Worse	24%	22%	27%	30%
I Don't Know	23%	24%	18%	19%
	<i>n=14,976</i>	<i>n=10,765</i>	<i>n=2,621</i>	<i>n=1,611</i>

**Q138: Are you a dependent or independent student?**

	All Schools	2-year	Pub 4yr	Priv 4yr
Dependent	41%	37%	52%	56%
Independent	49%	55%	36%	32%
I Don't Know	9%	8%	12%	12%
	<i>n=14,962</i>	<i>n=10,755</i>	<i>n=2,614</i>	<i>n=1,614</i>

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

	All Schools	2-year	Pub 4yr	Priv 4yr
Less than 20 hours	48%	45%	62%	65%
20-40 hours	18%	19%	12%	13%
Over 40 hours	34%	36%	27%	22%
	<i>n=5,765</i>	<i>n=4,842</i>	<i>n=572</i>	<i>n=362</i>

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

# Appendix C:

## Select Crosstab Analysis Tables

Values presented are rounded, therefore the sum of response frequencies may not equal 100 percent.

**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	n=4,233	72%	22%	7%
Q42: No	n=11,496	60%	28%	11%
Q42: I Don't Know	n=188	46%	21%	34%

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

**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	n=4,312	44%	56%
Q42: No	n=11,811	65%	35%
Q42: I Don't Know	n=200	64%	36%

**\*\*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	n=2,652	69%	21%	10%
Q43: No	n=12,819	62%	28%	10%
Q43: I Don't Know	n=317	47%	17%	36%

**\*\*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	n=2,640	71%	15%	14%
Q43: No	n=12,777	64%	16%	20%
Q43: I Don't Know	n=314	57%	32%	11%

**\*\*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	n=2,489	50%	49%	1%
Q43: No	n=12,025	38%	61%	1%
Q43: I Don't Know	n=292	34%	58%	9%

**\*\*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	n=2,723	55%	45%
Q43: No	n=13,134	61%	39%
Q43: I Don't Know	n=335	65%	35%

**\*\*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?**

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

		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree
Q45: Yes	n=10,093	74%	14%	12%
Q45: No	n=4,234	47%	18%	35%
Q45: I Don't Know	n=1,649	56%	27%	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?**

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

		Q53: Agree/ Strongly Agree	Q53: Neutral	Q53: Disagree/ Strongly Disagree
Q45: Yes	n=10,079	47%	24%	29%
Q45: No	n=4,220	71%	17%	13%
Q45: I Don't Know	n=1,651	52%	32%	16%

**\*\*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	n=9,509	44%	55%	1%
Q45: No	n=3,999	31%	68%	1%
Q45: I Don't Know	n=1,531	36%	61%	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	n=10,139	58%	42%
Q45: No	n=4,251	61%	39%
Q45: I Don't Know	n=1,670	62%	38%

**\*\*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	n=3,721	26%	60%	14%
Q46: 1-4 times	n=6,839	65%	22%	12%
Q46: 5 or more times	n=5,460	85%	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	n=3,703	48%	19%	33%
Q46: 1-4 times	n=6,819	67%	17%	16%
Q46: 5 or more times	n=5,434	74%	13%	13%

**\*\*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	n=3,702	69%	19%	12%
Q46: 1-4 times	n=6,796	53%	25%	22%
Q46: 5 or more times	n=5,431	45%	23%	32%

**\*\*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	n=3,522	28%	71%	1%
Q46: 1-4 times	n=6,362	41%	58%	1%
Q46: 5 or more times	n=5,136	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	n=8,442	81%	10%	9%
Q51: Neutral	n=3,774	55%	33%	13%
Q51: Disagree/ Strongly Disagree	n=3,748	39%	14%	47%

**\*\*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	n=8,430	48%	22%	30%
Q51: Neutral	n=3,763	50%	33%	16%
Q51: Disagree/ Strongly Disagree	n=3,745	70%	14%	15%

**\*\*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	n=7,971	44%	55%	1%
Q51: Neutral	n=3,489	38%	60%	2%
Q51: Disagree/ Strongly Disagree	n=3,539	32%	67%	1%

**\*\*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	n=9,778	43%	56%	1%
Q52: Neutral	n=2,394	36%	62%	2%
Q52: Disagree/ Strongly Disagree	n=2,813	32%	67%	1%

**\*\*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	n=10,379	78%	22%
Q52: Neutral	n=2,593	73%	27%
Q52: Disagree/ Strongly Disagree	n=2,994	67%	33%

**\*\*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	n=8,096	37%	63%	1%
Q53: Neutral	n=3,367	42%	56%	2%
Q53: Disagree/ Strongly Disagree	n=3,502	46%	53%	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	n=8,611	61%	39%
Q53: Neutral	n=3,621	59%	41%
Q53: Disagree/ Strongly Disagree	n=3,736	56%	44%

**\*\*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	n=8,590	73%	27%
Q53: Neutral	n=3,615	76%	24%
Q53: Disagree/ Strongly Disagree	n=3,734	80%	20%

**\*\*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	n=7,777	69%	23%	9%
Q54: Neutral	n=4,477	60%	26%	14%
Q54: Disagree/ Strongly Disagree	n=3,693	56%	35%	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	n=7,773	69%	14%	17%
Q54: Neutral	n=4,470	63%	22%	15%
Q54: Disagree/ Strongly Disagree	n=3,690	59%	14%	27%

**\*\*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	n=7,314	47%	52%	1%
Q54: Neutral	n=4,197	36%	62%	2%
Q54: Disagree/Strongly Disagree	n=3,457	30%	69%	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	n=7,785	51%	49%
Q54: Neutral	n=4,481	64%	36%
Q54: Disagree/Strongly Disagree	n=3,699	72%	28%

*\*\*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	n=7,785	45%	55%
Q54: Neutral	n=4,481	76%	24%
Q54: Disagree/Strongly Disagree	n=3,699	79%	21%

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

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

**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	n=6,797	44%	42%	13%
Low Food Security	n=3,871	71%	19%	10%
Very Low Food Security	n=4,530	85%	10%	5%

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

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

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

		Q52: Agree/Strongly Agree	Q52: Neutral	Q52: Disagree/Strongly Disagree
High Food Security	n=6,780	53%	19%	28%
Low Food Security	n=3,852	71%	16%	13%
Very Low Food Security	n=4,517	79%	12%	10%

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

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

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

		Q53: Agree/Strongly Agree	Q53: Neutral	Q53: Disagree/Strongly Disagree
High Food Security	n=6,773	64%	20%	16%
Low Food Security	n=3,844	50%	25%	25%
Very Low Food Security	n=4,510	43%	23%	34%

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

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

**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	n=6,625	34%	65%	1%
Low Food Security	n=3,759	42%	57%	2%
Very Low Food Security	n=4,441	48%	51%	1%

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

**Q83-88: Housing Security Scale**

**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	n=7,615	49%	38%	14%
Housing Insecure	n=7,678	78%	16%	7%

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

**Q83-88: Housing Security Scale****Q52: I worry about having enough money to pay for school.**

		Q52: Agree/ Strongly Agree	Q52: Neutral	Q52: Disagree/ Strongly Disagree
Housing Secure	n=7,599	56%	19%	25%
Housing Insecure	n=7,645	74%	13%	13%

*\*\*Statistically significant result at the  $p<.01$  level.***Q83-88: Housing Security Scale****Q53: I know how I will pay for college next semester.**

		Q53: Agree/ Strongly Agree	Q53: Neutral	Q53: Disagree/ Strongly Disagree
Housing Secure	n=7,587	60%	22%	17%
Housing Insecure	n=7,634	48%	23%	30%

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

		Q117: Yes	Q117: No	Q117: I Don't Know
Housing Secure	n=7,500	34%	64%	1%
Housing Insecure	n=7,534	45%	53%	1%

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

		Full-Time	Part-Time
Housing Secure	n=7,630	64%	36%
Housing Insecure	n=7,683	55%	45%

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

		Female	Male
Housing Secure	n=7,615	72%	28%
Housing Insecure	n=7,670	78%	22%

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

		Under 25 Years of Age	Over 25 Years of Age
Housing Secure	n=7,630	71%	29%
Housing Insecure	n=7,683	52%	48%

*\*\*Statistically significant result at the  $p<.01$  level.***Q89-98: Homelessness Scale****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	n=12,808	61%	28%	11%
Homeless	n=2,499	76%	17%	7%

*\*\*Statistically significant result at the  $p<.01$  level.***Q89-98: Homelessness Scale****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	n=12,772	64%	17%	20%
Homeless	n=2,482	73%	13%	14%

*\*\*Statistically significant result at the  $p<.01$  level.***Q89-98: Homelessness Scale****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	n=12,754	55%	23%	22%
Homeless	n=2,477	47%	22%	31%

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# Appendix D: Endnotes

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## 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 nearly 40 years, Trellis Company has provided individualized services to student loan borrowers and support to institutions and communities.