

San Jacinto College

Student Financial Wellness Survey

Preview Report for Texas Pathways Institute Participants Fall 2018 Semester

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

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

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

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Survey Metrics for San Jacinto College	
Survey Population	5,447 students
Responses	151 students
Response Rate	2.8%
Completion Rate	81%
Median Time Spent	14 minutes

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 Fall 2018 SFWS implementation at San Jacinto College to accompany this preview report. A full report of findings from the Fall 2018 semester will be provided in January 2019.

Key Findings: Student Financial Security

- Many students worry about paying for college. More than two-thirds of respondents (69 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. More than a quarter of respondents (28 percent) disagreed or strongly disagreed that they knew how they would pay for college next semester. **Q53**
- Students' finances appear precarious, susceptible to unexpected expenses. Almost three-quarters of respondents (73 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 (63 percent) worry to some degree about paying for their current monthly expenses. **Q51**
- More than three-quarters of respondents (85 percent) reported running out of money at least once in the past 12 months. More ominously, 42 percent reported running out of money five or more times. **Q46**
- More than half of respondents (51 percent) reported that it is important that they support their family financially while in college. A quarter of respondents provide financial support for a child or children while in school, and 20 percent provide financial support for their parent(s) or guardian(s). **Q54, Q42, Q43**

Key Findings: Student Perceptions of Institutional Support

- Faculty level of empathy towards students' financial challenges ranges across a spectrum. More than a quarter of respondents (31 percent) agreed or strongly agreed that their school's faculty understand their financial situation, but 36 percent disagreed or strongly disagreed. **Q4**
- More than a quarter of respondents (29 percent) agreed or strongly agreed their school actively works to reduce the financial challenges they face, but 34 percent disagreed or strongly disagreed. **Q5**
- More than half of respondents (57 percent) believe their institution works to make tuition more affordable for them. Many believe they make required class supplies (42 percent), food (33 percent), and transportation (22 percent) more affordable. **Q7, Q12, Q9, Q10**
- Textbooks are common items that students feel are too expensive. More than a third of respondents (47 percent) disagreed or strongly disagreed that their school works to make textbooks more affordable. **Q11**

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 (21 percent) or very low food security (40 percent) within 30 days prior to the survey. **Q77-82**
- More than half of respondents (53 percent) showed signs of being housing insecure within the 12 months prior to the survey. **Q83-88**
- Nine percent of respondents indicated being homeless within the 12 months prior to the survey, and 20 percent were homeless and/or without a home temporarily staying with a relative, friend, or couch surfing. **Q89-98**

Key Findings: Paying for College and Student Debt

- More than half of respondents (62 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**
- Three-quarters of respondents who reported having student loan debt were not at all confident (42 percent) or only somewhat confident (33 percent) that they would be able to pay off the debt acquired while they were a student. **Q70**
- Twelve percent of respondents indicated borrowing a pay day loan at least once within the 12 months prior to the survey. Five percent borrowed an auto title loan at least once within the 12 months prior to the survey. **Q61, Q62**

Response Frequencies

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

	San Jac	Texas CC
Strongly Agree	23%	31%
Agree	42%	40%
Neutral	25%	18%
Disagree	5%	6%
Strongly Disagree	5%	4%
	<i>n=151</i>	<i>n=10344</i>

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

	San Jac	Texas CC
Strongly Agree	7%	15%
Agree	26%	27%
Neutral	25%	29%
Disagree	31%	19%
Strongly Disagree	10%	10%
	<i>n=151</i>	<i>n=10334</i>

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

	San Jac	Texas CC
Strongly Agree	6%	14%
Agree	25%	26%
Neutral	33%	33%
Disagree	26%	18%
Strongly Disagree	10%	9%
	<i>n=151</i>	<i>n=10312</i>

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

	San Jac	Texas CC
Strongly Agree	7%	15%
Agree	22%	27%
Neutral	36%	34%
Disagree	25%	16%
Strongly Disagree	9%	8%
	<i>n=150</i>	<i>n=10285</i>

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

	San Jac	Texas CC
Strongly Agree	22%	29%
Agree	42%	41%
Neutral	25%	21%
Disagree	9%	6%
Strongly Disagree	3%	2%
	<i>n=151</i>	<i>n=10288</i>

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

	San Jac	Texas CC
Strongly Agree	21%	28%
Agree	36%	39%
Neutral	22%	20%
Disagree	13%	9%
Strongly Disagree	8%	4%
	<i>n=151</i>	<i>n=10331</i>

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

	San Jac	Texas CC
Strongly Agree	3%	8%
Agree	9%	13%
Neutral	67%	63%
Disagree	13%	9%
Strongly Disagree	7%	6%
	<i>n=150</i>	<i>n=10273</i>

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

	San Jac	Texas CC
Strongly Agree	13%	12%
Agree	20%	25%
Neutral	51%	47%
Disagree	10%	11%
Strongly Disagree	7%	5%
	<i>n=150</i>	<i>n=10271</i>

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

	San Jac	Texas CC
Strongly Agree	7%	13%
Agree	15%	22%
Neutral	63%	52%
Disagree	8%	9%
Strongly Disagree	6%	5%
	<i>n=149</i>	<i>n=10246</i>

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

	San Jac	Texas CC
Strongly Agree	9%	14%
Agree	23%	24%
Neutral	21%	20%
Disagree	25%	26%
Strongly Disagree	22%	16%
	<i>n=151</i>	<i>n=10304</i>

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

	San Jac	Texas CC
Strongly Agree	12%	16%
Agree	30%	33%
Neutral	30%	30%
Disagree	16%	14%
Strongly Disagree	12%	7%
	<i>n=151</i>	<i>n=10286</i>

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

	San Jac	Texas CC
Financial Aid Advisor	58%	55%
Academic Advisor	36%	38%
Financial Coach	5%	4%
Faculty Member	24%	22%
Student Affairs Staff	7%	6%
I Have Not Spoken With Any of These Individuals	29%	33%

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

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

	San Jac	Texas CC
Strongly Agree	49%	47%
Agree	25%	27%
Neutral	12%	13%
Disagree	5%	7%
Strongly Disagree	8%	7%
	<i>n=142</i>	<i>n=9953</i>

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

	San Jac	Texas CC
Strongly Agree	21%	20%
Agree	26%	28%
Neutral	22%	24%
Disagree	17%	18%
Strongly Disagree	14%	10%
	<i>n=140</i>	<i>n=9902</i>

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

	San Jac	Texas CC
Strongly Agree	19%	17%
Agree	33%	32%
Neutral	25%	25%
Disagree	13%	17%
Strongly Disagree	10%	9%
	<i>n=142</i>	<i>n=9912</i>

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

	San Jac	Texas CC
Strongly Agree	11%	13%
Agree	39%	32%
Neutral	28%	32%
Disagree	13%	15%
Strongly Disagree	9%	7%
	<i>n=143</i>	<i>n=9903</i>

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

	San Jac	Texas CC
Strongly Agree	10%	12%
Agree	37%	30%
Neutral	32%	33%
Disagree	11%	17%
Strongly Disagree	10%	8%
	<i>n=142</i>	<i>n=9871</i>

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

	San Jac	Texas CC
Strongly Agree	6%	6%
Agree	9%	11%
Neutral	31%	26%
Disagree	29%	30%
Strongly Disagree	24%	26%
	<i>n=139</i>	<i>n=9800</i>

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

	San Jac	Texas CC
0 (Not at All Likely)	0%	1%
1	1%	0%
2	0%	0%
3	0%	1%
4	3%	2%
5	7%	6%
6	8%	6%
7	13%	12%
8	17%	18%
9	12%	12%
10 (Very Likely)	38%	42%
	<i>n=143</i>	<i>n=10010</i>

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

	San Jac	Texas CC
Promoters (Score 9-10)	50%	54%
Passives (Score 7-8)	31%	29%
Detractors (Score 0-6)	20%	17%
Net Promoter Score (NPS)*	30.07	37.61
	n=143	n=10010

* 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 _____.

	San Jac	Texas CC
Better	24%	24%
Worse	25%	28%
The Same	19%	15%
I Don't Know	32%	32%
	n=139	n=9789

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

	San Jac	Texas CC
Strongly Agree	8%	6%
Agree	19%	20%
Neutral	22%	25%
Disagree	31%	30%
Strongly Disagree	20%	20%
	n=139	n=9830

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

	San Jac	Texas CC
Strongly Agree	15%	17%
Agree	23%	21%
Neutral	37%	36%
Disagree	20%	17%
Strongly Disagree	4%	8%
	n=137	n=9815

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

	San Jac	Texas CC
Strongly Agree	15%	15%
Agree	28%	26%
Neutral	34%	34%
Disagree	17%	19%
Strongly Disagree	6%	6%
	n=139	n=9826

Q30: Do you work for pay?

	San Jac	Texas CC
Yes	67%	66%
No	28%	29%
I Don't Know	5%	4%
	n=137	n=9635

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

	San Jac	Texas CC
Yes	20%	34%
No	80%	63%
I Don't Know	0%	2%
	n=136	n=9481

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

	San Jac	Texas CC
Yes	4%	4%
No	96%	93%
I Don't Know	0%	3%
	<i>n=136</i>	<i>n=9314</i>

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

	San Jac	Texas CC
Yes	49%	63%
No	50%	34%
I Don't Know	1%	3%
	<i>n=137</i>	<i>n=9585</i>

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

	San Jac	Texas CC
Yes	18%	29%
No	82%	68%
I Don't Know	0%	3%
	<i>n=135</i>	<i>n=9417</i>

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

	San Jac	Texas CC
Yes	58%	56%
No	42%	42%
I Don't Know	0%	2%
	<i>n=136</i>	<i>n=9486</i>

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

	San Jac	Texas CC
Yes	54%	48%
No	46%	50%
I Don't Know	0%	2%
	<i>n=138</i>	<i>n=9469</i>

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

	San Jac	Texas CC
Yes	38%	30%
No	62%	68%
I Don't Know	0%	2%
	<i>n=135</i>	<i>n=9394</i>

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

	San Jac	Texas CC
Yes	49%	43%
No	51%	56%
I Don't Know	0%	1%
	<i>n=136</i>	<i>n=9435</i>

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

	San Jac	Texas CC
Yes	4%	5%
No	96%	94%
I Don't Know	0%	1%
	<i>n=136</i>	<i>n=9333</i>

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

	San Jac	Texas CC
Yes	64%	80%
No	33%	18%
I Don't Know	4%	2%
	<i>n=138</i>	<i>n=9683</i>

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

	San Jac	Texas CC
Yes	8%	17%
No	91%	81%
I Don't Know	1%	2%
	<i>n=138</i>	<i>n=9559</i>

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

	San Jac	Texas CC
Yes	25%	35%
No	75%	64%
I Don't Know	1%	1%
	<i>n=138</i>	<i>n=9617</i>

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

	San Jac	Texas CC
Yes	20%	18%
No	79%	80%
I Don't Know	1%	2%
	<i>n=138</i>	<i>n=9520</i>

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

	San Jac	Texas CC
Yes	11%	13%
No	88%	86%
I Don't Know	1%	1%
	<i>n=138</i>	<i>n=9506</i>

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

	San Jac	Texas CC
Yes	73%	67%
No	18%	23%
I Don't Know	9%	10%
	<i>n=132</i>	<i>n=9462</i>

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

	San Jac	Texas CC
Never	15%	19%
One time	6%	8%
Two Times	11%	12%
Three Times	11%	14%
Four Times	15%	9%
Five or More Times	42%	38%
	<i>n=132</i>	<i>n=9446</i>

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

	San Jac	Texas CC
Never	30%	31%
One time	11%	12%
Two Times	15%	15%
Three Times	13%	13%
Four Times	5%	7%
Five or More Times	27%	22%
	<i>n=132</i>	<i>n=9447</i>

Q48: I always pay my bills on time.

	San Jac	Texas CC
Strongly Agree	31%	30%
Agree	23%	33%
Neutral	30%	21%
Disagree	13%	12%
Strongly Disagree	4%	4%
	<i>n=132</i>	<i>n=9440</i>

Q49: I follow a weekly or monthly budget.

	San Jac	Texas CC
Strongly Agree	13%	19%
Agree	41%	34%
Neutral	25%	26%
Disagree	18%	16%
Strongly Disagree	3%	5%
	<i>n=132</i>	<i>n=9440</i>

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

	San Jac	Texas CC
Strongly Agree	15%	17%
Agree	40%	38%
Neutral	27%	30%
Disagree	15%	12%
Strongly Disagree	3%	4%
	<i>n=131</i>	<i>n=9420</i>

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

	San Jac	Texas CC
Strongly Agree	33%	21%
Agree	30%	32%
Neutral	22%	24%
Disagree	10%	17%
Strongly Disagree	5%	6%
	<i>n=130</i>	<i>n=9428</i>

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

	San Jac	Texas CC
Strongly Agree	40%	32%
Agree	29%	31%
Neutral	15%	17%
Disagree	9%	13%
Strongly Disagree	7%	6%
	<i>n=131</i>	<i>n=9425</i>

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

	San Jac	Texas CC
Strongly Agree	21%	17%
Agree	31%	37%
Neutral	21%	23%
Disagree	18%	15%
Strongly Disagree	10%	9%
	<i>n=131</i>	<i>n=9415</i>

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

	San Jac	Texas CC
Strongly Agree	27%	30%
Agree	24%	27%
Neutral	27%	26%
Disagree	15%	12%
Strongly Disagree	8%	6%
	<i>n=131</i>	<i>n=9408</i>

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

	San Jac	Texas CC
Yes	17%	22%
No	80%	76%
I Don't Know	2%	2%
	<i>n=132</i>	<i>n=9375</i>

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

	San Jac	Texas CC
Yes	2%	6%
No	97%	93%
I Don't Know	2%	2%
	<i>n=132</i>	<i>n=9349</i>

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

	San Jac	Texas CC
Yes	1%	5%
No	97%	93%
I Don't Know	2%	2%
	<i>n=132</i>	<i>n=9339</i>

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

	San Jac	Texas CC
Yes	14%	19%
No	85%	79%
I Don't Know	2%	3%
	<i>n=132</i>	<i>n=9348</i>

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

	San Jac	Texas CC
Yes	5%	6%
No	95%	93%
I Don't Know	0%	1%
	<i>n=131</i>	<i>n=9298</i>

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

	San Jac	Texas CC
Yes	47%	42%
No	53%	56%
I Don't Know	0%	1%
	<i>n=131</i>	<i>n=9372</i>

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

	San Jac	Texas CC
Yes	12%	10%
No	85%	89%
I Don't Know	2%	2%
	<i>n=130</i>	<i>n=9333</i>

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

	San Jac	Texas CC
Yes	5%	6%
No	93%	93%
I Don't Know	2%	1%
	<i>n=130</i>	<i>n=9310</i>

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

	San Jac	Texas CC
Never	15%	11%
One time	5%	8%
Two Times	20%	15%
Three Times	10%	14%
Four Times	10%	9%
Five or More Times	41%	43%
	<i>n=61</i>	<i>n=3953</i>

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

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

	San Jac	Texas CC
Strongly Agree	38%	40%
Agree	35%	34%
Neutral	15%	14%
Disagree	8%	9%
Strongly Disagree	3%	4%
	<i>n=60</i>	<i>n=3948</i>

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

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

	San Jac	Texas CC
Strongly Agree	11%	12%
Agree	7%	11%
Neutral	13%	16%
Disagree	28%	31%
Strongly Disagree	41%	30%
	<i>n=61</i>	<i>n=3945</i>

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

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

	San Jac	Texas CC
One time	25%	37%
Two Times	38%	30%
Three Times	6%	17%
Four Times	19%	6%
Five or More Times	13%	10%
	n=16	n=909

*Of respondents who answered 'yes' to Q61

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

	San Jac	Texas CC
One time	86%	76%
Two Times	14%	13%
Three Times	0%	6%
Four Times	0%	2%
Five or More Times	0%	3%
	n=7	n=520

*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.*

	San Jac	Texas CC
\$0 - \$500	10%	10%
\$501 - \$2,000	0%	1%
\$2,001 - \$5,000	0%	2%
\$5,001 - \$10,000	0%	2%
\$10,001 - \$25,000	40%	38%
\$25,001 - \$50,000	30%	29%
\$50,001 or above	20%	18%
	n=20	n=2415

*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.*

	San Jac	Texas CC
Strongly Agree	33%	29%
Agree	29%	29%
Neutral	13%	19%
Disagree	21%	17%
Strongly Disagree	4%	6%
	n=24	n=3043

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

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

	San Jac	Texas CC
Very Confident	17%	12%
Confident	8%	23%
Somewhat Confident	33%	36%
Not At All Confident	42%	28%
	n=24	n=3044

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

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

	San Jac	Texas CC
Yes	48%	64%
No	52%	29%
I Don't Know	0%	7%
	n=23	n=3045

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

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

	San Jac	Texas CC
Strongly Agree	27%	22%
Agree	25%	21%
Neutral	12%	20%
Disagree	17%	17%
Strongly Disagree	10%	11%
I Do Not Have Other Debt	10%	9%
	n=130	n=9249

Q73- Q76: Debt Aversion Scale*

	San Jac	Texas CC
No Indication of Debt Aversion	89%	86%
Debt Aversion	4%	3%
General Debt Aversion, No Education Debt Aversion	5%	5%
Education Debt Aversion, No General Debt Aversion	2%	6%
	n=128	n=9119

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

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

	San Jac	Texas CC
Strongly Agree	42%	40%
Agree	47%	46%
Neutral	9%	11%
Disagree	2%	2%
Strongly Disagree	2%	1%
	n=129	n=9188

Q74: Owning money is basically wrong.

	San Jac	Texas CC
Strongly Agree	13%	12%
Agree	32%	23%
Neutral	26%	32%
Disagree	23%	27%
Strongly Disagree	6%	6%
	n=129	n=9180

Q75: There is no excuse for borrowing money.

	San Jac	Texas CC
Strongly Agree	2%	4%
Agree	10%	8%
Neutral	27%	28%
Disagree	49%	45%
Strongly Disagree	11%	16%
	n=128	n=9163

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

	San Jac	Texas CC
Strongly Agree	22%	20%
Agree	49%	47%
Neutral	23%	24%
Disagree	5%	6%
Strongly Disagree	1%	3%
	n=129	n=9178

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

	San Jac	Texas CC
High or Marginal Food Security	39%	45%
Low Food Security	21%	25%
Very Low Food Security	40%	30%
	n=126	n=8981

*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).

	San Jac	Texas CC
Often	18%	14%
Sometimes	44%	40%
Never True	38%	46%
	n=127	n=9083

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

	San Jac	Texas CC
Often	33%	21%
Sometimes	29%	35%
Never True	38%	44%
	n=127	n=9041

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?

	San Jac	Texas CC
Yes	47%	40%
No	53%	60%
	n=126	n=9102

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

	San Jac	Texas CC
Fewer than 3 days	13%	15%
Three or more days	88%	85%
	n=56	n=3327

*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?

	San Jac	Texas CC
Yes	48%	41%
No	52%	59%
	n=127	n=9085

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

	San Jac	Texas CC
Yes	38%	31%
No	62%	69%
	n=127	n=9094

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

	San Jac	Texas CC
Housing Secure	47%	46%
Housing Insecure	53%	54%
	n=126	n=9031

*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).

	San Jac	Texas CC
True	25%	30%
False	62%	62%
I Don't Know	13%	9%
	n=125	n=9016

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

	San Jac	Texas CC
True	19%	14%
False	72%	79%
I Don't Know	10%	7%
	n=124	n=8993

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

	San Jac	Texas CC
True	31%	35%
False	59%	59%
I Don't Know	10%	6%
	n=125	n=9000

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

	San Jac	Texas CC
True	8%	9%
False	88%	88%
I Don't Know	4%	3%
	<i>n=125</i>	<i>n=8997</i>

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

	San Jac	Texas CC
True	16%	14%
False	80%	82%
I Don't Know	4%	4%
	<i>n=126</i>	<i>n=8998</i>

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

	San Jac	Texas CC
True	27%	20%
False	69%	78%
I Don't Know	5%	3%
	<i>n=124</i>	<i>n=8976</i>

Q89- Homelessness Scale*
Q98:

	San Jac	Texas CC
No Indication of Homelessness	80%	82%
Homeless	9%	11%
Homeless and/or Couch Surfing	20%	18%
	<i>n=126</i>	<i>n=9043</i>

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

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

	San Jac	Texas CC
Yes	5%	5%
No	94%	94%
I Don't Know	1%	1%
	<i>n=126</i>	<i>n=9021</i>

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

	San Jac	Texas CC
True	5%	4%
False	94%	95%
I Don't Know	1%	1%
	<i>n=126</i>	<i>n=9026</i>

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

	San Jac	Texas CC
True	4%	3%
False	95%	96%
I Don't Know	1%	1%
	<i>n=126</i>	<i>n=9018</i>

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

	San Jac	Texas CC
True	2%	2%
False	98%	98%
I Don't Know	0%	1%
	<i>n=126</i>	<i>n=9013</i>

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

	San Jac	Texas CC
True	0%	1%
False	100%	99%
I Don't Know	0%	1%
	<i>n=126</i>	<i>n=9004</i>

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

	San Jac	Texas CC
True	3%	3%
False	96%	96%
I Don't Know	1%	1%
	<i>n=126</i>	<i>n=9009</i>

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

	San Jac	Texas CC
True	6%	5%
False	94%	94%
I Don't Know	0%	1%
	<i>n=126</i>	<i>n=8997</i>

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

	San Jac	Texas CC
True	17%	14%
False	83%	85%
I Don't Know	0%	1%
	n=126	n=8994

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

	San Jac	Texas CC
True	1%	1%
False	99%	98%
I Don't Know	0%	1%
	n=126	n=8989

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).

	San Jac	Texas CC
True	3%	4%
False	97%	96%
I Don't Know	0%	1%
	n=126	n=8975

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

	San Jac	Texas CC
Less Than 1 Hour	27%	26%
1-3 Hours	27%	29%
3-6 Hours	23%	18%
6-9 Hours	14%	9%
More Than 9 Hours	2%	6%
I Do Not Have A Commute	6%	13%
	n=126	n=8996

Q100: Do you have a car?

	San Jac	Texas CC
Yes	82%	79%
No	14%	16%
Sometimes	4%	4%
	n=126	n=9001

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

	San Jac	Texas CC
Very Reliable	30%	34%
Reliable	38%	41%
I Don't Know	1%	3%
Somewhat Reliable	29%	20%
Not At All Reliable	1%	2%
	n=102	n=7138

*Of respondents who answered 'yes' to Q100

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

	San Jac	Texas CC
Yes	3%	8%
No	94%	87%
Sometimes	3%	5%
	n=126	n=9005

Q103- Financial Knowledge Questions*

Q105:

	San Jac	Texas CC
Zero Questions Correct	13%	19%
One Question Correct	26%	27%
Two Questions Correct	32%	35%
Three Questions Correct	28%	19%
	n=121	n=8860

*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?

	San Jac	Texas CC
More Than Today	15%	13%
Exactly The Same As Today	14%	18%
Less Than Today (correct answer)	42%	32%
I Don't Know	30%	37%
	<i>n=124</i>	<i>n=8887</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?

	San Jac	Texas CC
More Than \$102 (correct answer)	60%	59%
Exactly \$102	7%	8%
Less Than \$102	10%	7%
I Don't Know	23%	27%
	<i>n=124</i>	<i>n=8890</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?

	San Jac	Texas CC
10-Year (correct answer)	72%	62%
20-Year	4%	5%
30-Year	9%	14%
I Don't Know	15%	19%
	<i>n=121</i>	<i>n=8897</i>

Q106: Which gender do you identify as?

	San Jac	Texas CC
Male	26%	24%
Female	74%	76%
Self-Identify	0%	1%
	<i>n=124</i>	<i>n=8884</i>

Q116: What is your age?

	San Jac	Texas CC
Under 25 years of age	57%	52%
25 years of age or older	43%	48%
	<i>n=122</i>	<i>n=8814</i>

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

	San Jac	Texas CC
Yes	43%	43%
No	56%	56%
I Don't Know	2%	1%
	<i>n=124</i>	<i>n=8884</i>

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

	San Jac	Texas CC
Yes	4%	4%
No	96%	96%
	<i>n=124</i>	<i>n=8881</i>

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

	San Jac	Texas CC
Yes	86%	91%
No	14%	9%
	<i>n=124</i>	<i>n=8846</i>

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

	San Jac	Texas CC
Yes	0%	2%
No	100%	97%
I Don't Know	0%	1%
	<i>n=124</i>	<i>n=8874</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?*

	San Jac	Texas CC
Yes	0%	65%
No	0%	29%
I Don't Know	0%	6%
	n=0	n=130

*Of respondents who answered 'yes' to Q121

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

	San Jac	Texas CC
Yes	0%	26%
No	0%	33%
I Don't Know	0%	40%
	n=0	n=84

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

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

	San Jac	Texas CC
Yes	0%	27%
No	0%	13%
I Don't Know	0%	60%
	n=0	n=167

*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?*

	San Jac	Texas CC
Yes	0%	44%
No	0%	47%
I Don't Know	0%	9%
	n=0	n=45

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

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

	San Jac	Texas CC
Yes	0%	12%
No	0%	13%
I Don't Know	0%	75%
	n=0	n=167

*Of respondents who answered 'yes' to Q121

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

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

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

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

	San Jac	Texas CC
I Am a Part-Time Student	34%	33%
I Am a Full-Time Student	64%	65%
I Don't Know	2%	2%
	n=123	n=8845

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

	San Jac	Texas CC
High School Diploma or GED	20%	17%
Associate's Degree or Certificate	29%	24%
Bachelor's Degree	28%	33%
Master's Degree	13%	16%
Doctoral or Professional Degree	11%	9%
	n=123	n=8850

Q130: Is this your first college?

	San Jac	Texas CC
Yes	61%	59%
No	38%	40%
I Don't Know	1%	0%
	<i>n=123</i>	<i>n=8836</i>

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

	San Jac	Texas CC
Yes	68%	69%
No	20%	19%
I Don't Know	12%	12%
	<i>n=123</i>	<i>n=8827</i>

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

	San Jac	Texas CC
Less than 20 hours	34%	31%
20-40 hours	57%	54%
Over 40 hours	9%	15%
	<i>n=74</i>	<i>n=5503</i>

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

	San Jac	Texas CC
To Accommodate Change in My Course Requirements	58%	49%
To Make More Money to Pay My Expenses	46%	48%
My Employer Changed My Work Schedule	27%	25%
My Work Schedule Has Not Changed	35%	37%
	<i>n=96</i>	<i>n=7088</i>

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

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

	San Jac	Texas CC
Better	18%	19%
The Same	33%	34%
Worse	22%	22%
I Don't Know	27%	24%
	<i>n=122</i>	<i>n=8839</i>

Q138: Are you a dependent or independent student?

	San Jac	Texas CC
Dependent	41%	34%
Independent	55%	57%
I Don't Know	3%	9%
	<i>n=123</i>	<i>n=8832</i>

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

	San Jac	Texas CC
Less than 20 hours	46%	43%
20-40 hours	18%	19%
Over 40 hours	36%	38%
	<i>n=39</i>	<i>n=4136</i>

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

Sample Characteristics, Methodology, and Scales

San Jacinto College 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 San Jacinto College and across the nation. This section provides a limited analysis of sample characteristics and abbreviated description of study methodology and scales used. A detailed analysis and full descriptions will be provided in the full Fall 2018 SFWS report.

Sample Characteristics – San Jacinto College		
Characteristic	Population (N=5,447)	Respondents (n=151)
Race/Ethnicity		
American Indian/Alaskan Native	1%	0%
Asian, Hawaiian, or Other Pacific Islander	6%	3%
Black/African American	10%	10%
Hispanic/Latino	58%	53%
International	2%	3%
White	23%	30%
Multiple	0%	0%
Other	0%	0%
Not Reported	1%	1%
Gender		
Female	57%	75%
Male	43%	25%
Enrollment Intensity		
Full-time	34%	48%
Part-time	66%	52%
Class Year		
1st (<30 credits earned)	62%	62%
2nd (30-59 credits earned)	25%	25%
3rd (60-89 credits earned)	10%	11%
4th (90-120 credits earned)	3%	1%
5th (>120 credits earned)	1%	1%
Age		
Average Age	24.16	25.93

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.¹ 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.² NPS uses a 0-10 scale. Those respondents who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.

¹ 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.

² 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).³ By grouping respondents into the below categories, the findings represent a conservative estimate of those respondents who clearly indicated signs of general and education debt aversion.

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

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

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

Trellis' Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.⁴ Many researchers of food security amongst college students use a more robust twelve-question USDA scale. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways.

Things to know about food insecurity:

- USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to certain questions. Under the short-form survey, individuals who give 2-4 affirmative responses have "low food security" and individuals who give 5-6 affirmative responses have "very low food security".⁴
- While categorical labels are helpful, food insecurity exists on a spectrum, and even the underlying responses to the survey questions cannot definitively locate individuals on that spectrum. Rather, more affirmative responses indicate higher odds that an individual is experiencing greater difficulty maintaining an adequate diet.

³ 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.

⁴ 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.⁵

Things to know about housing security and homelessness:

- The Wisconsin HOPE lab and other leading researchers in this field define a homeless person as “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”⁵
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q83-88).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to Q89-95 and/or Q97-98 (excludes Q96).
- Respondents are categorized as ‘Homeless and/or Couch Surfing’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q89-98).

Scales: Financial Knowledge (Q103-105)

The financial knowledge scale used in this survey is a version of the Lusardi three-question scale, augmented to be more relevant to students in higher education.⁶ Respondents who provided an answer for all items on the financial knowledge scale were included for analysis. Correct answers for each question are totaled for the scale value.

⁵ 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.

⁶ 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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