

# Student Financial Wellness Survey Fall 2023 Report

## Parenting Students at Texas Community Colleges

By Carla Fletcher, Allyson Cornett, May Helena Plumb, and Ryan Pyka  
April 2024





---

## Helping you evolve for the modern learner: The Trellis Strategies advantage.

---

Trellis Strategies is a leading strategic research and consulting firm focused on advancing postsecondary education and strengthening the workforce. Our commitment is to provide unparalleled insights into the modern learner experience, spanning from application through graduation. Leveraging over four decades of experience in serving higher education institutions and assisting students in navigating intricate processes, Trellis Strategies' dedicated team possesses the knowledge, insight, and expertise to empower organizations to turn data into impactful action and tangible results.

As experts in gathering and analyzing both local and national data, we identify opportunities and provide scalable, tailored solutions for our partners. Our approach involves the transformation of institutions through the enhancement of the learner experience leading to higher enrollment yields, retention rates, and improved student post-graduation outcomes.

Guided by our mission, we navigate the non-linear landscape of postsecondary education, assisting institutions in adapting policies and programs to accommodate diverse learner journeys. By dismantling barriers in policy and processes, we aim to enhance learner outcomes and rebuilding trust in the credentialing process. We are dedicated to the belief that education serves as the cornerstone for unlocking new opportunities, fostering individual economic mobility, and growing community prosperity. For more information, visit our website: [www.trellisstrategies.org/about-us/](http://www.trellisstrategies.org/about-us/)

Trellis Strategies is a leading strategic research and consulting firm focused on advancing postsecondary education and strengthening the workforce. Our commitment is to provide unparalleled insights into

---

**Trellis research supports data-driven decision making  
at institutions. Our studies have included:**

**495**

Reports in 2023

**3.4+**

Million students surveyed  
since 2018

**30+**

Three decades of  
organizational research  
experience

## About the Student Financial Wellness Survey

---

The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that documents the financial wellbeing and success indicators of postsecondary students across the nation. The SFWS was designed and implemented by Trellis Strategies, starting in 2018. Since then, 3.1 million students have been surveyed at 263 institutions in 34 states.

## About Trellis Strategies

---

Trellis Strategies is a leading strategic research and consulting firm focused on advancing postsecondary education and strengthening the workforce. Our commitment is to provide unparalleled insights into the modern learner experience, spanning from application through graduation. Leveraging over four decades of experience in serving higher education institutions and assisting students in navigating intricate processes, Trellis Strategies' dedicated team possesses the knowledge, insight, and expertise to empower organizations to turn data into impactful action and tangible results.

As experts in gathering and analyzing both local and national data, we identify opportunities and provide scalable, tailored solutions for our partners. Our approach involves the transformation of institutions through the enhancement of the learner experience leading to higher enrollment yields, retention rates, and improved student post-graduation outcomes.

Guided by our mission, we navigate the non-linear landscape of postsecondary education, assisting institutions in adapting policies and programs to accommodate diverse learner journeys. By dismantling barriers in policy and processes, we aim to enhance learner outcomes and rebuilding trust in the credentialing process. We are dedicated to the belief that education serves as the cornerstone for unlocking new opportunities, fostering individual economic mobility, and growing community prosperity. For more information, visit our website:

[www.trellisstrategies.org/about-us/](http://www.trellisstrategies.org/about-us/)

**Newsletter subscription:** Interested in receiving our monthly newsletter, Strategies 360, via email? Subscribe here: <https://www.trellisstrategies.org/insights/newsletter/>

# Table of Contents

---

About the Student Financial Wellness Survey..... 1

About Trellis Strategies ..... 1

Table of Contents..... 2

Executive Summary ..... 3

Survey Frequencies..... 7

Appendix A: Methodology ..... 27

Appendix B: Tests for Representativeness ..... 28

Appendix C: Scales ..... 29

Appendix D: Participating Institutions ..... 31

Endnotes ..... 33

Evolving for the modern learner. .... 34

## Executive Summary

---

The SFWS provides a snapshot of student wellbeing during the fall of 2023. This report highlights key metrics and select survey findings related to parenting students to help Texas Community Colleges better understand and support this student demographic.

### Key Findings: Family Responsibilities

---

Thirty-one percent of respondents (n=3,308) at Texas Community Colleges identified as a parent, primary caregiver, or legal guardian to one or more children. Compared to their peers without dependents, parenting students may struggle to balance their caregiving responsibilities with their educational goals.<sup>1</sup> Q33

- Forty percent of parenting students said they spend over 40 hours a week providing care for their dependents. Furthermore, approximately a quarter of parenting students reported missing at least one class due to lack of child care during the prior semester. Q115-116

Some parenting students at Texas Community Colleges also provide financial support to other family members, such as their spouse (30 percent) or parents (19 percent). Q34-Q37

- Eighty-four percent of parenting students agreed or strongly agreed it is important for them to support their family financial while in college, compared to 42 percent of non-parenting students. Q48

### Key Findings: Financial Security

---

Parenting students were more likely to report that they would have difficulty finding \$500 in cash or credit in case of an emergency (75 percent) when compared to non-parents (59 percent). While some of these respondents would turn to their savings or to family members for support, others would have to use their credit cards, reduce their spending, or delay paying a bill. Q38-Q39

- Concerningly, 35 percent of parenting students reported they would be unable to find \$500 from any source if faced with an emergency. Q39

A majority of respondents—88 percent of parenting students and 73 percent of non-parents—reported running out of money at least once since the beginning of the year. Q40

- Some reported running out of money more frequently than others, with 38 percent of parenting students running out of money at least eight times during the year. Q40

Affording monthly expenses is a concern for many college students, especially with the increases in inflation rates the country has experienced in the past year.

- At Texas Community Colleges, 66 percent of parenting students agreed or strongly agreed they worry about being able to pay their current monthly expenses. Q45

Since January 1, 2023, 95 percent of parenting students who had used a credit card in that time frame said they had used it to purchase something they did not have the money for at

**75%**

**of parenting students reported they would have difficulty finding \$500 in cash or credit in case of an emergency.**



least once, compared to 82 percent of non-parents. Many students who use credit cards did not pay off their balance each month. Q60

- While 62 percent of parenting students who had used a credit card in the past year reported paying their bill on time, only 15 percent agreed or strongly agreed they fully pay off their balance each month, with the rest accruing interest at potentially high rates. Q60-Q62

### Key Findings: Paying for College

---

While many students use savings or income to pay for college, it rarely is enough; few students are able to “pay their way through college.”

- Forty-one percent of parenting students used their personal savings to pay for college, and 64 percent reported using current employment as a resource. However, only five percent paid for college solely with their savings and current employment. Q25-Q26

When self-help, family support, and grant aid is not enough, students turned to various forms of credit.

- Student loans helped support 40 percent of parenting students, compared to 20 percent of non-parents. Thirty-six percent of parenting students reported using credit cards as a method to pay for school. Q20, Q27

Students can sometimes find themselves in a financial emergency that threatens their ability to remain enrolled and be successful in college. Institutions with emergency aid funding can provide timely awards that provide some financial relief and keep students on track.

- At Texas Community Colleges, 14 percent of parenting students said they had received emergency aid from their school during 2023. Q29

Eighty-five percent of parenting students at Texas Community Colleges reported completing the FAFSA in the past 12 months. Compared to non-parents, parenting students were much less likely to say they received assistance from their own parents (3 percent compared to 36 percent). Q30-Q31

- Among parenting students who did not complete the FAFSA, 55 percent said they did not think they would be eligible for financial aid, 19 percent believed they could afford to go to school without financial aid, and 20 percent did not want the possibility of taking on debt. Q32

### Key Findings: Perceptions of Institutional Support

---

Eighty-two percent of parenting students at Texas Community Colleges said they had experienced financial difficulties or challenges while in college, compared to 67 percent of non-parents. Q1

- Thirty-eight percent of parenting students who had experienced financial challenges while enrolled disagreed or strongly disagreed that their school is aware of their financial situation. Q3

82%



**of parenting students reported experiencing financial difficulties or challenges while in college.**

Parenting students experiencing financial difficulties might seek help from a number of different staff and faculty across the institution.

- Thirty-five percent of parenting students had not spoken with anyone at their institution about their financial struggles. When they did speak with someone, they were most likely to speak with financial aid advisors. However, many sought financial advice from officials who were not experts in financial aid. Q13-Q17

**It is vitally important that institutions have student support resources available, and that students are aware of these resources. Students who know there is support available may feel more supported and more connected to their school.**

- Fifty-nine percent of parenting students agreed or strongly agreed their school has the support services to help them address their financial situation. Q2

**College is a large expense for most students, so the cost of attendance is often one of the top factors when deciding where to enroll.**

- Cost was an important or very important factor for 84 percent of parenting students when deciding to attend their current institution. Q7

**The SFWS includes a customer satisfaction rating (Net Promoter Score or NPS) to allow the institution to better understand how current students perceive their school.**

- NPS categorizes respondents into promoters (scoring 9-10), passives (scoring 7-8), and detractors (scoring 0-6), with the formula  $\%Promoters - \%Detractors = NPS$ . A positive NPS (>0) is typically indicative of positive feedback and sentiment. Among parenting students in this survey, Texas Community Colleges received a NPS of 53.38, compared to a NPS of 34.06 among non-parents. Q18

### **Key Findings: Student Wellbeing**

---

**Fifty-nine percent of parenting students were food insecure, in comparison to 44 percent of non-parents. Food insecurity can negatively impact physical health, academic performance, and overall wellness. Q77-Q82**

- Reports of inadequacy in the amount of food intake due to a lack of money or resources were common among all respondents. Parenting students often ate less than they felt they should (45 percent), cut the size of their meals (46 percent) and were hungry but did not eat (33 percent).

**In the past year, 66 percent of parenting students had faced challenges securing or maintaining affordable, safe, and quality housing, compared to 42 percent of non-parents. Although only seven percent of parenting students explicitly self-identified as homeless, 19 percent revealed they had been unhoused since starting college or within the previous 12 months. Q86-Q101**

- The most common expressions of housing insecurity among parenting students at Texas Community Colleges included troubles paying rent (44 percent), difficulty paying the full amount of a gas or electricity bill (52 percent) and moving in with others due to financial problems (19 percent). Q86-Q91

**Overall, nearly half of all parenting students—49 percent—were identified as both food insecure and housing insecure, compared to 29 percent of non-parents. Q77-Q101**

- Parenting students were also more likely to report using public assistance (58 percent) when compared to non-parents (26 percent). Q54-Q60

In the 14 days leading up to the survey, 29 percent of parenting students had experienced symptoms of depression, while 40 percent reported generalized anxiety disorder. These findings underscore the widespread prevalence of mental health challenges among college students. Q72-Q75

### Key Findings: Overlap Between Special Populations at Texas Community Colleges

---

Parenting students' experience may be influenced by other aspects of their identity, such as their first-generation or former foster youth status. Understanding the intersectional nature of student demographics is crucial for fostering student success and cultivating a supportive learning environment.

- **First-Generation Experiences:** Parenting students were more likely to identify themselves as first-generation college students (53 percent) when compared to non-parents (39 percent). First-generation students can face unique challenges while navigating the higher education landscape. Q110
- **Juggling Multiple Personas:** Parenting students at Texas Community Colleges report working for pay (67 percent) at a similar rate to non-parents (64 percent). However, parenting students were more likely to work more than 40 hours a week (65 percent, compared to 41 percent among non-parents), and more likely to see themselves as a “worker who goes to school” (62 percent, compared to 38 percent among non-parents) rather than a “student who works.” As the student persona becomes lower in priority, it may become more difficult for that individual to persist to graduation. Q19, Q125-Q126
- **Former Foster Youth:** At Texas Community Colleges, four percent of surveyed parenting students identified as a former foster youth. This population often lacks the financial means, stability, and support required to successfully complete postsecondary education, resulting in fewer than one in ten former foster youth holding a two- or four-year college degree.<sup>2</sup> Q118-Q124
- **LGBTQIA+ Representation:** Seven percent of parenting students at Texas Community Colleges belong to the LGBTQIA+ community. These students may encounter higher rates of discrimination, social stigma, and basic needs and mental health challenges compared to non-LGBTQIA+ peers. Q132



**As the student persona becomes lower in priority, it may be more difficult for that individual to persist to graduation.**



## Survey Frequencies

**Q1:** While in college, have you experienced financial difficulties or challenges?

	Parents	Non-Parents
Yes	82%	67%
No	17%	29%
I Don't Know	1%	4%
	<i>n=3308</i>	<i>n=7335</i>

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

	Parents	Non-Parents
Strongly Agree	21%	21%
Agree	38%	44%
Neutral	29%	24%
Disagree	8%	7%
Strongly Disagree	5%	4%
	<i>n=3306</i>	<i>n=7332</i>

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

	Parents	Non-Parents
Strongly Agree	11%	11%
Agree	24%	29%
Neutral	27%	32%
Disagree	23%	19%
Strongly Disagree	14%	9%
	<i>n=3295</i>	<i>n=7320</i>

**Q4:** I have difficulty concentrating on my schoolwork because of my financial situation.\*

	Parents	Non-Parents
Strongly Agree	16%	14%
Agree	36%	34%
Neutral	23%	25%
Disagree	18%	21%
Strongly Disagree	6%	6%
	<i>n=2706</i>	<i>n=4900</i>

\*Of respondents who answered 'yes' to Q1

**Q5:** The cost of college is a good investment for my financial future.

	Parents	Non-Parents
Strongly Agree	44%	34%
Agree	39%	44%
Neutral	11%	17%
Disagree	3%	4%
Strongly Disagree	3%	2%
	<i>n=3303</i>	<i>n=7318</i>

**Q6:** My family believes a college degree is worth the investment.

	Parents	Non-Parents
Strongly Agree	44%	48%
Agree	36%	36%
Neutral	13%	11%
Disagree	3%	3%
Strongly Disagree	4%	2%
	<i>n=3301</i>	<i>n=7316</i>

**Q7:**

How important was cost (tuition, room and board, textbooks and course supplies, equipment, transportation, etc.) as a factor when deciding to attend your institution?

	Parents	Non-Parents
Very Important	61%	56%
Important	24%	26%
Somewhat Important	10%	13%
Not Important	4%	4%
Not Applicable	2%	1%
	<i>n=3304</i>	<i>n=7334</i>

**Q8:**

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

	Parents	Non-Parents
Strongly Agree	29%	29%
Agree	46%	48%
Neutral	14%	14%
Disagree	6%	5%
Strongly Disagree	3%	3%
Not Applicable	2%	1%
	<i>n=3302</i>	<i>n=7327</i>

**Q9:**

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

	Parents	Non-Parents
Strongly Agree	5%	6%
Agree	12%	15%
Neutral	37%	36%
Disagree	7%	8%
Strongly Disagree	4%	4%
Not Applicable	36%	31%
	<i>n=3293</i>	<i>n=7306</i>

**Q10:**

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

	Parents	Non-Parents
Strongly Agree	11%	12%
Agree	21%	28%
Neutral	30%	29%
Disagree	8%	8%
Strongly Disagree	3%	4%
Not Applicable	27%	20%
	<i>n=3295</i>	<i>n=7300</i>

**Q11:**

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

	Parents	Non-Parents
Strongly Agree	9%	12%
Agree	19%	25%
Neutral	33%	31%
Disagree	7%	7%
Strongly Disagree	3%	4%
Not Applicable	29%	21%
	<i>n=3294</i>	<i>n=7304</i>

**Q12:**

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

	Parents	Non-Parents
Strongly Agree	22%	22%
Agree	36%	34%
Neutral	16%	18%
Disagree	16%	17%
Strongly Disagree	8%	7%
Not Applicable	2%	2%
	<i>n=3297</i>	<i>n=7323</i>

**Q13-  
Q17:** During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)\*

	Parents	Non-Parents
Financial Aid Advisor	50%	48%
Academic Advisor	38%	43%
Faculty Member	22%	22%
Other Staff	18%	16%
I Have Not Spoken With Any of These Individuals	35%	33%

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

**Q18:** How likely is it that you would recommend your school to a friend or family member?

	Parents	Non-Parents
0 (Not at All Likely)	1%	1%
1	0%	0%
2	1%	0%
3	0%	1%
4	1%	2%
5	5%	6%
6	4%	6%
7	9%	14%
8	15%	20%
9	11%	12%
10 (Very Likely)	54%	38%
	n=3303	n=7335

**Q18:** Net Promoter Score (NPS)\* How likely is it that you would recommend your school to a friend or family member?

	Parents	Non-Parents
Promoters (Score 9-10)	64%	50%
Passives (Score 7-8)	24%	34%
Detractors (Score 0-6)	11%	16%
Net Promoter Score (NPS)*	53.38	34.06
	n=3303	n=7,335

\* 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.

**Q19:** Do you work for pay?

	Parents	Non-Parents
Yes	67%	64%
No	31%	31%
I Don't Know	3%	5%
	n=3307	n=7328

**Q20:** Student loan(s) I have taken out for myself - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	40%	20%
No	58%	78%
I Don't Know	1%	3%
	n=3235	n=7198

**Q21:** Student loan(s) my parents took out - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	2%	5%
No	97%	92%
I Don't Know	1%	3%
	<i>n=3167</i>	<i>n=7149</i>

**Q22:** Other support from my parents and/or family - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	25%	40%
No	74%	57%
I Don't Know	1%	2%
	<i>n=3183</i>	<i>n=7191</i>

**Q23:** Pell grant and/or other grants - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	72%	53%
No	26%	43%
I Don't Know	2%	4%
	<i>n=3251</i>	<i>n=7232</i>

**Q24:** Scholarships - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	30%	35%
No	68%	60%
I Don't Know	3%	5%
	<i>n=3193</i>	<i>n=7178</i>

**Q25:** Current income - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	64%	55%
No	34%	41%
I Don't Know	2%	4%
	<i>n=3214</i>	<i>n=7200</i>

**Q26:** Personal savings - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	41%	51%
No	58%	46%
I Don't Know	1%	3%
	<i>n=3180</i>	<i>n=7181</i>

**Q27:** Credit cards - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	36%	27%
No	63%	71%
I Don't Know	1%	2%
	<i>n=3184</i>	<i>n=7137</i>

**Q28:** Military or veteran benefits - Do you use any of the following methods to pay for college?

	Parents	Non-Parents
Yes	8%	6%
No	91%	93%
I Don't Know	1%	1%
	<i>n=3155</i>	<i>n=7114</i>

**Q29:** Since January 1, 2023, have you received emergency aid from your institution?

	Parents	Non-Parents
Yes	14%	7%
No	79%	76%
I Don't Know	8%	16%
	<i>n=3307</i>	<i>n=7333</i>

**Q30:** In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

	Parents	Non-Parents
Yes	85%	78%
No	14%	19%
I Don't Know	1%	4%
	<i>n=3296</i>	<i>n=7306</i>

**Q31:** Did you receive any help in completing the FAFSA? Check all that apply.\*

	Parents	Non-Parents
I completed the FAFSA on my own	92%	69%
Parents	3%	36%
Another family member	3%	6%
University or college financial aid office	6%	10%
Another on-campus office or resource	2%	6%
Community organization or college access program (e.g., TRiO, College Forward, etc.)	2%	3%
Other	6%	15%
	<i>n=3126</i>	<i>n=8200</i>

*\*Of respondents who answered 'Yes' to Q30*

**Q32:** Did any of the following contribute to your decision to not complete the FAFSA? Please check all that apply.\*

	Parents	Non-Parents
The application form(s) were too much work or too time-consuming	12%	14%
I did not want the possibility of taking on debt	20%	19%
I did not have enough information about how to apply for financial aid	10%	18%
I could afford to go to school without financial aid	19%	20%
I did not think I would be eligible for financial aid	55%	51%
I did not plan to continue my degree/program	2%	2%
Other reason(s)	32%	36%
	<i>n=658</i>	<i>n=2135</i>

*\*Of respondents who answered 'No' to Q30*

**Q33:** Are you a parent, primary caregiver, or legal guardian to any children?

	Parents	Non-Parents
Yes	100%	0%
No	0%	100%
I Don't Know	0%	0%
	<i>n=3308</i>	<i>n=7338</i>

**Q34:** Your spouse - Do you provide financial support for any of the following individuals?

	Parents	Non-Parents
Yes	30%	7%
No	69%	92%
I Don't Know	1%	1%
	<i>n=3155</i>	<i>n=7240</i>

**Q35:** A child or children - Do you provide financial support for any of the following individuals?

	Parents	Non-Parents
Yes	87%	3%
No	13%	97%
I Don't Know	0%	1%
	<i>n=3283</i>	<i>n=7214</i>

**Q36:** Your parent(s) or guardian(s) - Do you provide financial support for any of the following individuals?

	Parents	Non-Parents
Yes	19%	16%
No	81%	82%
I Don't Know	1%	2%
	<i>n=3080</i>	<i>n=7246</i>

**Q37:** Other family members - Do you provide financial support for any of the following individuals?

	Parents	Non-Parents
Yes	19%	10%
No	80%	89%
I Don't Know	1%	1%
	<i>n=3072</i>	<i>n=7229</i>

**Q38:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	Parents	Non-Parents
Yes	75%	59%
No	16%	26%
I Don't Know	9%	15%
	<i>n=3300</i>	<i>n=7303</i>

**Q39:** Imagine that you had to pay a \$500 cost unexpectedly in the next month. In this situation, which of the following resources would you turn to first?

	Parents	Non-Parents
My savings	12%	28%
My parent(s) or other family member(s)	9%	23%
A credit card	14%	10%
Reducing my spending	4%	8%
Delaying paying a bill	22%	7%
Other	3%	3%
I would not be able to get \$500	35%	21%
	<i>n=3294</i>	<i>n=7274</i>

**Q40:** Since January 1, 2023, approximately how many times did you run out of money?

	Parents	Non-Parents
Never	12%	27%
One time	5%	8%
Two Times	8%	11%
Three Times	10%	11%
Four Times	10%	8%
Five Times	8%	7%
Six Times	5%	4%
Seven Times	3%	1%
Eight or More Times	38%	22%
	<i>n=3277</i>	<i>n=7222</i>

**Q41:** Since January 1, 2023, approximately how many times did you borrow money from your family and/or friends?

	Parents	Non-Parents
Never	30%	33%
One time	8%	11%
Two Times	11%	13%
Three Times	11%	10%
Four Times	9%	7%
Five Times	8%	6%
Six Times	4%	3%
Seven Times	1%	1%
Eight or More Times	17%	16%

*n=3274 n=7212*

**Q42:** I always pay my bills on time.

	Parents	Non-Parents
Strongly Agree	22%	27%
Agree	33%	40%
Neutral	16%	23%
Disagree	22%	8%
Strongly Disagree	7%	3%

*n=3264 n=7126*

**Q43:** I follow a weekly or monthly budget.

	Parents	Non-Parents
Strongly Agree	16%	13%
Agree	39%	36%
Neutral	21%	28%
Disagree	17%	18%
Strongly Disagree	6%	6%

*n=3265 n=7126*

**Q44:** I know how to manage my finances well.

	Parents	Non-Parents
Strongly Agree	14%	13%
Agree	41%	42%
Neutral	27%	27%
Disagree	13%	13%
Strongly Disagree	5%	4%

*n=3265 n=7122*

**Q45:** I worry about being able to pay my current monthly expenses.

	Parents	Non-Parents
Strongly Agree	27%	19%
Agree	39%	34%
Neutral	18%	26%
Disagree	11%	16%
Strongly Disagree	5%	6%

*n=3264 n=7120*

**Q46:** I worry about having enough money to pay for school.

	Parents	Non-Parents
Strongly Agree	25%	29%
Agree	35%	34%
Neutral	19%	18%
Disagree	14%	14%
Strongly Disagree	7%	6%

*n=3262 n=7131*

**Q47:** I know how I will pay for college next semester.

	Parents	Non-Parents
Strongly Agree	15%	15%
Agree	40%	42%
Neutral	23%	24%
Disagree	14%	13%
Strongly Disagree	8%	6%

*n=3263 n=7130*

**Q48:** It is important that I support my family financially while in college.

	Parents	Non-Parents
Strongly Agree	54%	14%
Agree	31%	28%
Neutral	11%	35%
Disagree	3%	15%
Strongly Disagree	2%	8%
	<i>n=3265</i>	<i>n=7116</i>

**Q49:** I know how to keep myself from spending too much.

	Parents	Non-Parents
Strongly Agree	24%	20%
Agree	50%	50%
Neutral	15%	17%
Disagree	8%	10%
Strongly Disagree	2%	3%
	<i>n=3237</i>	<i>n=7020</i>

**Q50:** I know where to find the advice I need to make decisions involving money.

	Parents	Non-Parents
Strongly Agree	17%	17%
Agree	41%	44%
Neutral	22%	18%
Disagree	14%	16%
Strongly Disagree	6%	5%
	<i>n=3231</i>	<i>n=7012</i>

**Q51:** Food Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	Parents	Non-Parents
Yes	42%	12%
No	57%	84%
I Don't Know	1%	3%
	<i>n=3213</i>	<i>n=6938</i>

**Q52:** Unemployment Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	Parents	Non-Parents
Yes	4%	2%
No	95%	96%
I Don't Know	1%	2%
	<i>n=3203</i>	<i>n=6933</i>

**Q53:** Housing Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	Parents	Non-Parents
Yes	8%	2%
No	91%	95%
I Don't Know	1%	2%
	<i>n=3206</i>	<i>n=6932</i>

**Q54:** Utility Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	Parents	Non-Parents
Yes	13%	3%
No	86%	93%
I Don't Know	1%	4%
	<i>n=3204</i>	<i>n=6927</i>

**Q55:** Medical Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	Parents	Non-Parents
Yes	41%	18%
No	57%	78%
I Don't Know	1%	5%
	<i>n=3204</i>	<i>n=6928</i>



**Q56:** Child Care Assistance - Since January 1, 2023, have you used public assistance in the following areas?

	Parents	Non-Parents
Yes	12%	1%
No	86%	97%
I Don't Know	1%	2%
	<i>n=3205</i>	<i>n=6923</i>

**Q57:** Credit Card - Since January 1, 2023, have you used the following borrowing sources?

	Parents	Non-Parents
Yes	64%	45%
No	36%	52%
I Don't Know	0%	2%
	<i>n=3177</i>	<i>n=6888</i>

**Q58:** Pay Day Loan - Since January 1, 2023, have you used the following borrowing sources?

	Parents	Non-Parents
Yes	15%	5%
No	84%	92%
I Don't Know	1%	3%
	<i>n=3150</i>	<i>n=6844</i>

**Q59:** Auto Title Loan - Since January 1, 2023, have you used the following borrowing sources?

	Parents	Non-Parents
Yes	8%	4%
No	91%	93%
I Don't Know	1%	3%
	<i>n=3138</i>	<i>n=6841</i>

**Q60:** Since January 1, 2023, approximately how many times did you use a credit card for something you didn't have money for?\*

	Parents	Non-Parents
Never	5%	18%
One Time	4%	7%
Two Times	8%	10%
Three Times	10%	10%
Four Times	11%	9%
Five Times	9%	7%
Six Times	5%	5%
Seven Times	2%	2%
Eight or More Times	46%	32%
	<i>n=2028</i>	<i>n=3110</i>

\*Of respondents who answered 'yes' to Q57

**Q61:** I always pay my credit card bill on time.\*

	Parents	Non-Parents
Strongly Agree	26%	37%
Agree	37%	39%
Neutral	13%	12%
Disagree	19%	8%
Strongly Disagree	6%	3%
	<i>n=2018</i>	<i>n=3095</i>

\*Of respondents who answered 'yes' to Q57

**Q62:** I fully pay off my credit card balance each month.\*

	Parents	Non-Parents
Strongly Agree	5%	20%
Agree	10%	20%
Neutral	12%	16%
Disagree	35%	23%
Strongly Disagree	37%	21%
	<i>n=2015</i>	<i>n=3092</i>

\*Of respondents who answered 'yes' to Q57

**Q63:** Since January 1, 2023, approximately how many times did you borrow a pay day loan?\*

	Parents	Non-Parents
One time	29%	37%
Two Times	23%	20%
Three Times	16%	13%
Four Times	11%	9%
Five Times	9%	5%
Six Times	3%	3%
Seven Times	1%	2%
Eight or More Times	8%	10%
	<i>n=480</i>	<i>n=308</i>

\*Of respondents who answered 'yes' to Q58

**Q64:** Since January 1, 2023, approximately how many times did you borrow an auto title loan?\*

	Parents	Non-Parents
One time	71%	85%
Two Times	18%	7%
Three Times	6%	3%
Four Times	1%	1%
Five Times	1%	0%
Six Times	0%	0%
Seven Times	0%	1%
Eight or More Times	3%	2%
	<i>n=238</i>	<i>n=279</i>

\*Of respondents who answered 'yes' to Q59

**Q65:** Since January 1, 2023, approximately how many times did you sell your belongings to make ends meet (like at a pawn shop, online marketplace, over social media, etc.)?

	Parents	Non-Parents
Never	46%	62%
One time	8%	9%
Two Times	11%	10%
Three Times	11%	7%
Four Times	7%	4%
Five Times	5%	3%
Six Times	2%	1%
Seven Times	1%	1%
Eight or More Times	9%	4%
	<i>n=3189</i>	<i>n=6836</i>

**Q67:** I have more student loan debt than I expected to have at this point.\*

	Parents	Non-Parents
Strongly Agree	32%	25%
Agree	28%	29%
Neutral	19%	22%
Disagree	13%	18%
Strongly Disagree	7%	6%
	<i>n=1239</i>	<i>n=1310</i>

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q20)

**Q68:** How confident are you that you will be able to pay off the debt acquired while you were a student?\*

	Parents	Non-Parents
Not At All Confident	33%	30%
Somewhat Confident	39%	40%
Confident	18%	23%
Very Confident	10%	7%
	<i>n</i> =1233	<i>n</i> =1307

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q20)

**Q69:** When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans?\*

	Parents	Non-Parents
Yes, online	56%	45%
Yes, in-person	9%	10%
I did not receive counseling	28%	35%
I don't know	7%	10%
	<i>n</i> =1234	<i>n</i> =1306

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q20)

**Q70:** 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 manageable.

	Parents	Non-Parents
Strongly Agree	6%	7%
Agree	27%	28%
Neutral	24%	20%
Disagree	23%	13%
Strongly Disagree	15%	7%
I Do Not Have Other Debt	5%	26%
	<i>n</i> =3163	<i>n</i> =6683

**Q71:** How confident are you that some or all of your student loans will be forgiven?\*

	Parents	Non-Parents
Not At All Confident	69%	63%
Somewhat Confident	22%	27%
Confident	6%	7%
Very Confident	3%	3%
	<i>n</i> =1231	<i>n</i> =1300

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q20)

**Q72-Q73:** Patient Health Questionnaire-2 (PHQ-2)\*

	Parents	Non-Parents
Major Depressive Disorder - Likely	29%	37%
Major Depressive Disorder - Negative	71%	63%
	<i>n</i> =3123	<i>n</i> =6647

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

**Q74-Q75:** Generalized Anxiety Disorder 2-item Scale (GAD-2)\*

	Parents	Non-Parents
Generalized Anxiety Disorder - Likely	40%	47%
Generalized Anxiety Disorder - Negative	60%	53%
	<i>n</i> =3122	<i>n</i> =6641

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

**Q72:** Having little interest or pleasure in doing things - Over the last 7 days, how often have you been bothered by?

	Parents	Non-Parents
Not at all	38%	30%
Several days	36%	38%
More than half the days	13%	18%
Nearly every day	12%	14%
	<i>n=3121</i>	<i>n=6644</i>

**Q73:** Feeling down, depressed, or hopeless - Over the last 7 days, how often have you been bothered by?

	Parents	Non-Parents
Not at all	40%	34%
Several days	37%	37%
More than half the days	13%	16%
Nearly every day	11%	13%
	<i>n=3117</i>	<i>n=6630</i>

**Q74:** Feeling nervous, anxious, or on edge - Over the last 7 days, how often have you been bothered by?

	Parents	Non-Parents
Not at all	23%	19%
Several days	41%	37%
More than half the days	16%	20%
Nearly every day	20%	23%
	<i>n=3116</i>	<i>n=6627</i>

**Q75:** Not being able to stop or control worrying - Over the last 7 days, how often have you been bothered by?

	Parents	Non-Parents
Not at all	30%	27%
Several days	36%	33%
More than half the days	14%	17%
Nearly every day	19%	22%
	<i>n=3113</i>	<i>n=6617</i>

**Q76:** Does your school have mental health or counseling services available for students?

	Parents	Non-Parents
Yes	59%	61%
No	3%	2%
I don't know	38%	37%
	<i>n=3129</i>	<i>n=6650</i>

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

	Parents	Non-Parents
High or Marginal Food Security	41%	56%
Low Food Security	26%	21%
Very Low Food Security	33%	22%
	<i>n=3059</i>	<i>n=6472</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).

	Parents	Non-Parents
Often	17%	10%
Sometimes	39%	27%
Never True	40%	54%
I Don't Know	4%	9%
	<i>n=3109</i>	<i>n=6617</i>

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

	Parents	Non-Parents
Often	21%	16%
Sometimes	36%	28%
Never True	38%	49%
I Don't Know	4%	7%
	<i>n=3104</i>	<i>n=6607</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?

	Parents	Non-Parents
Yes	46%	35%
No	49%	60%
I don't know	4%	6%
	<i>n=3114</i>	<i>n=6600</i>

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

	Parents	Non-Parents
Fewer than 3 days	19%	21%
Three or more days	67%	63%
I Don't Know	14%	16%
	<i>n=1447</i>	<i>n=2301</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?

	Parents	Non-Parents
Yes	45%	33%
No	50%	61%
I don't know	5%	6%
	<i>n=3076</i>	<i>n=6498</i>

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

	Parents	Non-Parents
Yes	33%	27%
No	63%	67%
I don't know	5%	5%
	<i>n=3105</i>	<i>n=6582</i>

**Q83:** Does your school have a food pantry or food closet on campus?

	Parents	Non-Parents
Yes	47%	47%
No	3%	3%
I don't know	50%	49%
	<i>n=3014</i>	<i>n=6417</i>

**Q84:** Have you visited a food pantry, on or off campus, since January 1, 2023?

	Parents	Non-Parents
Yes	25%	17%
No	72%	80%
I don't know	2%	3%
	<i>n=3103</i>	<i>n=6575</i>

**Q85:** Please select the type(s) of food pantries you have visited since January 1, 2023:

	Parents	Non-Parents
On-campus food pantry or food closet at my school	54%	72%
Off-campus food pantry or food bank (e.g., at a church, non-profit organization, regional food bank, etc.)	65%	39%
Other	4%	3%
	<i>n=959</i>	<i>n=1276</i>

\*Of respondents who answered 'yes' to Q84

**Q86-  
Q91:** Housing Security Scale (Prior 12 Months)\*

	Parents	Non-Parents
Housing Secure	34%	58%
Housing Insecure	66%	42%
	n=3092	n=6533

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

**Q86:** I had difficulty paying for my rent (past 12 months).

	Parents	Non-Parents
True	44%	22%
False	52%	70%
I Don't Know	4%	8%
	n=3090	n=6524

**Q87:** I didn't pay the full amount of my rent (past 12 months).

	Parents	Non-Parents
True	25%	10%
False	71%	83%
I Don't Know	3%	7%
	n=3080	n=6522

**Q88:** I had difficulty paying the full amount of a gas, oil, or electricity bill (past 12 months).

	Parents	Non-Parents
True	52%	26%
False	45%	67%
I Don't Know	3%	7%
	n=3087	n=6522

**Q89:** I moved 3 or more times (past 12 months).

	Parents	Non-Parents
True	6%	6%
False	92%	91%
I Don't Know	2%	3%
	n=3086	n=6523

**Q90:** I lived with others beyond the expected capacity of my house or apartment (past 12 months).

	Parents	Non-Parents
True	13%	11%
False	85%	84%
I Don't Know	3%	5%
	n=3084	n=6519

**Q91:** I moved in with other people due to financial problems (past 12 months).

	Parents	Non-Parents
True	19%	19%
False	80%	78%
I Don't Know	1%	4%
	n=3084	n=6514

**Q92-  
Q101:** Homelessness Scale\*

	Parents	Non-Parents
No Indication of Homelessness	81%	85%
Homeless	19%	15%
	n=3092	n=6541

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

**Q92:** Since starting college, have you ever been homeless?

	Parents	Non-Parents
Yes	7%	4%
No	93%	95%
I Don't Know	1%	1%
	<i>n=3089</i>	<i>n=6536</i>

**Q93:** I was thrown out or forced out of my home (in past 12 months).

	Parents	Non-Parents
True	6%	5%
False	94%	94%
I Don't Know	1%	2%
	<i>n=3079</i>	<i>n=6496</i>

**Q94:** I was evicted from my home (in past 12 months).

	Parents	Non-Parents
True	4%	2%
False	95%	97%
I Don't Know	1%	1%
	<i>n=3076</i>	<i>n=6488</i>

**Q95:** I stayed in a shelter, transitional housing, or independent living program (in past 12 months).

	Parents	Non-Parents
True	3%	1%
False	97%	98%
I Don't Know	1%	1%
	<i>n=3074</i>	<i>n=6496</i>

**Q96:** I stayed in an abandoned building (in past 12 months).

	Parents	Non-Parents
True	1%	1%
False	99%	98%
I Don't Know	0%	1%
	<i>n=3076</i>	<i>n=6490</i>

**Q97:** I didn't know where I would sleep at night (in past 12 months).

	Parents	Non-Parents
True	4%	4%
False	95%	95%
I Don't Know	1%	1%
	<i>n=3069</i>	<i>n=6487</i>

**Q98:** I didn't have a home (in past 12 months).

	Parents	Non-Parents
True	7%	5%
False	92%	94%
I Don't Know	1%	1%
	<i>n=3075</i>	<i>n=6486</i>

**Q99:** I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).

	Parents	Non-Parents
True	15%	12%
False	84%	87%
I Don't Know	1%	1%
	<i>n=3078</i>	<i>n=6494</i>

**Q100:** I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (in past 12 months).

	Parents	Non-Parents
True	1%	1%
False	98%	98%
I Don't Know	1%	1%
	<i>n=3075</i>	<i>n=6490</i>

**Q101:** 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).

	Parents	Non-Parents
True	4%	3%
False	95%	96%
I Don't Know	0%	1%

n=3076 n=6489

**BNI\_Any** Basic Needs Insecure - identified as either food insecure and/or housing insecure and/or homeless.

	Parents	Non-Parents
Yes	76%	58%
No	24%	42%

n=3108 n=6590

**BNI\_FH** Basic Needs Insecure - identified as both food insecure and housing insecure

	Parents	Non-Parents
Yes	49%	29%
No	51%	71%

n=3073 n=6529

**BNI\_All** Basic Needs Insecure - identified as food insecure, housing insecure, and homeless

	Parents	Non-Parents
Yes	15%	10%
No	85%	90%

n=3090 n=6563

**Q102:** Do you have a car?

	Parents	Non-Parents
Yes	87%	69%
Sometimes	3%	6%
No	10%	25%

n=3083 n=6509

**Q103:** How reliable would you say your car is?\*

	Parents	Non-Parents
Very Reliable	41%	45%
Reliable	37%	34%
I Don't Know	0%	0%
Somewhat Reliable	19%	19%
Not At All Reliable	2%	2%

n=2680 n=4493

\*Of respondents who answered 'yes' to Q102

**Q104:** Parking is available on campus when I need it.

	Parents	Non-Parents
Never	1%	1%
Rarely	2%	2%
Sometimes	8%	9%
Often	14%	20%
Always	61%	60%
Not applicable	15%	8%

n=2679 n=4494

\*Of respondents who answered 'yes' to Q102

**Q105:** Do you use public transportation to get to school?

	Parents	Non-Parents
Never	69%	70%
Rarely	5%	6%
Sometimes	5%	5%
Often	1%	2%
Always	2%	5%
Not applicable	18%	11%

n=3083 n=6496



**Q106:** Have you ever missed class due to lack of reliable transportation?

	Parents	Non-Parents
Never	63%	61%
Rarely	10%	15%
Sometimes	7%	11%
Often	2%	2%
Always	1%	1%
Not applicable	18%	9%
	<i>n=3083</i>	<i>n=6495</i>

**Q107-  
Q109:** Financial Knowledge Questions\*

	Parents	Non-Parents
Zero Questions Correct	17%	26%
One Question Correct	23%	24%
Two Questions Correct	29%	27%
Three Questions Correct	30%	23%
	<i>n=3038</i>	<i>n=6410</i>

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

**Q107:** 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?

	Parents	Non-Parents
More Than Today	8%	7%
Exactly The Same As Today	12%	11%
Less Than Today (correct answer)	51%	43%
I Don't Know	29%	39%
	<i>n=3049</i>	<i>n=6425</i>

**Q108:** 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?

	Parents	Non-Parents
More Than \$102 (correct answer)	57%	53%
Exactly \$102	8%	7%
Less Than \$102	9%	6%
I Don't Know	26%	35%
	<i>n=3044</i>	<i>n=6418</i>

**Q109:** 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?

	Parents	Non-Parents
10-Year (correct answer)	63%	52%
20-Year	4%	5%
30-Year	15%	15%
I Don't Know	18%	28%
	<i>n=3049</i>	<i>n=6423</i>

**Q110:** Are you the first person in your immediate family to attend college?

	Parents	Non-Parents
Yes	53%	39%
No	46%	59%
I Don't Know	1%	2%
	<i>n=3051</i>	<i>n=6436</i>

**Q111:** Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard?

	Parents	Non-Parents
Yes	7%	3%
No	93%	97%
	<i>n=3049</i>	<i>n=6434</i>

**Q112:** Did you transfer to your current institution from another institution?

	Parents	Non-Parents
Yes	25%	19%
No	74%	80%
I don't know	1%	1%
	<i>n=3045</i>	<i>n=6423</i>

**Q113:** Do you plan on transferring from your school to another institution in the future?

	Parents	Non-Parents
Yes	45%	58%
No	36%	23%
I don't know	18%	18%
	<i>n=3047</i>	<i>n=6424</i>

**Q115:** About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc)?\*

	Parents	Non-Parents
Less than 20 hours	45%	56%
20-39 hours	16%	19%
40 or more hours	40%	24%
	<i>n=2766</i>	<i>n=1531</i>

*\*Of respondents who indicated supporting family members financially ('Yes' to any of Q33-Q37)*

**Q116:** Approximately how many days of classes did you miss last semester [Spring 2023] due to lack of child care?

	Parents	Non-Parents
None	55%	0%
One to two days	15%	0%
Three to five days	6%	0%
More than five days	4%	0%
Not applicable - I was not enrolled in Spring 2023	20%	0%
	<i>n=3023</i>	<i>n=</i>

*\*Of respondents who answered 'Yes' to Q33*

**Q117:** If you were to lose access to your current child care arrangement(s), would you (check all that apply):

	Parents	Non-Parents
Need to take fewer classes or drop classes	36%	#DIV/0!
Be less likely to enroll in future semesters	30%	#DIV/0!
Have less time to focus on studying and academics	42%	#DIV/0!
Be likely to get worse grades	32%	#DIV/0!
Consider bringing your child(ren) to classes	20%	#DIV/0!
None of the above	36%	#DIV/0!
Other	8%	#DIV/0!
	<i>n=6117</i>	<i>n=</i>

*\*Of respondents who answered 'Yes' to Q33*

**Q118:** At any time since you turned 13, were you in foster care or were you a dependent of the court?

	Parents	Non-Parents
Yes	4%	2%
No	95%	97%
I Don't Know	1%	2%
	<i>n=3024</i>	<i>n=6412</i>

**Q119:** 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?\*

	Parents	Non-Parents
Yes	63%	74%
No	20%	19%
I Don't Know	17%	7%
	<i>n=95</i>	<i>n=96</i>

\*Of respondents who answered 'Yes' to Q30 and 'Yes' to Q118

**Q120:** Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?\*

	Parents	Non-Parents
Yes	22%	44%
No	40%	20%
I Don't Know	38%	37%
	<i>n=60</i>	<i>n=71</i>

\*Of respondents who answered 'Yes' to Q30 and 'Yes' to Q118 and Q119

**Q121:** Does your state have a state-level, foster youth-specific financial aid program or policy for college?\*

	Parents	Non-Parents
Yes	24%	31%
No	10%	12%
I Don't Know	66%	57%
	<i>n=108</i>	<i>n=118</i>

\*Of respondents who answered 'yes' to Q118

**Q122:** Have you participated in the state-level, foster youth-specific financial aid program or policy for college?\*

	Parents	Non-Parents
Yes	42%	57%
No	46%	27%
I Don't Know	12%	16%
	<i>n=26</i>	<i>n=37</i>

\*Of respondents who answered 'yes' to Q118 and Q121

**Q123:** Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?\*

	Parents	Non-Parents
Yes	18%	20%
No	9%	14%
I Don't Know	73%	65%
	<i>n=106</i>	<i>n=118</i>

\*Of respondents who answered 'yes' to Q118

**Q124:** Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?\*

	Parents	Non-Parents
Yes	58%	67%
No	37%	29%
I Don't Know	5%	4%
	<i>n=19</i>	<i>n=24</i>

\*Of respondents who answered 'yes' to Q118 and Q123

**Q125:** Do you consider yourself a student who works or a worker that goes to school?\*

	Parents	Non-Parents
Student	38%	62%
Worker	62%	38%
	<i>n=1997</i>	<i>n=4079</i>

\*Of respondents who answered 'Yes' to Q19

**Q126:** During the school year, about how many hours do you spend in a typical 7-day week working for pay?\*

	Parents	Non-Parents
Less than 20 hours	9%	16%
20-39 hours	26%	43%
40 or more hours	65%	41%
	<i>n=1924</i>	<i>n=3909</i>

\*Of respondents who answered 'Yes' to Q19

**Q127:** Approximately how many days of classes did you miss last semester [Spring 2023] due to conflicts with your job?

	Parents	Non-Parents
None	58%	50%
One to two days	14%	15%
Three to five days	6%	8%
More than five days	4%	4%
Not applicable - I was not enrolled in Spring 2023 or did not have a job	17%	23%
	<i>n=2003</i>	<i>n=4081</i>

\*Of respondents who answered 'Yes' to Q19

**Q128:** Are you a dependent or independent student?

	Parents	Non-Parents
Dependent	12%	41%
Independent	80%	44%
I Don't Know	8%	15%
	<i>n=3008</i>	<i>n=6374</i>

**Q129:** Where do you currently live?

	Parents	Non-Parents
On-campus residence	1%	5%
Off-campus college/university-affiliated residence	3%	5%
Off-campus private (not college/university-affiliated) residence	86%	75%
No current residence or homeless	2%	1%
Other	7%	14%
	<i>n=3020</i>	<i>n=6384</i>

**Q130:** What format are your classes in this semester (Fall 2023)?

	Parents	Non-Parents
In-person only	23%	33%
Online or remote only	46%	25%
Hybrid (a mix of online and in-person classes)	30%	41%
Other	1%	1%
	<i>n=3020</i>	<i>n=6381</i>

**Q132:** Do you identify as LGBTQIA+?

	Parents	Non-Parents
Yes	7%	20%
No	88%	73%
Prefer not to answer	5%	7%
	<i>n=3010</i>	<i>n=6377</i>

## Appendix A: Methodology

---

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

In order to host and deliver the survey to students, participating institutions provide Trellis with the contact information and select demographics (to allow assessment of representativeness) of study participants. Participants in the SFWS are asked to consent to having additional select student-level records (e.g., number of credit hours, gender, age) released by their institution for matching with their survey responses. 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 fifty, \$50 Amazon gift cards which were randomly awarded to 50 study participants. Institutions were encouraged to supplement the survey-wide incentive offered by Trellis with their own incentives where possible. For survey-wide incentives provided by Trellis, Trellis randomly chose incentive winners, contacted the incentive winners, and disbursed the incentives. For institutional incentives, Trellis randomly chose incentive winners and provided institutions with contact information to disburse the incentives. If a participant withdrew from the survey before completion, they were still eligible for the incentive drawing.

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

## Appendix B: Tests for Representativeness

---

Voluntary surveys tend to achieve modest response rates and there is always some amount of response bias with any survey. Trellis obtains data on both the total population and responders from institutions, which allows for comparison to determine if, based on these characteristics, responders mirror the total population. Response bias in the sample may marginally affect the magnitude of the response frequencies presented for questions in the survey but are unlikely to affect the overall findings and themes found from the study.

The Fall 2023 sample of responders at Texas Community Colleges had some characteristics different from the population. Tests for representation indicated statistically significant difference between the sample and the population for:

- Race/Ethnicity – White students were overrepresented in the sample
- Gender – Female respondents were overrepresented in the sample
- Enrollment Intensity (full-time/part-time) – Respondents enrolled full-time were overrepresented in the sample
- Credit Hours Earned – Respondents with more than 30 credit hours earned were overrepresented in the sample
- Age – Respondents 25 years or older were overrepresented in the sample
- GPA – Respondents with a GPA of 3.0 or higher were overrepresented in the sample

## Appendix C: Scales

---

### Scales: Net Promoter Score (Q18)

---

- 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. NPS uses a 0-10 scale. Those respondents who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.

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

---

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

- 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 or desirable diet.

### Scales: Housing Security (Q86-91) and Homelessness (Q92-101)

---

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>3</sup>

- 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 (Q86-91).
- Respondents are categorized as 'Homeless' if they answered 'Yes' and/or 'True' to any of the ten homelessness questions (Q92-101).

### **Scales: Financial Knowledge (Q107-109)**

---

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.

### **Scales: Patient Health Questionnaire-2 (Q72-73) and Generalized Anxiety Disorder-2 (Q74-75)**

---

To assess potential mental health challenges among respondents, two validated scales were used—the Patient Health Questionnaire-2 (PHQ-2) and the Generalized Anxiety Disorder 2-item (GAD-2).

#### **Patient Health Questionnaire-2 (PHQ-2) (Q72-73)**

---

This survey used a modified, short-form scale first used by the Centers for Disease Control and Prevention (CDC) that measures the frequency of depressed mood and the inability to feel pleasure over the past seven days.<sup>7</sup>

- The purpose of the PHQ-2 is to act as a screener for depression in a “first-step” approach. Respondents are asked: Over the last 14 days, how often have you been bothered by...
  - Having little interest or pleasure in doing things?
  - Feeling down, depressed, or hopeless?
- The scale includes the following answer options: “Not at all” (score of 0); “Several days” (score of 1); “More than half the days” (score of 2); and “Nearly every day” (score of 3).
- A PHQ-2 score ranges from 0-6, with a score of 3 acting as the optimal cut point when screening for depression. If a respondent scores 3 or greater, a diagnosis of major depressive disorder is likely.<sup>7</sup>

#### **Generalized Anxiety Disorder 2-item Scale (GAD-2) (Q74-75)**

---

This survey also incorporates a modified, short-form instrument used to screen for generalized anxiety disorder (GAD) by the CDC.<sup>8</sup>

- Similar to the PHQ-2, respondents are asked: Over the last 14 days, how often have you been bothered by...
  - Feeling nervous, anxious or on edge?
  - Not being able to stop or control worrying?
- The scale includes the following options: “Not at all” (score of 0); “Several days” (score of 1); “More than half the days” (score of 2); and “Nearly every day” (score of 3).
- A GAD-2 score ranges from 0-6, with a score of 3 acting as the optimal cut point when screening for generalized anxiety disorder. If a respondent scores 3 or greater, a diagnosis of generalized anxiety disorder is likely. Using this cut-off of 3 points, the GAD-2 has a sensitivity of 86% and specificity of 83%.



## Appendix D: Participating Institutions

---

### Participating Institutions in the Fall 2023 SFWS

---

The Fall 2023 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 63,000 students from 142 colleges and universities in 25 states. Student respondents attended public universities, private colleges, and community colleges that range in size from over 64,000 students to fewer than 600. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

#### **Four-Year Public Institutions (35)**

Alabama State University (AL)  
 Alcorn State University (MS)  
 Central Washington University (WA)  
 Florida Atlantic University (FL)  
 Florida International University (FL)  
 Indiana University – Bloomington (IN)  
 Indiana University – Columbus (IN)  
 Indiana University – East (IN)  
 Indiana University – Fort Wayne (IN)  
 Indiana University – Indianapolis (IN)  
 Indiana University – Kokomo (IN)  
 Indiana University – Northwest (IN)  
 Indiana University – South Bend (IN)  
 Indiana University – Southeast (IN)  
 Mississippi State University (MS)  
 Mississippi University for Women (MS)  
 Purdue University (IN)  
 Sam Houston State University (TX)  
 State University of New York Oneonta (NY)  
 Sul Ross State University (TX)  
 Tarleton State University (TX)  
 Texas A&M University – College Station (TX)  
 Texas A&M University – Commerce (TX)  
 Texas A&M University – Kingsville (TX)  
 Texas A&M University – San Antonio (TX)  
 Texas Tech University (TX)  
 Texas Woman’s University (TX)  
 University of North Carolina at Chapel Hill (NC)  
 University of Oklahoma (OK)  
 University of Science and Arts at Oklahoma (OK)  
 University of Southern Mississippi (MS)  
 University of Texas at Austin (TX)  
 University of Texas at El Paso (TX)  
 University of West Alabama (AL)  
 University of Wyoming (WY)

#### **Four-Year Private Institutions (12)**

Concordia University Texas (TX)  
 Herzing University (WI)  
 Houston Christian University (TX)  
 Lafayette College (PA)  
 Lubbock Christian University (TX)  
 Martin Luther College (MN)  
 Midway University (KY)  
 Our Lady of the Lake University (TX)  
 Peirce College (PA)  
 Philadelphia College of Osteopathic Medicine (PA)  
 South Texas College of Law Houston (TX)  
 University of New Haven (CT)

**Two-Year Institutions\* (95)**

Alvin Community College (TX)  
 Amarillo College (TX)  
 Angelina College (TX)  
 Ashland Community and Technical College (KY)  
 Atlanta Technical College (GA)  
 Texas Community Colleges (TX)  
 Bay de Noc Community College (MI)  
 Belmont College (OH)  
 Big Sandy Community and Technical College (KY)  
 Bluegrass Community and Technical College (KY)  
 Brazosport College (TX)  
 Cape Fear Community College (NC)  
 Carteret Community College (NC)  
 Catawba Valley Community College (NC)  
 Central Ohio Technical College (OH)  
 Central Texas College (TX)  
 Chattanooga State Community College (TN)  
 Cincinnati State Technical and Community College (OH)  
 Clarendon College (TX)  
 Clark State College (OH)  
 Coastal Bend College (TX)  
 College of the Mainland (TX)  
 Cuyahoga Community College (OH)  
 Dallas College (TX)  
 Delgado Community College (LA)  
 Edison State Community College (OH)  
 El Paso Community College (TX)  
 Elizabethtown Community and Technical College (KY)  
 Fayetteville Technical Community College (NC)  
 Galveston College (TX)  
 Gateway Community and Technical College (KY)  
 Glen Oaks Community College (MI)  
 Grayson College (TX)  
 Harcum College (PA)  
 Harper College (IL)  
 Hazard Community and Technical College (KY)  
 Henderson Community College (KY)  
 Henry Ford College (MI)  
 Hill College (TX)  
 Hopkinsville Community College (KY)  
 Houston Community College (TX)  
 Jefferson Community and Technical College (KY)  
 John Wood Community College (IL)  
 Kalamazoo Valley Community College (MI)  
 Kilgore College (TX)  
 Madisonville Community College (KY)  
 Marion Technical College (OH)  
 Maysville Community and Technical College (KY)  
 McLennan Community College (TX)  
 Mid Michigan College (MI)  
 Midland College (TX)  
 Monroe County Community College (MI)  
 Mott Community College (MI)  
 Navarro College (TX)  
 North Central State College (OH)  
 Northampton Community College (PA)  
 Northeast Iowa Community College (IA)  
 Northeast Lakeview College (TX)  
 Northeast Texas Community College (TX)  
 Northwest State Community College (OH)  
 Northwest Vista College (TX)  
 Northwestern Michigan College (MI)  
 Odessa College (TX)  
 Owens State Community College (OH)  
 Owensboro Community and Technical College (KY)  
 Palo Alto College (TX)  
 Panola College (TX)  
 Paris Junior College (TX)  
 Ranger College (TX)  
 Rhodes State College (OH)  
 Roanoke-Chowan Community College (NC)  
 Rowan-Cabarrus Community College (NC)  
 Somerset Community College (KY)  
 Southcentral Kentucky Community and Technical College (KY)  
 Southeast Kentucky Community and Technical College (KY)  
 Southeastern Community College (NC)  
 Southern Maine Community College (ME)  
 Southwest Texas Junior College (TX)  
 St. Philip's College (TX)  
 Stanly Community College (NC)  
 Stark State College (OH)  
 Surry Community College (NC)  
 Temple College (TX)  
 Texarkana College (TX)  
 Texas Southmost College (TX)  
 Trident Technical College (SC)  
 Tyler Junior College (TX)  
 Washington State Community College (OH)  
 Waubonsee Community College (IL)  
 West Kentucky Community and Technical College (KY)  
 West Texas A&M University (TX)  
 Western Texas College (TX)  
 Wharton County Junior College (TX)  
 Yakima Valley College (WA)  
 Zane State College (OH)

\*All colleges listed under “Two-Year Institutions” are public colleges with the exception of Harcum College, which is a private nonprofit two-year college.

## Endnotes

---

<sup>1</sup> Cornett, A. (2023). Navigating college and parenthood: Insights from the Fall 2021 Student Financial Wellness Survey. Trellis Strategies. [https://www.trellisstrategies.org/wp-content/uploads/dlm\\_uploads/2023/10/Navigating-College-and-Parenting.pdf](https://www.trellisstrategies.org/wp-content/uploads/dlm_uploads/2023/10/Navigating-College-and-Parenting.pdf)

<sup>2</sup> National Foster Youth Institute. (n.d.). *Higher education for foster youth*. <https://nfyi.org/issues/highereducation>.

---

Evolving for the  
modern learner.

---

Trellis  
Strategies

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

©2024 Trellis Strategies