

# Tarrant County College District

## Student Financial Wellness Survey

### Preview Report for Texas Pathways Institute Participants Fall 2018 Semester

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The Student Financial Wellness Survey (SFWS) was designed and implemented by Trellis Research, a department within Trellis Company (formerly TG, [trelliscompany.org](http://trelliscompany.org)). Trellis Company (Trellis) is a nonprofit organization that supports students, families, institutions, and communities through research, outreach, student loan administration, and philanthropy programs. The SFWS is a self-reported, online survey that seeks to document the financial well-being and student success indicators of post-secondary students across the nation. All participating institutions receive a school-level report of findings with comparison response groups from their sector.

Tarrant County College District participated in the Fall 2018 implementation of Trellis' Student Financial Wellness Survey (SFWS). The survey was open beginning September 24, 2018 and closed on October 15, 2018. This short report previews findings and presents response frequencies for the Fall 2018 question set in time for the Texas Success Center's Texas Pathways Institute convening. A full report with analysis of survey responses and cross tabulations – that includes graphs, charts, and implications of findings – will be provided in January 2019. All comparison groups come from aggregate data from all Texas Community Colleges participating in the Fall 2018 SFWS. Values presented in this report are rounded, and the sum of response frequencies from rounded figures may not equal one hundred percent.

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

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Survey Metrics for Tarrant County College District	
Survey Population	<b>4,176 students</b>
Responses	<b>368 students</b>
Response Rate	<b>8.8%</b>
Completion Rate	<b>84%</b>
Median Time Spent	<b>15 minutes</b>

## Executive Summary

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There is growing recognition that the interplay of student collegiate finances and academic performance influences key student outcomes like retention and graduation. Students experiencing high levels of stress related to finances and meeting basic needs may struggle to reach their academic potential. More and more colleges want to better understand the state of financial wellness of their students to pin a baseline for comparison after implementing various initiatives such as providing financial education, emergency grants, and referring students to public assistance programs, food pantries and coordinated carpools. The following are key findings from the Fall 2018 SFWS implementation at Tarrant County College District to accompany this preview report. A full report of findings from the Fall 2018 semester will be provided in January 2019.

### Key Findings: Student Financial Security

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- Many students worry about paying for college. More than half of respondents (59 percent) agreed or strongly agreed that they worry about having enough money to pay for school. **Q52**
- Many students lacked a plan for paying for their next semester. Twenty percent of respondents disagreed or strongly disagreed that they knew how they would pay for college next semester. **Q53**
- Students' finances appear precarious, susceptible to unexpected expenses. More than half of respondents (61 percent) indicated they would have trouble getting \$500 in cash or credit in case of an emergency. **Q45**
- Students worry about on-going expenses. Almost half of respondents (49 percent) worry to some degree about paying for their current monthly expenses. **Q51**
- Three-quarters of respondents reported running out of money at least once in the past 12 months. More ominously, 33 percent reported running out of money five or more times. **Q46**
- More than half of respondents (57 percent) reported that it is important that they support their family financially while in college. Almost a third of respondents (32 percent) provide financial support for a child or children while in school, and 20 percent provide financial support for their parent(s) or guardian(s). **Q54, Q42, Q43**

### Key Findings: Student Perceptions of Institutional Support

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- Faculty level of empathy towards students' financial challenges ranges across a spectrum. More than a third of respondents (38 percent) agreed or strongly agreed that their school's faculty understand their financial situation, but 25 percent disagreed or strongly disagreed. **Q4**
- More than a third of respondents (44 percent) agreed or strongly agreed their school actively works to reduce the financial challenges they face, 20 percent disagreed or strongly disagreed. **Q5**
- More than three-quarters of respondents (80 percent) believe their institution works to make tuition more affordable for them. Many believe they make required class supplies (50 percent), food (38 percent), and transportation (43 percent) more affordable. **Q7, Q12, Q9, Q10**
- Textbooks are common items that students feel are too expensive. More than a third of respondents (41 percent) disagreed or strongly disagreed that their school works to make textbooks more affordable. **Q11**

## Key Findings: Student Basic Needs Security

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- Food insecurity is quite common among students. According to U.S. Department of Agriculture (USDA) methodology, more than half of respondents showed signs of either low food security (19 percent) or very low food security (32 percent) within 30 days prior to the survey. **Q77-82**
- More than half of respondents (52 percent) showed signs of being housing insecure within the 12 months prior to the survey. **Q83-88**
- Eleven percent of respondents indicated being homeless within the 12 months prior to the survey, and 18 percent were homeless and/or without a home temporarily staying with a relative, friend, or couch surfing. **Q89-98**

## Key Findings: Paying for College and Student Debt

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- More than half of respondents (63 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**
- More than two-thirds of respondents who reported having student loan debt were not at all confident (34 percent) or only somewhat confident (38 percent) that they would be able to pay off the debt acquired while they were a student. **Q70**
- Seven percent of respondents indicated borrowing a pay day loan at least once within the 12 months prior to the survey. Five percent borrowed an auto title loan at least once within the 12 months prior to the survey. **Q61, Q62**

## Response Frequencies

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>31%</b>	<b>31%</b>
Agree	<b>43%</b>	<b>40%</b>
Neutral	<b>19%</b>	<b>18%</b>
Disagree	<b>4%</b>	<b>6%</b>
Strongly Disagree	<b>4%</b>	<b>4%</b>
	<i>n=368</i>	<i>n=10344</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>13%</b>	<b>15%</b>
Agree	<b>27%</b>	<b>27%</b>
Neutral	<b>33%</b>	<b>29%</b>
Disagree	<b>19%</b>	<b>19%</b>
Strongly Disagree	<b>8%</b>	<b>10%</b>
	<i>n=368</i>	<i>n=10334</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>11%</b>	<b>14%</b>
Agree	<b>27%</b>	<b>26%</b>
Neutral	<b>37%</b>	<b>33%</b>
Disagree	<b>18%</b>	<b>18%</b>
Strongly Disagree	<b>7%</b>	<b>9%</b>
	<i>n=364</i>	<i>n=10312</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>13%</b>	<b>15%</b>
Agree	<b>31%</b>	<b>27%</b>
Neutral	<b>36%</b>	<b>34%</b>
Disagree	<b>15%</b>	<b>16%</b>
Strongly Disagree	<b>5%</b>	<b>8%</b>
	<i>n=366</i>	<i>n=10285</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>28%</b>	<b>29%</b>
Agree	<b>39%</b>	<b>41%</b>
Neutral	<b>22%</b>	<b>21%</b>
Disagree	<b>9%</b>	<b>6%</b>
Strongly Disagree	<b>3%</b>	<b>2%</b>
	<i>n=365</i>	<i>n=10288</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>39%</b>	<b>28%</b>
Agree	<b>41%</b>	<b>39%</b>
Neutral	<b>15%</b>	<b>20%</b>
Disagree	<b>3%</b>	<b>9%</b>
Strongly Disagree	<b>3%</b>	<b>4%</b>
	<i>n=365</i>	<i>n=10331</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>4%</b>	<b>8%</b>
Agree	<b>12%</b>	<b>13%</b>
Neutral	<b>63%</b>	<b>63%</b>
Disagree	<b>11%</b>	<b>9%</b>
Strongly Disagree	<b>10%</b>	<b>6%</b>
	<i>n=365</i>	<i>n=10273</i>

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

	TCCD	Texas CC
Strongly Agree	9%	12%
Agree	29%	25%
Neutral	43%	47%
Disagree	11%	11%
Strongly Disagree	8%	5%
	<i>n=364</i>	<i>n=10271</i>

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

	TCCD	Texas CC
Strongly Agree	16%	13%
Agree	27%	22%
Neutral	44%	52%
Disagree	8%	9%
Strongly Disagree	5%	5%
	<i>n=364</i>	<i>n=10246</i>

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

	TCCD	Texas CC
Strongly Agree	14%	14%
Agree	22%	24%
Neutral	23%	20%
Disagree	25%	26%
Strongly Disagree	16%	16%
	<i>n=364</i>	<i>n=10304</i>

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

	TCCD	Texas CC
Strongly Agree	16%	16%
Agree	34%	33%
Neutral	30%	30%
Disagree	13%	14%
Strongly Disagree	7%	7%
	<i>n=364</i>	<i>n=10286</i>

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

	TCCD	Texas CC
Financial Aid Advisor	45%	55%
Academic Advisor	42%	38%
Financial Coach	7%	4%
Faculty Member	16%	22%
Student Affairs Staff	6%	6%
I Have Not Spoken With Any of These Individuals	39%	33%

*\*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.

	TCCD	Texas CC
Strongly Agree	45%	47%
Agree	29%	27%
Neutral	13%	13%
Disagree	8%	7%
Strongly Disagree	5%	7%
	<i>n=353</i>	<i>n=9953</i>

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

	TCCD	Texas CC
Strongly Agree	20%	20%
Agree	29%	28%
Neutral	25%	24%
Disagree	19%	18%
Strongly Disagree	8%	10%
	<i>n=347</i>	<i>n=9902</i>

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

	TCCD	Texas CC
Strongly Agree	16%	17%
Agree	36%	32%
Neutral	29%	25%
Disagree	11%	17%
Strongly Disagree	7%	9%
	<i>n=347</i>	<i>n=9912</i>

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

	TCCD	Texas CC
Strongly Agree	13%	13%
Agree	32%	32%
Neutral	35%	32%
Disagree	14%	15%
Strongly Disagree	6%	7%
	<i>n=349</i>	<i>n=9903</i>

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

	TCCD	Texas CC
Strongly Agree	12%	12%
Agree	30%	30%
Neutral	34%	33%
Disagree	16%	17%
Strongly Disagree	7%	8%
	<i>n=346</i>	<i>n=9871</i>

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

	TCCD	Texas CC
Strongly Agree	6%	6%
Agree	13%	11%
Neutral	27%	26%
Disagree	32%	30%
Strongly Disagree	22%	26%
	<i>n=343</i>	<i>n=9800</i>

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

	TCCD	Texas CC
0 (Not at All Likely)	0%	1%
1	0%	0%
2	0%	0%
3	1%	1%
4	0%	2%
5	5%	6%
6	3%	6%
7	12%	12%
8	17%	18%
9	13%	12%
10 (Very Likely)	48%	42%
	<i>n=353</i>	<i>n=10010</i>

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

	TCCD	Texas CC
Promoters (Score 9-10)	60%	54%
Passives (Score 7-8)	29%	29%
Detractors (Score 0-6)	10%	17%
Net Promoter Score (NPS)*	49.86	37.61
	<i>n=353</i>	<i>n=10010</i>

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

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

	TCCD	Texas CC
Better	25%	24%
Worse	28%	28%
The Same	12%	15%
I Don't Know	35%	32%
	<i>n=350</i>	<i>n=9789</i>

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

	TCCD	Texas CC
Strongly Agree	5%	6%
Agree	18%	20%
Neutral	27%	25%
Disagree	29%	30%
Strongly Disagree	21%	20%
	<i>n=351</i>	<i>n=9830</i>

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

	TCCD	Texas CC
Strongly Agree	19%	17%
Agree	19%	21%
Neutral	36%	36%
Disagree	21%	17%
Strongly Disagree	5%	8%
	<i>n=347</i>	<i>n=9815</i>

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

	TCCD	Texas CC
Strongly Agree	15%	15%
Agree	24%	26%
Neutral	34%	34%
Disagree	21%	19%
Strongly Disagree	5%	6%
	<i>n=348</i>	<i>n=9826</i>

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

	TCCD	Texas CC
Yes	70%	66%
No	26%	29%
I Don't Know	4%	4%
	<i>n=338</i>	<i>n=9635</i>

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

	TCCD	Texas CC
Yes	24%	34%
No	71%	63%
I Don't Know	4%	2%
	<i>n=332</i>	<i>n=9481</i>

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

	TCCD	Texas CC
Yes	3%	4%
No	91%	93%
I Don't Know	6%	3%
	<i>n=326</i>	<i>n=9314</i>

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

	TCCD	Texas CC
Yes	56%	63%
No	39%	34%
I Don't Know	5%	3%
	<i>n=337</i>	<i>n=9585</i>

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

	TCCD	Texas CC
Yes	21%	29%
No	73%	68%
I Don't Know	6%	3%
	<i>n=328</i>	<i>n=9417</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>56%</b>	<b>56%</b>
No	<b>40%</b>	<b>42%</b>
I Don't Know	<b>4%</b>	<b>2%</b>
	<i>n=336</i>	<i>n=9486</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>48%</b>	<b>48%</b>
No	<b>49%</b>	<b>50%</b>
I Don't Know	<b>3%</b>	<b>2%</b>
	<i>n=327</i>	<i>n=9469</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>32%</b>	<b>30%</b>
No	<b>65%</b>	<b>68%</b>
I Don't Know	<b>4%</b>	<b>2%</b>
	<i>n=326</i>	<i>n=9394</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>44%</b>	<b>43%</b>
No	<b>53%</b>	<b>56%</b>
I Don't Know	<b>2%</b>	<b>1%</b>
	<i>n=329</i>	<i>n=9435</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>5%</b>	<b>5%</b>
No	<b>93%</b>	<b>94%</b>
I Don't Know	<b>2%</b>	<b>1%</b>
	<i>n=322</i>	<i>n=9333</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>73%</b>	<b>80%</b>
No	<b>25%</b>	<b>18%</b>
I Don't Know	<b>2%</b>	<b>2%</b>
	<i>n=344</i>	<i>n=9683</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>18%</b>	<b>17%</b>
No	<b>79%</b>	<b>81%</b>
I Don't Know	<b>3%</b>	<b>2%</b>
	<i>n=339</i>	<i>n=9559</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>32%</b>	<b>35%</b>
No	<b>66%</b>	<b>64%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=342</i>	<i>n=9617</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>20%</b>	<b>18%</b>
No	<b>78%</b>	<b>80%</b>
I Don't Know	<b>2%</b>	<b>2%</b>
	<i>n=340</i>	<i>n=9520</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>14%</b>	<b>13%</b>
No	<b>83%</b>	<b>86%</b>
I Don't Know	<b>3%</b>	<b>1%</b>
	<i>n=338</i>	<i>n=9506</i>



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

	TCCD	Texas CC
Yes	61%	67%
No	28%	23%
I Don't Know	11%	10%
	<i>n=336</i>	<i>n=9462</i>

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

	TCCD	Texas CC
Never	25%	19%
One time	11%	8%
Two Times	10%	12%
Three Times	15%	14%
Four Times	6%	9%
Five or More Times	33%	38%
	<i>n=335</i>	<i>n=9446</i>

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

	TCCD	Texas CC
Never	37%	31%
One time	11%	12%
Two Times	16%	15%
Three Times	13%	13%
Four Times	5%	7%
Five or More Times	18%	22%
	<i>n=335</i>	<i>n=9447</i>

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

	TCCD	Texas CC
Strongly Agree	33%	30%
Agree	31%	33%
Neutral	19%	21%
Disagree	13%	12%
Strongly Disagree	4%	4%
	<i>n=333</i>	<i>n=9440</i>

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

	TCCD	Texas CC
Strongly Agree	19%	19%
Agree	39%	34%
Neutral	24%	26%
Disagree	13%	16%
Strongly Disagree	4%	5%
	<i>n=335</i>	<i>n=9440</i>

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

	TCCD	Texas CC
Strongly Agree	20%	17%
Agree	37%	38%
Neutral	27%	30%
Disagree	12%	12%
Strongly Disagree	3%	4%
	<i>n=332</i>	<i>n=9420</i>

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

	TCCD	Texas CC
Strongly Agree	18%	21%
Agree	31%	32%
Neutral	19%	24%
Disagree	26%	17%
Strongly Disagree	7%	6%
	<i>n=334</i>	<i>n=9428</i>

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

	TCCD	Texas CC
Strongly Agree	28%	32%
Agree	31%	31%
Neutral	17%	17%
Disagree	16%	13%
Strongly Disagree	7%	6%
	<i>n=335</i>	<i>n=9425</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>22%</b>	<b>17%</b>
Agree	<b>39%</b>	<b>37%</b>
Neutral	<b>19%</b>	<b>23%</b>
Disagree	<b>13%</b>	<b>15%</b>
Strongly Disagree	<b>7%</b>	<b>9%</b>
	<i>n=334</i>	<i>n=9415</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>29%</b>	<b>30%</b>
Agree	<b>28%</b>	<b>27%</b>
Neutral	<b>23%</b>	<b>26%</b>
Disagree	<b>13%</b>	<b>12%</b>
Strongly Disagree	<b>6%</b>	<b>6%</b>
	<i>n=333</i>	<i>n=9408</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>19%</b>	<b>22%</b>
No	<b>78%</b>	<b>76%</b>
I Don't Know	<b>4%</b>	<b>2%</b>
	<i>n=333</i>	<i>n=9375</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>6%</b>	<b>6%</b>
No	<b>92%</b>	<b>93%</b>
I Don't Know	<b>2%</b>	<b>2%</b>
	<i>n=331</i>	<i>n=9349</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>4%</b>	<b>5%</b>
No	<b>92%</b>	<b>93%</b>
I Don't Know	<b>3%</b>	<b>2%</b>
	<i>n=330</i>	<i>n=9339</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>18%</b>	<b>19%</b>
No	<b>79%</b>	<b>79%</b>
I Don't Know	<b>4%</b>	<b>3%</b>
	<i>n=328</i>	<i>n=9348</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>5%</b>	<b>6%</b>
No	<b>94%</b>	<b>93%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=326</i>	<i>n=9298</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>45%</b>	<b>42%</b>
No	<b>53%</b>	<b>56%</b>
I Don't Know	<b>2%</b>	<b>1%</b>
	<i>n=332</i>	<i>n=9372</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>7%</b>	<b>10%</b>
No	<b>92%</b>	<b>89%</b>
I Don't Know	<b>1%</b>	<b>2%</b>
	<i>n=331</i>	<i>n=9333</i>

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

	TCCD	Texas CC
Yes	5%	6%
No	94%	93%
I Don't Know	1%	1%
	<i>n=330</i>	<i>n=9310</i>

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

	TCCD	Texas CC
Never	17%	11%
One time	7%	8%
Two Times	10%	15%
Three Times	16%	14%
Four Times	7%	9%
Five or More Times	42%	43%
	<i>n=149</i>	<i>n=3953</i>

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

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

	TCCD	Texas CC
Strongly Agree	41%	40%
Agree	33%	34%
Neutral	13%	14%
Disagree	9%	9%
Strongly Disagree	4%	4%
	<i>n=149</i>	<i>n=3948</i>

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

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

	TCCD	Texas CC
Strongly Agree	11%	12%
Agree	12%	11%
Neutral	14%	16%
Disagree	29%	31%
Strongly Disagree	35%	30%
	<i>n=147</i>	<i>n=3945</i>

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

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

	TCCD	Texas CC
One time	43%	37%
Two Times	26%	30%
Three Times	13%	17%
Four Times	13%	6%
Five or More Times	4%	10%
	<i>n=23</i>	<i>n=909</i>

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

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

	TCCD	Texas CC
One time	76%	76%
Two Times	6%	13%
Three Times	12%	6%
Four Times	0%	2%
Five or More Times	6%	3%
	<i>n=17</i>	<i>n=520</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.\*

	TCCD	Texas CC
\$0 - \$500	6%	10%
\$501 - \$2,000	0%	1%
\$2,001 - \$5,000	0%	2%
\$5,001 - \$10,000	0%	2%
\$10,001 - \$25,000	36%	38%
\$25,001 - \$50,000	38%	29%
\$50,001 or above	20%	18%
	<i>n=64</i>	<i>n=2415</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.\*

	TCCD	Texas CC
Strongly Agree	32%	29%
Agree	31%	29%
Neutral	25%	19%
Disagree	10%	17%
Strongly Disagree	3%	6%
	n=72	n=3043

\*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?\*

	TCCD	Texas CC
Very Confident	11%	12%
Confident	18%	23%
Somewhat Confident	38%	36%
Not At All Confident	34%	28%
	n=74	n=3044

\*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?\*

	TCCD	Texas CC
Yes	51%	64%
No	39%	29%
I Don't Know	9%	7%
	n=74	n=3045

\*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.

	TCCD	Texas CC
Strongly Agree	21%	22%
Agree	18%	21%
Neutral	18%	20%
Disagree	18%	17%
Strongly Disagree	12%	11%
I Do Not Have Other Debt	13%	9%
	n=327	n=9249

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

	TCCD	Texas CC
No Indication of Debt Aversion	84%	86%
Debt Aversion	3%	3%
General Debt Aversion, No Education Debt Aversion	5%	5%
Education Debt Aversion, No General Debt Aversion	8%	6%
	n=322	n=9119

\*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.

	TCCD	Texas CC
Strongly Agree	36%	40%
Agree	47%	46%
Neutral	13%	11%
Disagree	2%	2%
Strongly Disagree	2%	1%
	n=324	n=9188

<b>Q74:</b> Owing money is basically wrong.		
	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>8%</b>	<b>12%</b>
Agree	<b>28%</b>	<b>23%</b>
Neutral	<b>27%</b>	<b>32%</b>
Disagree	<b>30%</b>	<b>27%</b>
Strongly Disagree	<b>7%</b>	<b>6%</b>
	<i>n=323</i>	<i>n=9180</i>

<b>Q75:</b> There is no excuse for borrowing money.		
	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>4%</b>	<b>4%</b>
Agree	<b>4%</b>	<b>8%</b>
Neutral	<b>30%</b>	<b>28%</b>
Disagree	<b>48%</b>	<b>45%</b>
Strongly Disagree	<b>14%</b>	<b>16%</b>
	<i>n=325</i>	<i>n=9163</i>

<b>Q76:</b> I think it is ok to borrow money to pay for education.		
	<b>TCCD</b>	<b>Texas CC</b>
Strongly Agree	<b>17%</b>	<b>20%</b>
Agree	<b>45%</b>	<b>47%</b>
Neutral	<b>27%</b>	<b>24%</b>
Disagree	<b>8%</b>	<b>6%</b>
Strongly Disagree	<b>3%</b>	<b>3%</b>
	<i>n=325</i>	<i>n=9178</i>

<b>Q77-Q82:</b> Six-Question USDA Food Security Scale (30-Day)*		
	<b>TCCD</b>	<b>Texas CC</b>
High or Marginal Food Security	<b>49%</b>	<b>45%</b>
Low Food Security	<b>19%</b>	<b>25%</b>
Very Low Food Security	<b>32%</b>	<b>30%</b>
	<i>n=315</i>	<i>n=8981</i>

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

<b>Q77:</b> The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).		
	<b>TCCD</b>	<b>Texas CC</b>
Often	<b>15%</b>	<b>14%</b>
Sometimes	<b>34%</b>	<b>40%</b>
Never True	<b>51%</b>	<b>46%</b>
	<i>n=319</i>	<i>n=9083</i>

<b>Q78:</b> I couldn't afford to eat balanced meals (in the last 30 days).		
	<b>TCCD</b>	<b>Texas CC</b>
Often	<b>21%</b>	<b>21%</b>
Sometimes	<b>32%</b>	<b>35%</b>
Never True	<b>47%</b>	<b>44%</b>
	<i>n=318</i>	<i>n=9041</i>

<b>Q79:</b> 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?		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>42%</b>	<b>40%</b>
No	<b>58%</b>	<b>60%</b>
	<i>n=318</i>	<i>n=9102</i>

<b>Q80:</b> How many days did this happen? (Skipped or cut size of meals due to money)*		
	<b>TCCD</b>	<b>Texas CC</b>
Fewer than 3 days	<b>16%</b>	<b>15%</b>
Three or more days	<b>84%</b>	<b>85%</b>
	<i>n=121</i>	<i>n=3327</i>

\*Of respondents who answered 'yes' to Q79

<b>Q81:</b> In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>41%</b>	<b>41%</b>
No	<b>59%</b>	<b>59%</b>
	<i>n=320</i>	<i>n=9085</i>

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

	TCCD	Texas CC
Yes	29%	31%
No	71%	69%
	<i>n=319</i>	<i>n=9094</i>

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

	TCCD	Texas CC
Housing Secure	48%	46%
Housing Insecure	52%	54%
	<i>n=316</i>	<i>n=9031</i>

*\*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).

	TCCD	Texas CC
True	31%	30%
False	59%	62%
I Don't Know	10%	9%
	<i>n=315</i>	<i>n=9016</i>

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

	TCCD	Texas CC
True	13%	14%
False	78%	79%
I Don't Know	9%	7%
	<i>n=315</i>	<i>n=8993</i>

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

	TCCD	Texas CC
True	34%	35%
False	60%	59%
I Don't Know	6%	6%
	<i>n=315</i>	<i>n=9000</i>

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

	TCCD	Texas CC
True	8%	9%
False	89%	88%
I Don't Know	4%	3%
	<i>n=316</i>	<i>n=8997</i>

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

	TCCD	Texas CC
True	13%	14%
False	82%	82%
I Don't Know	5%	4%
	<i>n=316</i>	<i>n=8998</i>

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

	TCCD	Texas CC
True	17%	20%
False	79%	78%
I Don't Know	3%	3%
	<i>n=315</i>	<i>n=8976</i>

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

	TCCD	Texas CC
No Indication of Homelessness	82%	82%
Homeless	11%	11%
Homeless and/or Couch Surfing	18%	18%
	<i>n=316</i>	<i>n=9043</i>

*\*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?

	TCCD	Texas CC
Yes	6%	5%
No	93%	94%
I Don't Know	1%	1%
	<i>n=316</i>	<i>n=9021</i>

<b>Q90:</b>	I was thrown out of my home (in past 12 months).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>5%</b>	<b>4%</b>
False	<b>94%</b>	<b>95%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=316</i>	<i>n=9026</i>

<b>Q91:</b>	I was evicted from my home (in past 12 months).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>3%</b>	<b>3%</b>
False	<b>96%</b>	<b>96%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=316</i>	<i>n=9018</i>

<b>Q92:</b>	I stayed in a shelter (in past 12 months).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>1%</b>	<b>2%</b>
False	<b>98%</b>	<b>98%</b>
I Don't Know	<b>0%</b>	<b>1%</b>
	<i>n=316</i>	<i>n=9013</i>

<b>Q93:</b>	I stayed in an abandoned building (in past 12 months).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>1%</b>	<b>1%</b>
False	<b>98%</b>	<b>99%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=315</i>	<i>n=9004</i>

<b>Q94:</b>	I didn't know where I would sleep at night (in past 12 months).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>4%</b>	<b>3%</b>
False	<b>95%</b>	<b>96%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=315</i>	<i>n=9009</i>

<b>Q95:</b>	I didn't have a home (in past 12 months).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>6%</b>	<b>5%</b>
False	<b>93%</b>	<b>94%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=315</i>	<i>n=8997</i>

<b>Q96:</b>	I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>13%</b>	<b>14%</b>
False	<b>86%</b>	<b>85%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=315</i>	<i>n=8994</i>

<b>Q97:</b>	I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (in past 12 months).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>1%</b>	<b>1%</b>
False	<b>98%</b>	<b>98%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=313</i>	<i>n=8989</i>

<b>Q98:</b>	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).	
	<b>TCCD</b>	<b>Texas CC</b>
True	<b>5%</b>	<b>4%</b>
False	<b>94%</b>	<b>96%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=314</i>	<i>n=8975</i>

<b>Q99:</b>	How many hours do you spend in a typical 7-day week commuting to and from campus?	
	<b>TCCD</b>	<b>Texas CC</b>
Less Than 1 Hour	<b>23%</b>	<b>26%</b>
1-3 Hours	<b>31%</b>	<b>29%</b>
3-6 Hours	<b>23%</b>	<b>18%</b>
6-9 Hours	<b>8%</b>	<b>9%</b>
More Than 9 Hours	<b>5%</b>	<b>6%</b>
I Do Not Have A Commute	<b>10%</b>	<b>13%</b>
	<i>n=313</i>	<i>n=8996</i>

<b>Q100:</b> Do you have a car?		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>81%</b>	<b>79%</b>
No	<b>13%</b>	<b>16%</b>
Sometimes	<b>6%</b>	<b>4%</b>
	<i>n=313</i>	<i>n=9001</i>

<b>Q101:</b> How reliable would you say your car is?*		
	<b>TCCD</b>	<b>Texas CC</b>
Very Reliable	<b>40%</b>	<b>34%</b>
Reliable	<b>37%</b>	<b>41%</b>
I Don't Know	<b>5%</b>	<b>3%</b>
Somewhat Reliable	<b>18%</b>	<b>20%</b>
Not At All Reliable	<b>1%</b>	<b>2%</b>
	<i>n=254</i>	<i>n=7138</i>

\*Of respondents who answered 'yes' to Q100

<b>Q102:</b> Do you routinely use public transportation to get to school?		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>5%</b>	<b>8%</b>
No	<b>91%</b>	<b>87%</b>
Sometimes	<b>4%</b>	<b>5%</b>
	<i>n=314</i>	<i>n=9005</i>

<b>Q103-Q105:</b> Financial Knowledge Questions*		
	<b>TCCD</b>	<b>Texas CC</b>
Zero Questions Correct	<b>22%</b>	<b>19%</b>
One Question Correct	<b>26%</b>	<b>27%</b>
Two Questions Correct	<b>32%</b>	<b>35%</b>
Three Questions Correct	<b>20%</b>	<b>19%</b>
	<i>n=306</i>	<i>n=8860</i>

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

<b>Q103:</b> 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?		
	<b>TCCD</b>	<b>Texas CC</b>
More Than Today	<b>15%</b>	<b>13%</b>
Exactly The Same As Today	<b>12%</b>	<b>18%</b>
Less Than Today (correct answer)	<b>33%</b>	<b>32%</b>
I Don't Know	<b>40%</b>	<b>37%</b>
	<i>n=310</i>	<i>n=8887</i>

<b>Q104:</b> 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?		
	<b>TCCD</b>	<b>Texas CC</b>
More Than \$102 (correct answer)	<b>56%</b>	<b>59%</b>
Exactly \$102	<b>8%</b>	<b>8%</b>
Less Than \$102	<b>8%</b>	<b>7%</b>
I Don't Know	<b>28%</b>	<b>27%</b>
	<i>n=306</i>	<i>n=8890</i>

<b>Q105:</b> 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?		
	<b>TCCD</b>	<b>Texas CC</b>
10-Year (correct answer)	<b>60%</b>	<b>62%</b>
20-Year	<b>4%</b>	<b>5%</b>
30-Year	<b>12%</b>	<b>14%</b>
I Don't Know	<b>25%</b>	<b>19%</b>
	<i>n=310</i>	<i>n=8897</i>



<b>Q106:</b> Which gender do you identify as?		
	<b>TCCD</b>	<b>Texas CC</b>
Male	<b>28%</b>	<b>24%</b>
Female	<b>72%</b>	<b>76%</b>
Self-Identify	<b>0%</b>	<b>1%</b>
	<i>n=308</i>	<i>n=8884</i>

<b>Q116:</b> What is your age?		
	<b>TCCD</b>	<b>Texas CC</b>
Under 25 years of age	<b>53%</b>	<b>52%</b>
25 years of age or older	<b>47%</b>	<b>48%</b>
	<i>n=306</i>	<i>n=8814</i>

<b>Q117:</b> Are you the first person in your immediate family to attend college?		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>40%</b>	<b>43%</b>
No	<b>58%</b>	<b>56%</b>
I Don't Know	<b>2%</b>	<b>1%</b>
	<i>n=310</i>	<i>n=8884</i>

<b>Q118:</b> Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>6%</b>	<b>4%</b>
No	<b>94%</b>	<b>96%</b>
	<i>n=310</i>	<i>n=8881</i>

<b>Q119:</b> Are you a citizen of the United States of America?		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>86%</b>	<b>91%</b>
No	<b>14%</b>	<b>9%</b>
	<i>n=308</i>	<i>n=8846</i>

<b>Q121:</b> At any time since you turned 13, were you in foster care or were you a dependent of the court?		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>2%</b>	<b>2%</b>
No	<b>97%</b>	<b>97%</b>
I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=309</i>	<i>n=8874</i>

<b>Q122:</b> 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?*		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>67%</b>	<b>65%</b>
No	<b>33%</b>	<b>29%</b>
I Don't Know	<b>0%</b>	<b>6%</b>
	<i>n=3</i>	<i>n=130</i>

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

<b>Q123:</b> Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?*		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>0%</b>	<b>26%</b>
No	<b>50%</b>	<b>33%</b>
I Don't Know	<b>50%</b>	<b>40%</b>
	<i>n=2</i>	<i>n=84</i>

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

<b>Q124:</b> Does your state have a state-level, foster youth-specific financial aid program or policy for college?*		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>40%</b>	<b>27%</b>
No	<b>40%</b>	<b>13%</b>
I Don't Know	<b>20%</b>	<b>60%</b>
	<i>n=5</i>	<i>n=167</i>

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

<b>Q125:</b> Have you participated in the state-level, foster youth-specific financial aid program or policy for college?*		
	<b>TCCD</b>	<b>Texas CC</b>
Yes	<b>0%</b>	<b>44%</b>
No	<b>50%</b>	<b>47%</b>
I Don't Know	<b>50%</b>	<b>9%</b>
	<i>n=2</i>	<i>n=45</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?\*

	TCCD	Texas CC
Yes	0%	12%
No	40%	13%
I Don't Know	60%	75%
	n=5	n=167

\*Of respondents who answered 'yes' to Q121

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

	TCCD	Texas CC
Yes	0%	60%
No	0%	35%
I Don't Know	0%	5%
	n=0	n=20

\*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?

	TCCD	Texas CC
I Am a Part-Time Student	45%	33%
I Am a Full-Time Student	53%	65%
I Don't Know	2%	2%
	n=307	n=8845

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

	TCCD	Texas CC
High School Diploma or GED	19%	17%
Associate's Degree or Certificate	17%	24%
Bachelor's Degree	37%	33%
Master's Degree	17%	16%
Doctoral or Professional Degree	11%	9%
	n=307	n=8850

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

	TCCD	Texas CC
Yes	63%	59%
No	37%	40%
I Don't Know	0%	0%
	n=308	n=8836

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

	TCCD	Texas CC
Yes	75%	69%
No	14%	19%
I Don't Know	11%	12%
	n=306	n=8827

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

	TCCD	Texas CC
Less than 20 hours	24%	31%
20-40 hours	62%	54%
Over 40 hours	14%	15%
	n=196	n=5503

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

	TCCD	Texas CC
To Accommodate Change in My Course Requirements	42%	49%
To Make More Money to Pay My Expenses	52%	48%
My Employer Changed My Work Schedule	23%	25%
My Work Schedule Has Not Changed	34%	37%
	n=248	n=7088

\*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 \_\_\_\_\_.

	<b>TCCD</b>	<b>Texas CC</b>
Better	<b>22%</b>	<b>19%</b>
The Same	<b>27%</b>	<b>34%</b>
Worse	<b>23%</b>	<b>22%</b>
I Don't Know	<b>28%</b>	<b>24%</b>
	<i>n=306</i>	<i>n=8839</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Dependent	<b>35%</b>	<b>34%</b>
Independent	<b>55%</b>	<b>57%</b>
I Don't Know	<b>9%</b>	<b>9%</b>
	<i>n=308</i>	<i>n=8832</i>

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

	<b>TCCD</b>	<b>Texas CC</b>
Less than 20 hours	<b>47%</b>	<b>43%</b>
20-40 hours	<b>20%</b>	<b>19%</b>
Over 40 hours	<b>33%</b>	<b>38%</b>
	<i>n=143</i>	<i>n=4136</i>

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

## Sample Characteristics, Methodology, and Scales

Tarrant County College District participated in the Fall 2018 implementation of Trellis Company’s Student Financial Wellness Survey (SFWS). The survey was open beginning September 24, 2018 and closed on October 15, 2018. The SFWS is a self-reported, online survey that seeks to document the financial well-being and student success indicators of post-secondary students at Tarrant County College District and across the nation. This section provides a limited analysis of sample characteristics and abbreviated description of study methodology and scales used. A detailed analysis and full descriptions will be provided in the full Fall 2018 SFWS report.

Sample Characteristics – Tarrant County College District		
Characteristic	Population (N=4,176)	Respondents (n=368)
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	0%	1%
Asian, Hawaiian, or Other Pacific Islander	7%	7%
Black/African American	17%	23%
Hispanic/Latino	34%	32%
International	1%	1%
White	35%	33%
Multiple	3%	3%
Other	0%	0%
Not Reported	1%	1%
<b>Gender</b>		
Female	58%	72%
Male	42%	28%
<b>Enrollment Intensity</b>		
Full-time	32%	40%
Part-time	68%	60%
<b>Class Year</b>		
1st (<30 credits earned)	64%	68%
2nd (30-59 credits earned)	25%	21%
3rd (60-89 credits earned)	9%	8%
4th (90-120 credits earned)	2%	2%
5th (>120 credits earned)	0%	1%
<b>Age</b>		
Average Age	25.70	27.69

## Methodology

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In order to host and deliver the survey to students, participating institutions provide Trellis with the contact information and select demographics (to allow assessment of representativeness) of study participants. Participants in the SFWS are asked to consent to having additional select student-level records (e.g., enrollment patterns, major, student loan receipt) released by their institution for matching with their survey responses. Non-consent to records release does not result in expulsion from the study. For those students who consent to a records match, their institution provides the data match after the survey implementation period ends. Participating institutions with enrollments above 10,000 students could choose to randomly sample 5,000 of their students or provide their entire population. Institutions with enrollments lower than 10,000 included all students in the survey population.

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

Survey response data and student-level records are located on Trellis servers, are password protected, and are accessible only from computers connected to Trellis' internal network. Only authorized Trellis researchers have access to the data. At no time does anyone from the participating institution have access to the student-level responses. This survey excludes individuals who are vulnerable or susceptible to coercion or undue influence. This study excludes the following special populations of subjects: prisoners, minors (infants, children, or teenagers under the age of 18), and adults unable to consent. Data were de-identified in order to create a dataset for analysis. 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>1</sup> During the Analysis Phase, those participants with extreme patterns of response were considered for removal from the data set.

## Scales: Net Promoter Score (Q25)

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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>2</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.

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<sup>1</sup> Berinsky, Adam J, Michele F Margolis, and Michael W Sances. (2014). *Separating the Shirkers From the Workers? Making Sure Respondents Pay Attention on Self-Administered Surveys*. American Journal of Political Science 58(3): 739–53.

<sup>2</sup> Hyken, Shep. *How Effective Is Net Promoter Score (NPS)?* Forbes Magazine. Published on December 3, 2016. <https://www.forbes.com/sites/shephyken/2016/12/03/how-effective-is-net-promoter-score-nps/#253a33123e4c>. Retrieved on 1/31/2018.

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

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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>3</sup> By grouping respondents into the below categories, the findings represent a conservative estimate of those respondents who clearly indicated signs of general and education debt aversion.

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

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

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

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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>4</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>4</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.

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<sup>3</sup> Boatman, Angela, Evans, Brent J., & Soliz, Adela. (January 2017). Understanding Loan Aversion in Education: Evidence from High School Seniors, Community College Students, and Adults. AERA Open. <https://doi.org/10.1177/2332858416683649>. Retrieved 7/25/2018.

<sup>4</sup> United States Department of Agriculture (USDA). (2017). *Definitions of food security*. <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security/>. Retrieved 9/28/2017.

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

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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>5</sup>

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

- The Wisconsin HOPE lab and other leading researchers in this field define a homeless person as “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”<sup>5</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 Q89-95 and/or Q97-98 (excludes Q96).
- Respondents are categorized as ‘Homeless and/or Couch Surfing’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q89-98).

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

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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>6</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.

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

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

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