



TRELLIS RESEARCH | Fall Semester Report | November 2018

Student Financial Wellness Survey

Texas Community College Cohort
Preview Report for Texas Pathways Institute

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Introduction

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 post-secondary students across the nation. The SFWS was designed and implemented by Trellis Research, a department within Trellis Company (formerly TG, trelliscompany.org). Trellis Company 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. Trellis Research provides colleges and policymakers insight into student success through the lens of college affordability. With more than three decades of experience on the forefront of issues such as student debt, student loan counseling, and financial barriers to attainment, our research team continues to explore the role of personal finance and financial aid in higher education.

Trellis Company acknowledges the many contributors to the SFWS. We would like to acknowledge the project lead and author of this report, Kasey Klepfer, and the members of Trellis Research team, Allyson Cornett, Carla Fletcher, Max Wartel, and Jeff Webster. We would also like to acknowledge Bryan Ashton, VP of Community Investment & Government Affairs, and Lizeth Jaquez, Financial Coach, and Dwuana Bradley, Graduate Student Intern, from Trellis for their contributions.

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Trellis is currently recruiting institutions to participate in the Fall 2019 SFWS. The survey is 100% free for institutions to participate in, and all participating institutions receive a school-level report of findings with comparison response groups from their sector. If you would like more information on how to participate in upcoming implementations of the Student Financial Wellness Survey, please contact the project coordinator:

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Student Financial Wellness Survey – Fall 2018 Semester

Texas Community College Cohort Findings

Preview Report for Texas Pathways Institute

Trellis Company (Trellis) launched the Fall 2018 Student Financial Wellness Survey (SFWS) on September 24, 2018 and closed it on October 15, 2018. Fifty-seven institutions from across the country participated in the survey. Of those, 33 were Texas community colleges. This report previews the findings that will be more fully explored – i.e. with cross-tabulation analyses, detailed methodology, tests for response bias, and context concerning financial wellness – in a later report to be published early in 2019. View this report as a “first look” report designed to inform schools participating in the Texas Success Center’s Texas Pathways Institute convening on November 15, 2018 of preliminary findings.

This report presents comparison groups that derive from aggregate data collected from all 57 schools participating in the survey. Values presented in this report are rounded, therefore the sum of response frequencies may not equal 100 percent.

Survey Metrics for Texas Community Colleges	
Number of Institutions	33 Texas CCs
Survey Population	234,170 students
Responses	10,357 students
Response Rate	4.4%
Completion Rate	86%
Median Time Spent	15 minutes

The SFWS is a self-reported, online survey that seeks to document the financial well-being and student success indicators for participating schools. The survey includes questions on:

- Financial challenges and behaviors
- Paying for college
- Student debt
- Attitudes on debt
- Public assistance usage
- Food and housing insecurity
- Academic goals
- Student perceptions of institutional support

Schools that participated in the Spring 2018 SFWS reported using the information to:

- Inform campus strategic planning
- Reaffirm the need for interventions like food pantries, clothes closets, temporary housing, and emergency aid
- Raise donations for emergency grants
- Enhance financial education content
- Modify mental health efforts
- Train faculty and staff
- Reduce supplemental costs for items such as textbooks
- Inform messaging around college affordability

Executive Summary

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 cohort of Texas community colleges participating in the Fall 2018 SFWS implementation.

Key Findings: Student Financial Security

- Many students worry about paying for college. Nearly two-thirds of respondents (63 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-four 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 two-thirds of respondents (67 percent) indicated they would have trouble getting \$500 in cash or credit in case of an emergency. **Q45**
- Students worry about on-going expenses. More than half of respondents (53 percent) worry to some degree about paying for their current monthly expenses. **Q51**
- More than three-quarters of respondents (81 percent) reported running out of money at least once in the past 12 months. More ominously, 38 percent reported running out of money five or more times. **Q46**

Key Findings: Student Basic Needs Security

- 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 (25 percent) or very low food security (30 percent) within 30 days prior to the survey. **Q77-82**
- More than half of respondents (54 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: Supporting Family

- More than half of respondents (57 percent) at Texas community colleges reported that it is important that they support their family financially while in college. By way of comparison to students who were not enrolled at Texas community colleges, lower percentages of respondents at public 4-year (30 percent) and private 4-year institutions (32 percent) reported the importance of supporting family. **Q54, Q54.1**
- More than a third of respondents (35 percent) at Texas community colleges provide financial support for a child or children while in school. For context, lower percentages of respondents at public 4-year (11 percent) and private 4-year institutions (10 percent) support children while attending school. **Q42, Q42.1**
- Eighteen percent of respondents at Texas community colleges provide financial support for their parent(s) or guardian(s) while in school. **Q43**

Key Findings: Student Perceptions of Institutional Support

- More than two-thirds of respondents (67 percent) at Texas community colleges believe their institution works to make tuition more affordable for them. For context, lower percentages at public 4-year (48 percent) and private 4-year institutions (26 percent) believe this. **Q7, Q7.1**
- Compared to other school sector cohorts in the survey, larger percentages of respondents at Texas community colleges believe their institution works to make required class supplies (49 percent), food (37 percent), and textbooks (38 percent) more affordable. **Q12, Q12.1, Q9, Q9.1, Q11, Q11.1**
- Textbooks are common items that students feel are too expensive. While Texas community college respondents had better a better perception of their institutions' support than other school sectors, more than a third of respondents (42 percent) still disagreed or strongly disagreed that their school works to make textbooks more affordable. **Q11, Q11.1**
- Faculty level of empathy towards students' financial challenges ranges across a spectrum. More than a third of respondents (40 percent) agreed or strongly agreed that their school's faculty understand their financial situation, while 27 percent disagreed or strongly disagreed. **Q4**
- More than a third of respondents (42 percent) agreed or strongly agreed their school actively works to reduce the financial challenges they face, while 24 percent disagreed or strongly disagreed. **Q5**
- The Texas community college cohort had a higher Net Promoter Score (NPS)¹ than other school sectors based on rating their school more positively when asked the question, "how likely is it that you would recommend your school to a friend or family member?" Any NPS greater than zero is generally considered good, with the highest performers usually between 50 and 80. Texas community colleges received a NPS of 37.6 from respondents. For comparison, respondents gave lower NPS for public 4-year (12.8) and private 4-year (-10.2) institutions in the survey. **Q25, Q25.1**

Key Findings: Paying for College and Student Debt

- 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**
- Nearly two-thirds of respondents who reported having student loan debt were not at all confident (28 percent) or only somewhat confident (36 percent) that they would be able to pay off the debt acquired while they were a student. **Q70**
- Ten percent of respondents indicated borrowing a pay day loan at least once within the 12 months prior to the survey. Six percent borrowed an auto title loan at least once within the 12 months prior to the survey. **Q61, Q62**

¹ A Net Promoter Score (NPS) is a research-based method to benchmark and compare customer satisfaction ratings across different services, businesses, and products. The NPS is a standard measure of customer loyalty which has a wide body of research showing that it predicts consumer behavior. 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.

Response Frequencies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Q30: Do you work for pay?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Q48: I always pay my bills on time.

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

Q49: I follow a weekly or monthly budget.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Q73-Q76: Debt Aversion Scale*

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

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

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

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

Q74: Owing money is basically wrong.

	Texas CC	All Schools
Strongly Agree	12%	11%
Agree	23%	22%
Neutral	32%	32%
Disagree	27%	28%
Strongly Disagree	6%	6%
	<i>n=9180</i>	<i>n=15548</i>

Q75: There is no excuse for borrowing money.

	Texas CC	All Schools
Strongly Agree	4%	3%
Agree	8%	7%
Neutral	28%	26%
Disagree	45%	46%
Strongly Disagree	16%	18%
	<i>n=9163</i>	<i>n=15526</i>

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

	Texas CC	All Schools
Strongly Agree	20%	20%
Agree	47%	48%
Neutral	24%	23%
Disagree	6%	6%
Strongly Disagree	3%	3%
	<i>n=9178</i>	<i>n=15541</i>

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

	Texas CC	All Schools
High or Marginal Food Security	45%	45%
Low Food Security	25%	25%
Very Low Food Security	30%	30%
	<i>n=8981</i>	<i>n=15214</i>

*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).

	Texas CC	All Schools
Often	14%	14%
Sometimes	40%	39%
Never True	46%	48%
	<i>n=9083</i>	<i>n=15394</i>

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

	Texas CC	All Schools
Often	21%	21%
Sometimes	35%	34%
Never True	44%	44%
	<i>n=9041</i>	<i>n=15325</i>

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

	Texas CC	All Schools
Yes	40%	40%
No	60%	60%
	<i>n=9102</i>	<i>n=15417</i>

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

	Texas CC	All Schools
Fewer than 3 days	15%	16%
Three or more days	85%	84%
	<i>n=3327</i>	<i>n=5573</i>

*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?

	Texas CC	All Schools
Yes	41%	41%
No	59%	59%
	<i>n=9085</i>	<i>n=15396</i>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Q89-Q98: Homelessness Scale*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

	Texas CC	All Schools
True	4%	3%
False	96%	96%
I Don't Know	1%	1%
	<i>n=8975</i>	<i>n=15217</i>

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

	Texas CC	All Schools
Less Than 1 Hour	26%	25%
1-3 Hours	29%	26%
3-6 Hours	18%	17%
6-9 Hours	9%	8%
More Than 9 Hours	6%	6%
I Do Not Have A Commute	13%	17%
	<i>n=8996</i>	<i>n=15247</i>

Q100: Do you have a car?		
	Texas CC	All Schools
Yes	79%	73%
No	16%	22%
Sometimes	4%	4%
	<i>n=9001</i>	<i>n=15250</i>

Q101: How reliable would you say your car is?*		
	Texas CC	All Schools
Very Reliable	34%	35%
Reliable	41%	41%
I Don't Know	3%	2%
Somewhat Reliable	20%	19%
Not At All Reliable	2%	2%
	<i>n=7138</i>	<i>n=11159</i>

*Of respondents who answered 'yes' to Q100

Q102: Do you routinely use public transportation to get to school?		
	Texas CC	All Schools
Yes	8%	12%
No	87%	83%
Sometimes	5%	5%
	<i>n=9005</i>	<i>n=15252</i>

Q103-Q105: Financial Knowledge Questions*		
	Texas CC	All Schools
Zero Questions Correct	19%	20%
One Question Correct	27%	26%
Two Questions Correct	35%	34%
Three Questions Correct	19%	21%
	<i>n=8860</i>	<i>n=15019</i>

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

Q103: Imagine that the interest rate on your savings account is 1% per year and inflation is 2% per year. After 1 year, would you be able to buy more than today, exactly the same as today, or less than today with the money in this account?		
	Texas CC	All Schools
More Than Today	13%	12%
Exactly The Same As Today	18%	16%
Less Than Today (correct answer)	32%	34%
I Don't Know	37%	38%
	<i>n=8887</i>	<i>n=15059</i>

Q104: Suppose you have \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much would you have in the account if you left the money to grow?		
	Texas CC	All Schools
More Than \$102 (correct answer)	59%	60%
Exactly \$102	8%	7%
Less Than \$102	7%	6%
I Don't Know	27%	27%
	<i>n=8890</i>	<i>n=15067</i>

Q105: Suppose you borrowed \$5,000 to help cover college expenses for the coming year. You can choose to repay this loan over 10 years, 20 years, or 30 years. Which of these repayments options will cost you the least amount of money over the length of the repayment period?		
	Texas CC	All Schools
10-Year (correct answer)	62%	61%
20-Year	5%	5%
30-Year	14%	13%
I Don't Know	19%	20%
	<i>n=8897</i>	<i>n=15073</i>

Q106: Which gender do you identify as?

	Texas CC	All Schools
Male	24%	25%
Female	76%	75%
Self-Identify	1%	1%
	<i>n=8884</i>	<i>n=15057</i>

Q116: What is your age?

	Texas CC	All Schools
Under 25 years of age	52%	62%
25 years of age or older	48%	38%
	<i>n=8814</i>	<i>n=14927</i>

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

	Texas CC	All Schools
Yes	43%	40%
No	56%	59%
I Don't Know	1%	1%
	<i>n=8884</i>	<i>n=15057</i>

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

	Texas CC	All Schools
Yes	4%	4%
No	96%	96%
	<i>n=8881</i>	<i>n=15053</i>

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

	Texas CC	All Schools
Yes	91%	91%
No	9%	9%
	<i>n=8846</i>	<i>n=14995</i>

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

	Texas CC	All Schools
Yes	2%	2%
No	97%	97%
I Don't Know	1%	1%
	<i>n=8874</i>	<i>n=15042</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?*

	Texas CC	All Schools
Yes	65%	60%
No	29%	31%
I Don't Know	6%	9%
	<i>n=130</i>	<i>n=184</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?*

	Texas CC	All Schools
Yes	26%	28%
No	33%	32%
I Don't Know	40%	40%
	<i>n=84</i>	<i>n=110</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?*

	Texas CC	All Schools
Yes	27%	27%
No	13%	13%
I Don't Know	60%	60%
	<i>n=167</i>	<i>n=237</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?*

	Texas CC	All Schools
Yes	44%	48%
No	47%	45%
I Don't Know	9%	8%
	<i>n=45</i>	<i>n=65</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?*

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

*Of respondents who answered 'yes' to Q121

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

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

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

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

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

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

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

Q130: Is this your first college?

	Texas CC	All Schools
Yes	59%	59%
No	40%	41%
I Don't Know	0%	0%
	n=8836	n=14983

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

	Texas CC	All Schools
Yes	69%	53%
No	19%	33%
I Don't Know	12%	14%
	n=8827	n=14979

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

	Texas CC	All Schools
Less than 20 hours	31%	38%
20-40 hours	54%	50%
Over 40 hours	15%	13%
	n=5503	n=9242

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

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

*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 _____.

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

Q138: Are you a dependent or independent student?

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

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

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

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

Select Sector Comparisons

Q7.1: Tuition - To what extent do you agree or disagree that your school makes the following items more affordable?

	Texas CC	All Schools	2-year	Pub 4yr	Private 4yr
Strongly Agree	28%	24%	28%	14%	8%
Agree	39%	36%	39%	34%	18%
Neutral	20%	20%	20%	24%	19%
Disagree	9%	12%	9%	19%	26%
Strongly Disagree	4%	8%	4%	10%	29%
	<i>n=10331</i>	<i>n=17487</i>	<i>n=12536</i>	<i>n=3057</i>	<i>n=1918</i>

Q9.1: Food - To what extent do you agree or disagree that your school makes the following items more affordable?

	Texas CC	All Schools	2-year	Public 4yr	Private 4yr
Strongly Agree	12%	10%	11%	6%	6%
Agree	25%	23%	24%	22%	18%
Neutral	47%	43%	47%	35%	34%
Disagree	11%	15%	12%	24%	21%
Strongly Disagree	5%	9%	6%	13%	21%
	<i>n=10271</i>	<i>n=17390</i>	<i>n=12458</i>	<i>n=3046</i>	<i>n=1910</i>

Q11.1: Textbooks - To what extent do you agree or disagree that your school makes the following items more affordable?

	Texas CC	All Schools	2-year	Public 4yr	Private 4yr
Strongly Agree	14%	12%	14%	8%	11%
Agree	24%	22%	23%	17%	22%
Neutral	20%	21%	21%	23%	26%
Disagree	26%	27%	26%	31%	24%
Strongly Disagree	16%	18%	17%	21%	18%
	<i>n=10304</i>	<i>n=17444</i>	<i>n=12509</i>	<i>n=3048</i>	<i>n=1911</i>

Q12.1: Required Class Supplies - To what extent do you agree or disagree that your school makes the following items more affordable?

	Texas CC	All Schools	2-year	Public 4yr	Private 4yr
Strongly Agree	16%	14%	16%	9%	9%
Agree	33%	31%	33%	27%	26%
Neutral	30%	31%	30%	35%	33%
Disagree	14%	15%	14%	19%	18%
Strongly Disagree	7%	9%	7%	11%	14%
	<i>n=10286</i>	<i>n=17417</i>	<i>n=12484</i>	<i>n=3047</i>	<i>n=1910</i>

Q25.1: Net Promoter Score (NPS)* How likely is it that you would recommend your school to a friend or family member?

	Texas CC	All Schools	2-year	Public 4yr	Private 4yr
Promoters (Score 9-10)	54%	49%	55%	38%	27%
Passives (Score 7-8)	29%	31%	29%	37%	36%
Detractors (Score 0-6)	17%	20%	16%	25%	37%
Net Promoter Score (NPS)*	37.61	28.54	38.33	12.81	-10.22
	<i>n=10010</i>	<i>n=16985</i>	<i>n=12164</i>	<i>n=2974</i>	<i>n=1869</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.

Q42.1: A Child or Children - Do you provide financial support for any of the following individuals?

	Texas CC	All Schools	2-year	Public 4yr	Private 4yr
Yes	35%	26%	33%	11%	10%
No	64%	72%	66%	87%	88%
I Don't Know	1%	1%	1%	1%	2%
	<i>n=9617</i>	<i>n=16323</i>	<i>n=11695</i>	<i>n=2855</i>	<i>n=1794</i>

Q54.1: It is important that I support my family financially while in college.

	Texas CC	All Schools	2-year	Public 4yr	Private 4yr
Strongly Agree	30%	25%	29%	13%	13%
Agree	27%	24%	27%	17%	19%
Neutral	26%	28%	27%	32%	31%
Disagree	12%	16%	12%	26%	24%
Strongly Disagree	6%	8%	6%	12%	13%
	<i>n=9408</i>	<i>n=15964</i>	<i>n=11451</i>	<i>n=2780</i>	<i>n=1755</i>

Sample Characteristics, Methodology, and Scales

Thirty-three Texas community colleges 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 institutions 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 – Texas Community Colleges		
Characteristic	Population (N=234,170)	Respondents (n=10,357)
Race/Ethnicity		
American Indian/Alaskan Native	0%	0%
Asian, Hawaiian, or Other Pacific Islander	6%	4%
Black/African American	16%	16%
Hispanic/Latino	44%	40%
International	3%	2%
White	24%	31%
Multiple	3%	4%
Other	0%	0%
Not Reported	3%	3%
Gender		
Female	59%	76%
Male	40%	24%
Enrollment Intensity		
Full-time	39%	50%
Part-time	61%	50%
Class Year		
1st (<30 credits earned)	52%	56%
2nd (30-59 credits earned)	26%	27%
3rd (60-89 credits earned)	13%	12%
4th (90-120 credits earned)	4%	4%
5th (>120 credits earned)	2%	2%
Age		
Average Age	25.55	27.21

Methodology

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.² During the Analysis Phase, those participants with extreme patterns of response were considered for removal from the data set.

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.³ 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.

² 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.

³ 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)

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).⁴ By grouping respondents into the below categories, the findings represent a conservative estimate of those respondents who clearly indicated signs of general and education debt aversion.

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

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

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

Trellis' Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.⁵ 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."⁵
- 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.

⁴ 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.

⁵ 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)

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.⁶

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.”⁶
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q83-88).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to Q89-95 and/or Q97-98 (excludes Q96).
- Respondents are categorized as ‘Homeless and/or Couch Surfing’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q89-98).

Scales: Financial Knowledge (Q103-105)

The financial knowledge scale used in this survey is a version of the Lusardi three-question scale, augmented to be more relevant to students in higher education.⁷ 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.

⁶ 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.

⁷ 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. Retrieved on 5/6/2018.

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