

# Student Financial Wellness Survey

Fall 2021 Semester Technical Supplement  
University of Louisville

By Carla Fletcher, Allyson Cornett, Cassandra Knaff, & Jeff Webster

## About the Student Financial Wellness Survey

---

The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that seeks to document the financial well-being and student success indicators of postsecondary students across the nation. The SFWS was designed and implemented by Trellis Research, a department within Trellis Company.

## About Trellis Company

---

Trellis Company ([www.trelliscompany.org](http://www.trelliscompany.org)) is a nonprofit 501(c)(3) corporation with the dual mission of helping student borrowers successfully repay their education loans and promoting access and success in higher education. For 40 years, Trellis Company has provided individualized services to student loan borrowers and support to institutions and communities.

## About Trellis Research

---

Trellis Research provides colleges and policymakers insight into student success through the lens of college affordability. With more than three decades of experience on the forefront of issues such as student debt, student loan counseling, and financial barriers to attainment, our research team continues to explore the role of personal finance and financial aid in higher education.

We invite you to visit our library of publications at [www.trelliscompany.org/research](http://www.trelliscompany.org/research). Please follow us on Twitter (@TrellisResearch) for notifications of new research publications and discussions of a variety of higher education topics. Contact us at [Trellisresearch@trelliscompany.org](mailto:Trellisresearch@trelliscompany.org) for your research questions and collaboration inquiries.

# Table of Contents

---

- About the Student Financial Wellness Survey ..... 1
- About Trellis Company..... 1
- About Trellis Research ..... 1
- Fall 2021 Student Financial Wellness Survey..... 3
- Technical Supplement..... 3
- Acknowledgements..... 3
- Section A: Detailed Methodology and Sample Characteristics ..... 5
- Section B: Survey Questions and Responses ..... 12
- Section C: Select Crosstab Analysis Tables ..... 30
- Section D: Endnotes ..... 36

# University of Louisville

## Fall 2021 Student Financial Wellness Survey

### Technical Supplement

---

This technical supplement to the Fall 2021 Student Financial Wellness Survey report contains response frequencies to every question in the survey, select findings from cross-analysis of survey responses, descriptions of sample characteristics and representativeness, and detailed methodology. Values presented in this technical supplement 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 are welcome.

### Acknowledgements

---

The authors would like to thank the following for their assistance in keeping our survey attentive to the needs of institutions and policy-makers: Louisa Quittman, Acting Director for Office of Consumer Policy, U.S. Department of Treasury; Katherine Porter, Project Manager, Federal Student Aid; Nathaniel Thomas, Senior Program Manager, Federal Student Aid; Fred Stennis, Supervisor and Senior Advisor, Federal Student Aid; Stacie Whisonant, Innovation and Strategy Team Leader, Federal Student Aid; Julian Schmoke, Senior Advisor, Federal Student Aid; Kevin Campbell, Program and Management Analyst, Federal Student Aid; Joel Harrell, Special Advisor, Federal Student Aid; Michael Ruggless, Policy and Program Specialist, Federal Student Aid; PJ Tabit, Senior Financial Institution Policy Analyst, Federal Reserve Board; Dubravka Ritter, Advisor and Research Fellow, Federal Reserve Bank of Philadelphia; Kate Mullan, Policy Analyst, Consumer Financial Protection Bureau; Scott Filter, Senior Advisor, Consumer Financial Protection Bureau; Gary Mottola, Research Director of Investor Education Foundation, FINRA Investor Education Foundation; Olivia Valdes, Researcher, FINRA Investor Education Foundation; Jill Jones, Managing Director of Research, National Endowment for Financial Education; Amy Marty Conrad, Managing Director of Insights, National Endowment for Financial Education; Sarah Volk, Manager of Research, National Endowment for Financial Education; Rashida Crutchfield, Associate Professor, California State University Long Beach; Sara Abelson, Senior Director of Education and Training Services, Hope Center; Christine Baker-Smith, Senior Director of Research and Evaluation, Hope Center; Delilah Marquez, Interim Dean of Student Success, Palo Alto College; Monica Ayala Jimenez, Associate Provost of Student Success, Palo Alto College; Kiana Pina, Senior Advisor of Student Success, Palo Alto College; Karen Serna, Director of the Student Money Management Office, Austin Community College; Nick Kilmer, Assistant Director of Money Education Center, Texas A&M University; Sarah Sattelmeyer, Project Director for Education, Opportunity, and Mobility, New America; Anne Foster, Director of Institutional Effectiveness, Ohio Association of Community Colleges; Jennifer McLean, Associate Director of Student Support Services, North Carolina Community College System; Martha Ellis, Senior Pathways Lead, Texas Student Success Center. The authors are grateful for the help from our colleagues within Trellis: Sandra Barone, Operations Research Analyst; Cassandra Knaff, Contract Research Analyst; Aaron Niznik, Qualitative Research Analyst; and Marisol Garza, Institutional Support Consultant.

We would also like to thank **University of Louisville** and the other institutions of higher education that participated in the SFWS – we are extremely proud of the work you are doing to support students in their educational pursuits. Finally, to the students who took the time to participate in the survey – thank you so much. It is our hope that the information learned from your participation will be used to support students as they work towards achieving their goals.

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

Jeff Webster  
Director of Research  
Trellis Company  
Round Rock, TX  
Phone Number: (800) 252-9743, ext.4504  
Email: [Jeff.Webster@trelliscompany.org](mailto:Jeff.Webster@trelliscompany.org)  
[www.trelliscompany.org/research](http://www.trelliscompany.org/research)  
Twitter: @TrellisResearch

## Section A: Detailed Methodology and Sample Characteristics

---

### Participating Institutions in the Fall 2021 SFWS

---

The Fall 2021 implementation of the Student Financial Wellness Survey captures the attitudes, perspectives, and self-reported financial behaviors of over 64,000 students from 104 colleges and universities in 25 states. Student respondents attended public universities, private colleges, and community colleges that range in size from more than 74,000 students to fewer than 150. Student responses from all schools were aggregated to provide a comparison group for individual institutional findings by school sector.

#### **Four-Year Public Institutions (20)**

Adams State University (CO)  
Langston University (OK)  
Lincoln University (PA)  
Mississippi Valley State University (MS)  
New College of Florida (FL)  
New Mexico State University (NM)  
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 Woman’s University (TX)  
University of Louisville (KY)  
University of Massachusetts – Lowell (MA)  
University of Oklahoma (OK)  
University of Texas at Austin (TX)  
University of Texas at El Paso (TX)  
University of West Alabama (AL)

#### **Four-Year Private Institutions (13)**

Belmont University (TN)  
Concordia University – Texas (TX)  
Houston Baptist University (TX)  
Jarvis Christian College (TX)  
Lubbock Christian University (TX)  
Martin Luther College (MN)  
McMurry University (TX)  
Miles College (AL)  
Morris College (SC)  
Our Lady of the Lake University (TX)  
St. Mary’s University (TX)  
University of New Haven (CT)  
University of Tulsa (OK)

#### **Two-Year Institutions (71)**

Alamance Community College (NC)  
Allan Hancock College (CA)  
Amarillo College (TX)  
Atlanta Metropolitan State College (GA)  
Atlanta Technical College (GA)  
Austin Community College District (TX)  
Brazosport College (TX)  
Cape Fear Community College (NC)  
Central Carolina Community College (NC)  
Central Ohio Technical College (OH)  
Chattanooga State Technical and Community College (TN)  
Cincinnati State Technical and Community College (OH)  
Clark State Community College (OH)  
Columbus State Community College (OH)  
Cuyahoga Community College (OH)  
Dallas College (TX)  
Del Mar College (TX)  
Diné College (AZ)  
Eastern Gateway Community College (OH)  
Edison State Community College (OH)  
El Paso Community College (TX)  
Galveston College (TX)  
Gaston College (NC)  
Grayson College (TX)  
Green River College (WA)  
Harper College (IL)  
Hill College (TX)  
Imperial Valley College (CA)  
Isothermal Community College (NC)  
Kalamazoo Valley Community College (MI)  
Kilgore College (TX)  
Lakeland Community College (OH)  
Lone Star College System (TX)  
Lorain County Community College (OH)

**Two-Year Institutions, Cont. (71)**

Marion Technical College (OH)  
McLennan Community College (TX)  
Monroe County Community College (MI)  
Mott Community College (MI)  
Muskegon Community College (MI)  
Navarro College (TX)  
North Central State College (OH)  
Northampton County Area 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)  
Owens Community College (OH)  
Palo Alto College (TX)  
Paris Junior College (TX)  
Rowan-Cabarrus Community College (NC)  
Saginaw Chippewa Tribal College (MI)  
San Antonio College (TX)  
San Jacinto College District (TX)  
Seminole State College of Florida (FL)  
Sinclair Community College (OH)  
Southeastern Community College (NC)  
Southern Maine Community College (ME)  
Southern State Community College (OH)  
St. Philip's College (TX)  
Stanly Community College (NC)  
Stark State College (OH)  
Surry Community College (NC)  
Temple College (TX)  
Terra State Community College (OH)  
Tyler Junior College (TX)  
Washington State Community College (OH)  
Wharton County Junior College (TX)  
Wilbur Wright College (IL)  
Wilkes Community College (NC)  
Zane State College (OH)

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

Data were de-identified in order to create a dataset for analysis. In most instances, reports primarily consist of descriptive statistics; however, additional exploratory data analysis was conducted 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. Benchmarking data, peer reports, and institution-level reports are made available at the end of each annual survey term.



## Sample Characteristics and Representativeness

Survey Metrics for University of Louisville	
<b>Survey Population</b>	14,086 students
<b>Responses</b>	730 students
<b>Response Rate</b>	5.2%
<b>Completion Rate</b>	76%
<b>Median Time Spent</b>	12 minutes

Voluntary surveys – particularly those delivered online – are unlikely to achieve high response rates. Lower response rates make surveys more susceptible to response bias, i.e., the risk that those taking the survey don’t reflect the views of the total population. The Student Financial Wellness Survey obtains data on both the total population and responders. This allows for comparisons to determine if, based on these characteristics, responders mirror the total

population. When they don’t, Trellis urges readers to consider the implications of the sample characteristics and the effect that might have on responses to the survey. 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 tables in this technical supplement provide a comparison between the population of students invited to participate and the sample of responders and present where there were statistically significant differences.

Tests for Representation by Student Characteristic for University of Louisville	
Relationships between variables were tested for association using Pearson’s Chi-Square tests.	
<b>Race/Ethnicity</b>	No statistically significant differences between the sample and population.
<b>Gender</b>	Statistically significant differences between the sample and population (see table on pg. 9). Female respondents were overrepresented in the sample.
<b>Enrollment Intensity (Full-time, Part-time)</b>	Statistically significant differences between the sample and population (see table on pg. 9). Respondents enrolled full-time were overrepresented in the sample.
<b>Credit Hours Earned (Class Year)</b>	No statistically significant differences between the sample and population.
<b>Age</b>	No statistically significant differences between the sample and population.

Patterns of response were analyzed at the aggregate level in order to determine if low quality responses (i.e., response patterns that indicate a lack of attention) were skewing the data. While there were a number of instances of highly consistent response patterns on scales for neutral answer options, there was no such pattern for either of the extreme answer options. On average, respondents chose a neutral response 26 percent of the time and most respondents (95 percent) chose neutral 15 percent of the time or less among questions where neutral was an option. The nature of the questions asked by the Student Financial Wellness Survey result in “Neutral” being a valid response in each case it was made available. Additionally, many of the survey items with neutral response options are part of indices or

grouped questions for which consistent patterns of response would be expected. Given the minimal impact and the potential of suppressing valid responses, these responses were retained.

<b>Survey Characteristics</b>		
<b>Characteristic</b>	<b>Population (N=14,086)</b>	<b>Respondents (n=730)</b>
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	0%	0%
Asian, Hawaiian, or Other Pacific Islander	5%	6%
Black/African-American	14%	16%
Hispanic/Latino	6%	6%
International	2%	2%
White	66%	62%
Multiple	6%	7%
Other	0%	0%
Race/Ethnicity Not Reported	0%	0%
<b>Gender</b>		
Female	54%	70%
Male	45%	30%
<b>Enrollment Intensity</b>		
Full-time	77%	81%
Part-time	23%	19%
<b>Class Year</b>		
1st (<30 credits earned)	26%	27%
2nd (30-59 credits earned)	20%	20%
3rd (60-89 credits earned)	23%	24%
4th (90-120 credits earned)	22%	21%
5th (>120 credits earned)	9%	8%
<b>Age</b>		
Average Age	22.5	22.6

### **Scales: Net Promoter Score (Q22)**

Trellis' Student Financial Wellness Survey includes a customer satisfaction rating for institutions to benchmark future work and to better understand how students perceive their institution. Trellis collected the information with a scale that allows a Net Promoter Score (NPS) to be calculated. NPS is a method, based in research, to benchmark customer satisfaction ratings across different services, businesses, and products.<sup>1</sup> NPS uses a 0-10 scale. Those respondents who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.

### **Scales: United States Department of Agriculture (USDA) 30-Day Food Security (Q84-89)**

---

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>2</sup> Many researchers of food security amongst college students use a more robust twelve-question USDA scale. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways.

#### Things to know about food insecurity:

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

### **Scales: Housing Security (Q93-98) and Homelessness (Q99-108)**

---

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>

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

- The Hope Center for College, Community, and Justice and other leading researchers in this field define a homeless person as “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”<sup>4</sup>
- Respondents are categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions (Q83-88).
- Respondents are categorized as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to any of the ten homelessness questions (Q89-98).

### **Scales: Financial Knowledge (Q112-114)**

---

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>5</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 (Q80-81) and Generalized Anxiety Disorder-2 (Q82-83)**

---

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) (Q80-81)**

---

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>6</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 7 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 cutpoint 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) (Q82-83)**

---

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 7 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 cutpoint 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%.<sup>9</sup>

## Section B: Survey Questions and Responses

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

	Univ. of Louisville	Public 4-year
Yes	75%	79%
No	21%	17%
I Don't Know	4%	4%
	<i>n=712</i>	<i>n=15317</i>

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

	Univ. of Louisville	Public 4-year
Strongly Agree	9%	11%
Agree	31%	37%
Neutral	37%	34%
Disagree	17%	14%
Strongly Disagree	6%	4%
	<i>n=727</i>	<i>n=15491</i>

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

	Univ. of Louisville	Public 4-year
Strongly Agree	6%	6%
Agree	17%	21%
Neutral	26%	28%
Disagree	34%	33%
Strongly Disagree	17%	13%
	<i>n=536</i>	<i>n=12083</i>

*\*Of respondents who answered 'yes' to Q1*

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

	Univ. of Louisville	Public 4-year
Strongly Agree	4%	5%
Agree	18%	20%
Neutral	34%	35%
Disagree	31%	28%
Strongly Disagree	13%	11%
	<i>n=723</i>	<i>n=15406</i>

**Q5:** I would use financial support services (such as one-on-one coaching from a trained expert) if offered by my school.

	Univ. of Louisville	Public 4-year
Strongly Agree	17%	18%
Agree	39%	42%
Neutral	28%	27%
Disagree	13%	11%
Strongly Disagree	4%	3%
	<i>n=723</i>	<i>n=15417</i>

**Q6:** Tuition - To what extent do you agree or disagree that your school makes the following items more affordable?

	Univ. of Louisville	Public 4-year
Strongly Agree	8%	10%
Agree	19%	26%
Neutral	20%	24%
Disagree	29%	24%
Strongly Disagree	24%	15%
	<i>n=729</i>	<i>n=15508</i>

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

	Univ. of Louisville	Public 4-year
Strongly Agree	4%	5%
Agree	6%	12%
Neutral	32%	40%
Disagree	30%	27%
Strongly Disagree	29%	17%
	<i>n=726</i>	<i>n=15463</i>

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

	Univ. of Louisville	Public 4-year
Strongly Agree	5%	6%
Agree	24%	21%
Neutral	32%	39%
Disagree	23%	22%
Strongly Disagree	15%	12%
	<i>n=730</i>	<i>n=15449</i>

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

	Univ. of Louisville	Public 4-year
Strongly Agree	16%	17%
Agree	32%	30%
Neutral	31%	35%
Disagree	12%	11%
Strongly Disagree	8%	7%
<i>n=728 n=15454</i>		

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

	Univ. of Louisville	Public 4-year
Strongly Agree	4%	7%
Agree	13%	17%
Neutral	25%	25%
Disagree	33%	31%
Strongly Disagree	25%	21%
<i>n=730 n=15488</i>		

**Q11-Q15:** During my time at school, I have spoken with the following individuals about my financial struggles. (Check all that apply)\*

	Univ. of Louisville	Public 4-year
Financial Aid Advisor	34%	38%
Academic Advisor	42%	33%
Faculty Member	24%	19%
Other Staff	15%	12%
I Have Not Spoken With Any of These Individuals	40%	44%
<i>*Percentage indicate respondents who chose at least one of the above choices</i>		

**Q16:** My Parents - I am comfortable discussing my financial situation with the following people.

	Univ. of Louisville	Public 4-year
Strongly Agree	46%	48%
Agree	33%	30%
Neutral	7%	9%
Disagree	7%	8%
Strongly Disagree	7%	5%
<i>n=700 n=14750</i>		

**Q17:** Other Family - I am comfortable discussing my financial situation with the following people.

	Univ. of Louisville	Public 4-year
Strongly Agree	14%	14%
Agree	29%	28%
Neutral	23%	24%
Disagree	22%	22%
Strongly Disagree	12%	12%
<i>n=695 n=14699</i>		

**Q18:** Friends - I am comfortable discussing my financial situation with the following people.

	Univ. of Louisville	Public 4-year
Strongly Agree	18%	15%
Agree	40%	37%
Neutral	18%	23%
Disagree	17%	17%
Strongly Disagree	8%	8%
<i>n=695 n=14709</i>		

**Q19:** School Staff - I am comfortable discussing my financial situation with the following people.

	Univ. of Louisville	Public 4-year
Strongly Agree	6%	7%
Agree	28%	27%
Neutral	31%	33%
Disagree	26%	24%
Strongly Disagree	9%	9%
<i>n=697 n=14702</i>		

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

	Univ. of Louisville	Public 4-year
Strongly Agree	6%	7%
Agree	27%	25%
Neutral	32%	33%
Disagree	26%	24%
Strongly Disagree	9%	10%
<i>n=696 n=14629</i>		

**Q21:** Financial professional hired by my school - I am comfortable discussing my financial situation with the following people.

	Univ. of Louisville	Public 4-year
Strongly Agree	21%	21%
Agree	43%	44%
Neutral	25%	24%
Disagree	7%	8%
Strongly Disagree	3%	4%
	<i>n=696</i>	<i>n=14691</i>

**Q22:** How likely is it that you would recommend your school to a friend or family member?

	Univ. of Louisville	Public 4-year
0 (Not at All Likely)	3%	2%
1	1%	1%
2	2%	2%
3	3%	2%
4	3%	3%
5	11%	8%
6	15%	10%
7	18%	17%
8	20%	20%
9	9%	10%
10 (Very Likely)	15%	26%
	<i>n=699</i>	<i>n=14778</i>

**Q22:** Net Promoter Score (NPS)\* How likely is it that you would recommend your school to a friend or family member?

	Univ. of Louisville	Public 4-year
Promoters (Score 9-10)	24%	36%
Passives (Score 7-8)	38%	36%
Detractors (Score 0-6)	38%	28%
Net Promoter Score (NPS)*	-14.16	8.52
	<i>n=699</i>	<i>n=14,778</i>

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

**Q23:** Do you work for pay?

	Univ. of Louisville	Public 4-year
Yes	73%	64%
No	25%	34%
I Don't Know	2%	3%
	<i>n=671</i>	<i>n=14212</i>

**Q24:** Student loan(s) I have taken out for myself - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	51%	50%
No	46%	48%
I Don't Know	2%	2%
	<i>n=664</i>	<i>n=14050</i>

**Q25:** Student loan(s) my parents took out - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	18%	17%
No	80%	80%
I Don't Know	3%	3%
	<i>n=660</i>	<i>n=13850</i>

**Q26:** Other support from my parents and/or family - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	47%	51%
No	52%	47%
I Don't Know	1%	2%
<i>n=658 n=13991</i>		

**Q27:** Pell grant and/or other grants - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	57%	60%
No	39%	36%
I Don't Know	4%	4%
<i>n=665 n=14065</i>		

**Q28:** Scholarships - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	69%	61%
No	28%	36%
I Don't Know	3%	3%
<i>n=669 n=14096</i>		

**Q29:** Current income - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	63%	60%
No	36%	37%
I Don't Know	2%	3%
<i>n=666 n=14067</i>		

**Q30:** Personal savings - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	63%	66%
No	37%	33%
I Don't Know	0%	1%
<i>n=666 n=14086</i>		

**Q31:** Credit cards - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	22%	29%
No	75%	69%
I Don't Know	3%	3%
<i>n=658 n=13897</i>		

**Q32:** Military or veteran benefits - Do you use any of the following methods to pay for college?

	Univ. of Louisville	Public 4-year
Yes	5%	6%
No	95%	92%
I Don't Know	0%	1%
<i>n=653 n=13763</i>		

**Q33:** Since January 1, 2021, have you received emergency aid from your institution?

	Univ. of Louisville	Public 4-year
Yes	33%	49%
No	55%	40%
I Don't Know	12%	11%
<i>n=679 n=14307</i>		

**Q34:** In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

	Univ. of Louisville	Public 4-year
I completed the FAFSA on my own	65%	70%
I received assistance completing the FAFSA	22%	17%
I did not complete the FAFSA	11%	10%
I Don't Know	3%	3%
<i>n=677 n=14317</i>		



**Q35:** Did any of the following contribute to your decision to not complete the FAFSA? Please check all that apply.\*

	Univ. of Louisville	Public 4-year
The application form(s) were too much work or too time-consuming	21%	15%
I did not want the possibility of taking on debt	14%	18%
I did not have enough information about how to apply for financial aid	10%	11%
I could afford to go to school without financial aid	15%	18%
I did not think I would be eligible for financial aid	67%	65%
Other reason(s)	32%	30%
	n=72	n=1462

*\*Of respondents who answered 'I did not complete the FAFSA' to Q34*

**Q36:** Are you a parent, primary caregiver, or legal guardian to any children?

	Univ. of Louisville	Public 4-year
Yes	11%	12%
No	89%	87%
I Don't Know	0%	1%
	n=678	n=14305

**Q37:** Your spouse - Do you provide financial support for any of the following individuals?

	Univ. of Louisville	Public 4-year
Yes	7%	8%
No	93%	91%
I Don't Know	0%	1%
	n=674	n=14192

**Q38:** A child or children - Do you provide financial support for any of the following individuals?

	Univ. of Louisville	Public 4-year
Yes	11%	11%
No	89%	88%
I Don't Know	0%	0%
	n=675	n=14204

**Q39:** Your parent(s) or guardian(s) - Do you provide financial support for any of the following individuals?

	Univ. of Louisville	Public 4-year
Yes	8%	11%
No	91%	87%
I Don't Know	1%	1%
	n=671	n=14181

**Q40:** Other family members - Do you provide financial support for any of the following individuals?

	Univ. of Louisville	Public 4-year
Yes	7%	7%
No	92%	92%
I Don't Know	0%	1%
	n=673	n=14168

**Q41:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

	Univ. of Louisville	Public 4-year
Yes	59%	58%
No	33%	31%
I Don't Know	8%	11%
	n=640	n=13474

**Q42:** 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?

	Univ. of Louisville	Public 4-year
My savings	39%	36%
My parent(s) or other family member(s)	24%	26%
My friend(s)	0%	1%
A credit card	10%	10%
A loan	2%	4%
My school	0%	1%
Selling my possessions	5%	5%
Reducing my spending	4%	5%
Delaying paying a bill	4%	3%
Other	2%	1%
I would not be able to get \$500	10%	9%

*n=641    n=13493*

**Q43:** Since January 1, 2021, approximately how many times did you run out of money?

	Univ. of Louisville	Public 4-year
Never	35%	33%
One time	7%	9%
Two Times	11%	12%
Three Times	11%	11%
Four Times	7%	8%
Five Times	7%	7%
Six Times	3%	3%
Seven Times	1%	2%
Eight or More Times	17%	14%

*n=641    n=13481*

**Q44:** Since January 1, 2021, approximately how many times did you borrow money from your family and/or friends?

	Univ. of Louisville	Public 4-year
Never	37%	35%
One time	8%	10%
Two Times	14%	14%
Three Times	11%	11%
Four Times	7%	8%
Five Times	6%	6%
Six Times	2%	2%
Seven Times	0%	1%
Eight or More Times	14%	13%

*n=640    n=13480*

**Q45:** I always pay my bills on time.

	Univ. of Louisville	Public 4-year
Strongly Agree	36%	37%
Agree	37%	39%
Neutral	16%	16%
Disagree	10%	6%
Strongly Disagree	1%	2%

*n=640    n=13465*

**Q46:** I follow a weekly or monthly budget.

	Univ. of Louisville	Public 4-year
Strongly Agree	11%	14%
Agree	31%	32%
Neutral	26%	26%
Disagree	24%	22%
Strongly Disagree	8%	6%

*n=638    n=13467*

**Q47:** I have the ability to manage my finances well.

	Univ. of Louisville	Public 4-year
Strongly Agree	15%	15%
Agree	40%	42%
Neutral	28%	28%
Disagree	13%	12%
Strongly Disagree	4%	3%

*n=640    n=13452*

**Q48:** I worry about being able to pay my current monthly expenses.

	Univ. of Louisville	Public 4-year
Strongly Agree	22%	19%
Agree	31%	32%
Neutral	21%	23%
Disagree	19%	20%
Strongly Disagree	8%	6%
	<i>n=640</i>	<i>n=13457</i>

**Q49:** I worry about having enough money to pay for school.

	Univ. of Louisville	Public 4-year
Strongly Agree	44%	40%
Agree	27%	32%
Neutral	12%	13%
Disagree	12%	11%
Strongly Disagree	6%	5%
	<i>n=640</i>	<i>n=13438</i>

**Q50:** I know how I will pay for college next semester.

	Univ. of Louisville	Public 4-year
Strongly Agree	21%	15%
Agree	34%	36%
Neutral	19%	24%
Disagree	17%	17%
Strongly Disagree	9%	9%
	<i>n=637</i>	<i>n=13435</i>

**Q51:** It is important that I support my family financially while in college.

	Univ. of Louisville	Public 4-year
Strongly Agree	13%	14%
Agree	16%	20%
Neutral	28%	30%
Disagree	26%	23%
Strongly Disagree	16%	12%
	<i>n=637</i>	<i>n=13450</i>

**Q52:** I know how to keep myself from spending too much.

	Univ. of Louisville	Public 4-year
Strongly Agree	20%	22%
Agree	48%	46%
Neutral	15%	19%
Disagree	13%	11%
Strongly Disagree	4%	3%
	<i>n=638</i>	<i>n=13470</i>

**Q53:** I know where to find the advice I need to make decisions involving money.

	Univ. of Louisville	Public 4-year
Strongly Agree	14%	14%
Agree	38%	37%
Neutral	22%	23%
Disagree	19%	19%
Strongly Disagree	7%	6%
	<i>n=636</i>	<i>n=13463</i>

**Q54:** Food Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Univ. of Louisville	Public 4-year
Yes	15%	13%
No	83%	84%
I Don't Know	2%	2%
	<i>n=605</i>	<i>n=13042</i>

**Q55:** Unemployment Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Univ. of Louisville	Public 4-year
Yes	5%	6%
No	93%	92%
I Don't Know	1%	2%
	<i>n=606</i>	<i>n=13032</i>

**Q56:** Housing Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Univ. of Louisville	Public 4-year
Yes	3%	2%
No	96%	96%
I Don't Know	1%	2%
	<i>n=605</i>	<i>n=13007</i>

**Q57:** Utility Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Univ. of Louisville	Public 4-year
Yes	3%	3%
No	95%	95%
I Don't Know	1%	2%
<i>n=604 n=13012</i>		

**Q58:** Medical Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Univ. of Louisville	Public 4-year
Yes	21%	16%
No	77%	80%
I Don't Know	2%	3%
<i>n=604 n=13011</i>		

**Q59:** Child Care Assistance - Since January 1, 2021, have you used public assistance in the following areas?

	Univ. of Louisville	Public 4-year
Yes	1%	2%
No	98%	97%
I Don't Know	1%	1%
<i>n=601 n=12975</i>		

**Q60:** Federal stimulus funds (COVID-19 economic relief) - Since January 1, 2021, have you used public assistance in the following areas?

	Univ. of Louisville	Public 4-year
Yes	44%	50%
No	51%	45%
I Don't Know	5%	5%
<i>n=606 n=13003</i>		

**Q61:** Credit Card - Since January 1, 2021, have you used the following borrowing sources?

	Univ. of Louisville	Public 4-year
Yes	47%	50%
No	52%	48%
I Don't Know	1%	2%
<i>n=607 n=13053</i>		

**Q62:** Pay Day Loan - Since January 1, 2021, have you used the following borrowing sources?

	Univ. of Louisville	Public 4-year
Yes	4%	4%
No	94%	93%
I Don't Know	2%	3%
<i>n=599 n=12884</i>		

**Q63:** Auto Title Loan - Since January 1, 2021, have you used the following borrowing sources?

	Univ. of Louisville	Public 4-year
Yes	5%	4%
No	93%	93%
I Don't Know	2%	3%
<i>n=598 n=12828</i>		

**Q64:** Do you have a bank account, and if so which of the following applies to you?

	Univ. of Louisville	Public 4-year
No, I do not have a bank account	2%	2%
Yes, I only have a checking account	18%	25%
Yes, I only have a savings account	2%	3%
Yes, I have both a checking and savings account	79%	70%
Yes, but I don't know what type	0%	0%
<i>n=593 n=12740</i>		

**Q65:** Since January 1, 2021, approximately how many times did you use a credit card for something you didn't have money for?\*

	Univ. of Louisville	Public 4-year
Never	25%	26%
One Time	9%	6%
Two Times	7%	9%
Three Times	10%	10%
Four Times	7%	8%
Five Times	8%	8%
Six Times	4%	4%
Seven Times	2%	2%
Eight or More Times	29%	28%
	n=282	n=6398

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

**Q66:** I always pay my credit card bill on time.\*

	Univ. of Louisville	Public 4-year
Strongly Agree	49%	46%
Agree	32%	36%
Neutral	10%	11%
Disagree	7%	5%
Strongly Disagree	1%	2%
	n=282	n=6384

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

**Q67:** I fully pay off my credit card balance each month.\*

	Univ. of Louisville	Public 4-year
Strongly Agree	29%	26%
Agree	15%	20%
Neutral	14%	15%
Disagree	21%	22%
Strongly Disagree	22%	17%
	n=281	n=6336

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

**Q68:** Since January 1, 2021, approximately how many times did you borrow a pay day loan?\*

	Univ. of Louisville	Public 4-year
One time	29%	41%
Two Times	24%	26%
Three Times	10%	13%
Four Times	0%	7%
Five Times	0%	5%
Six Times	5%	2%
Seven Times	0%	0%
Eight or More Times	33%	7%
	n=21	n=487

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

**Q69:** Since January 1, 2021, approximately how many times did you borrow an auto title loan?\*

	Univ. of Louisville	Public 4-year
One time	84%	83%
Two Times	16%	9%
Three Times	0%	3%
Four Times	0%	2%
Five Times	0%	1%
Six Times	0%	0%
Seven Times	0%	0%
Eight or More Times	0%	2%
	n=31	n=500

*\*Of respondents who answered 'yes' to Q63*

**Q70:** Since January 1, 2021, approximately how many times did you sell your belongings to make ends meet (like at a pawn shop, online marketplace, over social media, etc.)?

	Univ. of Louisville	Public 4-year
Never	65%	62%
One time	8%	10%
Two Times	8%	10%
Three Times	6%	7%
Four Times	4%	4%
Five Times	2%	3%
Six Times	1%	1%
Seven Times	0%	0%
Eight or More Times	4%	4%
	<i>n=602</i>	<i>n=12921</i>

**Q71:** Desktop or laptop computer - Do you use any of the following devices for college coursework?

	Univ. of Louisville	Public 4-year
Yes	98%	98%
No	2%	2%
I don't know	0%	0%
	<i>n=597</i>	<i>n=12859</i>

**Q72:** Smartphone - Do you use any of the following devices for college coursework?

	Univ. of Louisville	Public 4-year
Yes	93%	94%
No	7%	6%
I don't know	0%	0%
	<i>n=591</i>	<i>n=12717</i>

**Q73:** Tablet - Do you use any of the following devices for college coursework?

	Univ. of Louisville	Public 4-year
Yes	25%	31%
No	75%	69%
I don't know	0%	0%
	<i>n=561</i>	<i>n=12163</i>

**Q74:** I can access my computer or device for coursework anytime I need it.\*

	Univ. of Louisville	Public 4-year
Strongly Agree	56%	51%
Agree	35%	39%
Neutral	5%	6%
Disagree	2%	3%
Strongly Disagree	2%	2%
	<i>n=597</i>	<i>n=12781</i>

*\*Of respondents who answered 'Yes' to Q71, Q72, or Q73*

**Q75:** I have more student loan debt than I expected to have at this point.\*

	Univ. of Louisville	Public 4-year
Strongly Agree	41%	36%
Agree	32%	30%
Neutral	13%	19%
Disagree	13%	12%
Strongly Disagree	1%	3%
	<i>n=304</i>	<i>n=6181</i>

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q24)*

**Q76:** How confident are you that you will be able to pay off the debt acquired while you were a student?\*

	Univ. of Louisville	Public 4-year
Not At All Confident	33%	32%
Somewhat Confident	41%	44%
Confident	21%	17%
Very Confident	5%	7%
	<i>n=303</i>	<i>n=6185</i>

*\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q24)*

**Q77:** When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans?\*

	Univ. of Louisville	Public 4-year
Yes, online	42%	44%
Yes, in-person	5%	5%
I did not receive counseling	43%	42%
I don't know	10%	9%
	n=305	n=6194

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q24)

**Q78:** 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.

	Univ. of Louisville	Public 4-year
Strongly Agree	8%	7%
Agree	26%	29%
Neutral	19%	23%
Disagree	17%	15%
Strongly Disagree	11%	8%
I Do Not Have Other Debt	19%	18%
	n=594	n=12713

**Q79:** How confident are you that some or all of your student loans will be forgiven?\*

	Univ. of Louisville	Public 4-year
Not At All Confident	71%	67%
Somewhat Confident	24%	26%
Confident	4%	5%
Very Confident	1%	2%
	n=305	n=6195

\*Of respondents who indicated having a student loan they took out for themselves ('yes' to Q24)

**Q80-Q81:** Patient Health Questionnaire-2 (PHQ-2)\*

	Univ. of Louisville	Public 4-year
Major Depressive Disorder - Likely	44%	41%
Major Depressive Disorder - Negative	56%	59%
	n=584	n=12608

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

**Q82-Q83:** Generalized Anxiety Disorder 2-item Scale (GAD-2)\*

	Univ. of Louisville	Public 4-year
Generalized Anxiety Disorder - Likely	56%	52%
Generalized Anxiety Disorder - Negative	44%	48%
	n=584	n=12606

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

**Q80:** Having little interest or pleasure in doing things - Over the last 7 days, how often have you been bothered by?

	Univ. of Louisville	Public 4-year
Not at all	25%	25%
Several days	34%	38%
More than half the days	22%	19%
Nearly every day	19%	17%
	n=583	n=12597

**Q81:** Feeling down, depressed, or hopeless - Over the last 7 days, how often have you been bothered by?

	Univ. of Louisville	Public 4-year
Not at all	30%	29%
Several days	33%	36%
More than half the days	18%	17%
Nearly every day	20%	17%
	n=582	n=12589

<b>Q82:</b>	Feeling nervous, anxious, or on edge - Over the last 7 days, how often have you been bothered by?		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Not at all	14%	16%
	Several days	32%	35%
	More than half the days	19%	22%
	Nearly every day	35%	27%
		<i>n=583</i>	<i>n=12586</i>

<b>Q83:</b>	Not being able to stop or control worrying - Over the last 7 days, how often have you been bothered by?		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Not at all	25%	25%
	Several days	27%	32%
	More than half the days	19%	18%
	Nearly every day	29%	25%
		<i>n=584</i>	<i>n=12592</i>

<b>Q84-Q89:</b>	Six-Question USDA Food Security Scale (30-Day)*		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	High or Marginal Food Security	49%	53%
	Low Food Security	27%	25%
	Very Low Food Security	24%	22%
		<i>n=565</i>	<i>n=12178</i>

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

<b>Q84:</b>	The food that I bought just didn't last and I didn't have money to get more (in the last 30 days).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Often	10%	8%
	Sometimes	34%	32%
	Never True	52%	54%
	I Don't Know	5%	5%
		<i>n=575</i>	<i>n=12355</i>

<b>Q85:</b>	I couldn't afford to eat balanced meals (in the last 30 days).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Often	22%	17%
	Sometimes	32%	31%
	Never True	42%	48%
	I Don't Know	4%	4%
		<i>n=572</i>	<i>n=12278</i>

<b>Q86:</b>	In the last 30 days, did you ever cut the size of your meals or skip meals because there wasn't enough money for food?		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Yes	39%	36%
	No	57%	59%
	I don't know	4%	5%
		<i>n=577</i>	<i>n=12431</i>

<b>Q87:</b>	How many days did this happen? (Skipped or cut size of meals due to money)*		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Fewer than 3 days	30%	31%
	Three or more days	70%	69%
		<i>n=175</i>	<i>n=3891</i>

*\*Of respondents who answered 'yes' to Q86*

<b>Q88:</b>	In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Yes	37%	35%
	No	58%	61%
	I don't know	5%	5%
		<i>n=576</i>	<i>n=12425</i>

<b>Q89:</b>	In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food?		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Yes	31%	29%
	No	65%	67%
	I don't know	4%	4%
		<i>n=572</i>	<i>n=12409</i>



<b>Q90:</b>	Does your school have a food pantry or food closet on campus?		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	Yes	65%	46%
	No	5%	9%
	I don't know	31%	44%
		<i>n=577</i>	<i>n=12451</i>

<b>Q91:</b>	Have you visited a food pantry, on or off campus, since January 1, 2021?		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	Yes	17%	11%
	No	80%	84%
	I don't know	3%	5%
		<i>n=576</i>	<i>n=12450</i>

<b>Q92:</b>	Please select the type(s) of food pantries you have visited since January 1, 2021:		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	On-campus food pantry or food closet at my school	88%	63%
	Off-campus food pantry or food bank (e.g., at a church, non-profit organization, regional food bank, etc.)	14%	36%
	Other	0%	3%
		<i>n=97</i>	<i>n=1327</i>

*\*Of respondents who answered 'yes' to Q91*

<b>Q93-Q98:</b>	Housing Security Scale (Prior 12 Months)*		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	Housing Secure	54%	57%
	Housing Insecure	46%	43%
		<i>n=568</i>	<i>n=12245</i>

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

<b>Q93:</b>	I had difficulty paying for my rent (past 12 months).		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	True	29%	26%
	False	65%	68%
	I Don't Know	7%	7%
		<i>n=567</i>	<i>n=12235</i>

<b>Q94:</b>	I didn't pay the full amount of my rent (past 12 months).		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	True	10%	8%
	False	83%	87%
	I Don't Know	7%	5%
		<i>n=568</i>	<i>n=12196</i>

<b>Q95:</b>	I had difficulty paying the full amount of a gas, oil, or electricity bill (past 12 months).		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	True	26%	25%
	False	68%	70%
	I Don't Know	6%	5%
		<i>n=567</i>	<i>n=12209</i>

<b>Q96:</b>	I moved 3 or more times (past 12 months).		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	True	5%	5%
	False	92%	92%
	I Don't Know	3%	3%
		<i>n=568</i>	<i>n=12190</i>

<b>Q97:</b>	I lived with others beyond the expected capacity of my house or apartment (past 12 months).		
	<b>Univ. of Louisville</b>	<b>Public 4-year</b>	
	True	9%	9%
	False	88%	88%
	I Don't Know	3%	3%
		<i>n=566</i>	<i>n=12191</i>

<b>Q98:</b>	I moved in with other people due to financial problems (past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>16%</b>	<b>14%</b>
	False	<b>81%</b>	<b>83%</b>
	I Don't Know	<b>2%</b>	<b>3%</b>
		<i>n=566</i>	<i>n=12174</i>

<b>Q99-Q108:</b>	Homelessness Scale*		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	No Indication of Homelessness	<b>85%</b>	<b>86%</b>
	Homeless	<b>15%</b>	<b>14%</b>
		<i>n=568</i>	<i>n=12261</i>

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

<b>Q99:</b>	Since starting college, have you ever been homeless?		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Yes	<b>4%</b>	<b>4%</b>
	No	<b>95%</b>	<b>95%</b>
	I Don't Know	<b>1%</b>	<b>1%</b>
		<i>n=567</i>	<i>n=12237</i>

<b>Q100:</b>	I was thrown out or forced out of my home (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>4%</b>	<b>3%</b>
	False	<b>95%</b>	<b>96%</b>
	I Don't Know	<b>1%</b>	<b>1%</b>
		<i>n=567</i>	<i>n=12229</i>

<b>Q101:</b>	I was evicted from my home (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>1%</b>	<b>1%</b>
	False	<b>99%</b>	<b>98%</b>
	I Don't Know	<b>1%</b>	<b>1%</b>
		<i>n=568</i>	<i>n=12233</i>

<b>Q102:</b>	I stayed in a shelter, transitional housing, or independent living program (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>1%</b>	<b>1%</b>
	False	<b>99%</b>	<b>98%</b>
	I Don't Know	<b>0%</b>	<b>1%</b>
		<i>n=568</i>	<i>n=12230</i>

<b>Q103:</b>	I stayed in an abandoned building (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>0%</b>	<b>0%</b>
	False	<b>99%</b>	<b>99%</b>
	I Don't Know	<b>0%</b>	<b>1%</b>
		<i>n=567</i>	<i>n=12224</i>

<b>Q104:</b>	I didn't know where I would sleep at night (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>3%</b>	<b>2%</b>
	False	<b>97%</b>	<b>97%</b>
	I Don't Know	<b>1%</b>	<b>1%</b>
		<i>n=567</i>	<i>n=12222</i>

<b>Q105:</b>	I didn't have a home (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>3%</b>	<b>3%</b>
	False	<b>96%</b>	<b>96%</b>
	I Don't Know	<b>1%</b>	<b>1%</b>
		<i>n=568</i>	<i>n=12230</i>

<b>Q106:</b>	I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>12%</b>	<b>10%</b>
	False	<b>88%</b>	<b>89%</b>
	I Don't Know	<b>0%</b>	<b>1%</b>
		<i>n=568</i>	<i>n=12227</i>

<b>Q107:</b>	I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>0%</b>	<b>1%</b>
	False	<b>100%</b>	<b>99%</b>
	I Don't Know	<b>0%</b>	<b>1%</b>
	<i>n=567</i>	<i>n=12225</i>	

<b>Q108:</b>	I slept in a closed area/space not meant for human habitation such as a car or truck, van, RV, or camper, encampment or tent, or unconverted garage, attic, or basement (in past 12 months).		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	True	<b>2%</b>	<b>3%</b>
	False	<b>98%</b>	<b>96%</b>
	I Don't Know	<b>1%</b>	<b>1%</b>
	<i>n=568</i>	<i>n=12209</i>	

<b>BNI_ Any</b>	Basic Needs Insecure - identified as either food insecure and/or housing insecure and/or homeless.		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Yes	<b>62%</b>	<b>61%</b>
	No	<b>38%</b>	<b>39%</b>
		<i>n=576</i>	<i>n=12461</i>

<b>BNI_ FH</b>	Basic Needs Insecure - identified as both food insecure and housing insecure		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Yes	<b>34%</b>	<b>29%</b>
	No	<b>66%</b>	<b>71%</b>
		<i>n=570</i>	<i>n=12257</i>

<b>BNI_ All</b>	Basic Needs Insecure - identified as food insecure, housing insecure, and homeless		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Yes	<b>11%</b>	<b>9%</b>
	No	<b>89%</b>	<b>91%</b>
		<i>n=572</i>	<i>n=12354</i>

<b>Q109:</b>	Do you have a car?		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Yes	<b>78%</b>	<b>77%</b>
	No	<b>4%</b>	<b>3%</b>
	Sometimes	<b>18%</b>	<b>20%</b>
	<i>n=570</i>	<i>n=12244</i>	

<b>Q110:</b>	How reliable would you say your car is?*		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Very Reliable	<b>31%</b>	<b>35%</b>
	Reliable	<b>44%</b>	<b>43%</b>
	I Don't Know	<b>2%</b>	<b>2%</b>
	Somewhat Reliable	<b>21%</b>	<b>19%</b>
	<i>n=443</i>	<i>n=9353</i>	

\*Of respondents who answered 'yes' to Q109

<b>Q111:</b>	Do you use public transportation to get to school?		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Never	<b>65%</b>	<b>58%</b>
	Rarely	<b>12%</b>	<b>12%</b>
	Sometimes	<b>13%</b>	<b>13%</b>
	Often	<b>5%</b>	<b>7%</b>
	Always	<b>5%</b>	<b>11%</b>
	<i>n=568</i>	<i>n=12249</i>	

<b>Q112-Q114:</b>	Financial Knowledge Questions*		
		<b>Univ. of Louisville</b>	<b>Public 4-year</b>
	Zero Questions Correct	<b>16%</b>	<b>19%</b>
	One Question Correct	<b>22%</b>	<b>24%</b>
	Two Questions Correct	<b>31%</b>	<b>30%</b>
	Three Questions Correct	<b>31%</b>	<b>27%</b>
		<i>n=557</i>	<i>n=11992</i>

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

**Q112:**

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?

	Univ. of Louisville	Public 4-year
More Than Today	11%	9%
Exactly The Same As Today	13%	14%
Less Than Today (correct answer)	45%	42%
I Don't Know	31%	35%

*n=558 n=12020*

**Q113:**

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?

	Univ. of Louisville	Public 4-year
More Than \$102 (correct answer)	66%	61%
Exactly \$102	7%	7%
Less Than \$102	5%	6%
I Don't Know	22%	26%

*n=558 n=12018*

**Q114:**

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?

	Univ. of Louisville	Public 4-year
10-Year (correct answer)	67%	61%
20-Year	2%	5%
30-Year	13%	13%
I Don't Know	18%	20%

*n=557 n=12021*

**Q115:**

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

	Univ. of Louisville	Public 4-year
Yes	29%	36%
No	70%	63%
I Don't Know	1%	1%

*n=555 n=11986*

**Q116:**

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

	Univ. of Louisville	Public 4-year
Yes	3%	3%
No	97%	97%

*n=555 n=11955*

**Q117:**

Have you ever transferred from one institution to another?

	Univ. of Louisville	Public 4-year
Yes	33%	38%
No	66%	60%
I don't know	1%	2%

*n=555 n=11979*

**Q118:**

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

	Univ. of Louisville	Public 4-year
Yes	6%	9%
No	79%	76%
I don't know	15%	16%

*n=555 n=11987*

**Q119:**

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

	Univ. of Louisville	Public 4-year
Yes	1%	1%
No	98%	98%
I Don't Know	1%	1%

*n=556 n=11980*

**Q120:** 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?\*

	Univ. of Louisville	Public 4-year
Yes	75%	68%
No	25%	27%
I Don't Know	0%	6%
	n=4	n=90

*\*Of respondents who answered 'I completed the FAFSA on my own' or 'I received assistance completing the FAFSA' to Q34 and 'Yes' to Q119*

**Q121:** Did you receive increased funding/support as a result of identifying yourself as a former foster youth on the FAFSA?\*

	Univ. of Louisville	Public 4-year
Yes	33%	49%
No	33%	25%
I Don't Know	33%	26%
	n=3	n=61

*\*Of respondents who answered 'I completed the FAFSA on my own' or 'I received assistance completing the FAFSA' to Q34 and 'Yes' to Q119 and Q120*

**Q122:** Does your state have a state-level, foster youth-specific financial aid program or policy for college?\*

	Univ. of Louisville	Public 4-year
Yes	33%	34%
No	33%	15%
I Don't Know	33%	51%
	n=6	n=114

*\*Of respondents who answered 'yes' to Q119*

**Q123:** Have you participated in the state-level, foster youth-specific financial aid program or policy for college?\*

	Univ. of Louisville	Public 4-year
Yes	100%	68%
No	0%	29%
I Don't Know	0%	3%
	n=2	n=38

*\*Of respondents who answered 'yes' to Q119 and Q122*

**Q124:** Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?\*

	Univ. of Louisville	Public 4-year
Yes	0%	24%
No	33%	16%
I Don't Know	67%	61%
	n=6	n=114

*\*Of respondents who answered 'yes' to Q119*

**Q125:** Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?\*

	Univ. of Louisville	Public 4-year
Yes	0%	52%
No	0%	37%
I Don't Know	0%	11%
	n=	n=27

*\*Of respondents who answered 'yes' to Q119 and Q124*

**Q126:** Do you consider yourself a student who works or a worker that goes to school?\*

	Univ. of Louisville	Public 4-year
Student	75%	76%
Worker	25%	24%
	n=401	n=7567

*\*Of respondents who answered 'Yes' to Q23*

**Q127:** During the school year, about how many hours do you spend in a typical 7-day week working for pay?\*

	Univ. of Louisville	Public 4-year
Less than 20 hours	36%	39%
20-39 hours	45%	39%
40 or more hours	19%	21%
	n=382	n=7168

*\*Of respondents who answered 'Yes' to Q23*

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

	Univ. of Louisville	Public 4-year
Dependent	51%	52%
Independent	39%	38%
I Don't Know	10%	10%
	n=552	n=11957

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

	<b>Univ. of Louisville</b>	<b>Public 4- year</b>
On-campus residence	<b>27%</b>	<b>25%</b>
Off-campus college/university-affiliated residence	<b>15%</b>	<b>8%</b>
Off-campus private (not college/university-affiliated) residence	<b>55%</b>	<b>63%</b>
No current residence or homeless	<b>0%</b>	<b>0%</b>
Other	<b>3%</b>	<b>4%</b>
	<i>n=552</i>	<i>n=11948</i>

**Q130:** About how many hours do you spend in a typical 7-day week providing care for dependents (children, parents, etc)?\*

	<b>Univ. of Louisville</b>	<b>Public 4- year</b>
20 or fewer hours	<b>70%</b>	<b>64%</b>
21-40 hours	<b>12%</b>	<b>16%</b>
Over 40 hours	<b>18%</b>	<b>20%</b>
	<i>n=122</i>	<i>n=2882</i>

*\*Of respondents who indicated supporting family members financially ('Yes' to any of Q36-Q40)*

## Section C: Select Crosstab Analysis Tables

Exploratory data analysis was conducted in order to identify trends among groups of respondents. Relationships between variables were tested for association using Pearson's Chi-Square tests, and, when expected cell counts were less than five, Fisher's Exact Test, with the alpha level set at a minimum threshold of .05 ( $\alpha=.05$ ) for all comparisons. All results from crosstab analysis are presented in this section, refer to individual tables to learn if the associations displayed are statistically significant.

<b>Q1:</b>	While in college, have you experienced financial difficulties or challenges?		
<b>Q76:</b>	How confident are you that you will be able to pay off the debt acquired while you were a student?		

		<b>Q76: Confident/Very Confident</b>	<b>Q76: Not Confident / Somewhat Confident</b>
Q1: Yes	<i>n=264</i>	<b>25%</b>	<b>75%</b>
Q1: No	<i>n=26</i>	<b>42%</b>	<b>58%</b>

*Note: Not statistically significant*

<b>Q1:</b>	While in college, have you experienced financial difficulties or challenges?		
<b>Q78:</b>	To what extent do you agree or disagree with this statement: 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.		

		<b>Q78: Agree/Strongly Agree</b>	<b>Q78: Disagree/Strongly Disagree</b>
Q1: Yes	<i>n=288</i>	<b>47%</b>	<b>53%</b>
Q1: No	<i>n=64</i>	<b>89%</b>	<b>11%</b>

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

<b>Q1:</b>	While in college, have you experienced financial difficulties or challenges?		
<b>Q115:</b>	Are you the first person in your immediate family to attend college?		

		<b>Q115: No</b>	<b>Q115: Yes</b>
Q1: Yes	<i>n=405</i>	<b>66%</b>	<b>34%</b>
Q1: No	<i>n=112</i>	<b>83%</b>	<b>17%</b>

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

<b>Q1:</b>	While in college, have you experienced financial difficulties or challenges? by Enrollment Intensity		
------------	---	--	--

		<b>Full-Time</b>	<b>Part-Time</b>
Q1: Yes	<i>n=537</i>	<b>82%</b>	<b>18%</b>
Q1: No	<i>n=149</i>	<b>78%</b>	<b>22%</b>

*Note: Not statistically significant*

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

		<b>Female</b>	<b>Male</b>
Q1: Yes	<i>n=534</i>	<b>72%</b>	<b>28%</b>
Q1: No	<i>n=149</i>	<b>62%</b>	<b>38%</b>

*\*Statistically significant result at the  $p < .05$  level.*

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

		<b>Under 25 Years of Age</b>	<b>25 Years of Age or Older</b>
Q1: Yes	<i>n=537</i>	<b>83%</b>	<b>17%</b>
Q1: No	<i>n=149</i>	<b>82%</b>	<b>18%</b>

*Note: Not statistically significant*

**Q1:** While in college, have you experienced financial difficulties or challenges?  
**Q84-89:** Six-Question USDA Food Security Scale

		<b>High/Marginal Food Security</b>	<b>Low/Very Low Food Security</b>
Q1: Yes	<i>n=417</i>	<b>37%</b>	<b>63%</b>
Q1: No	<i>n=115</i>	<b>90%</b>	<b>10%</b>

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

**Q1:** While in college, have you experienced financial difficulties or challenges?  
**Q93-98:** Housing Security Scale

		<b>Insecure</b>	<b>Secure</b>
Q1: Yes	<i>n=419</i>	<b>58%</b>	<b>42%</b>
Q1: No	<i>n=116</i>	<b>7%</b>	<b>93%</b>

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

**Q80-81:** Major Depression Disorder likelihood using Patient Health Questionnaire-2  
**Q41:** Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q41: Yes</b>	<b>Q41: No</b>
Major Depression Disorder Likely	<i>n=232</i>	<b>78%</b>	<b>22%</b>
Major Depression Disorder Negative	<i>n=303</i>	<b>53%</b>	<b>47%</b>

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



<b>Q80-81:</b>	Major Depression Disorder likelihood using Patient Health Questionnaire-2		
<b>Q84-89:</b>	Six-Question USDA Food Security Scale		
		<b>High/Marginal Food Security</b>	<b>Low/Very Low Food Security</b>
	Major Depression Disorder Likely	<i>n</i> =251	<b>33%</b>
	Major Depression Disorder Negative	<i>n</i> =313	<b>62%</b>
			<b>67%</b>
			<b>38%</b>
	<i>**Statistically significant result at the <math>p &lt; .01</math> level.</i>		
<b>Q80-81:</b>	Major Depression Disorder likelihood using Patient Health Questionnaire-2		
<b>Q93-98:</b>	Housing Security Scale		
		<b>Insecure</b>	<b>Secure</b>
	Major Depression Disorder Likely	<i>n</i> =250	<b>57%</b>
	Major Depression Disorder Negative	<i>n</i> =317	<b>38%</b>
			<b>43%</b>
			<b>62%</b>
	<i>**Statistically significant result at the <math>p &lt; .01</math> level.</i>		
<b>Q80-81:</b>	Major Depression Disorder likelihood using Patient Health Questionnaire-2		
<b>Q99-108:</b>	Homelessness Scale		
		<b>Homeless and/or Couch Surfing</b>	<b>No Indications of Homelessness</b>
	Major Depression Disorder Likely	<i>n</i> =250	<b>23%</b>
	Major Depression Disorder Negative	<i>n</i> =317	<b>10%</b>
			<b>77%</b>
			<b>90%</b>
	<i>**Statistically significant result at the <math>p &lt; .01</math> level.</i>		
<b>Q80-81:</b>	Major Depression Disorder likelihood using Patient Health Questionnaire-2		
	by Gender		
		<b>Female</b>	<b>Male</b>
	Major Depression Disorder Likely	<i>n</i> =255	<b>76%</b>
	Major Depression Disorder Negative	<i>n</i> =327	<b>67%</b>
			<b>24%</b>
			<b>33%</b>
	<i>*Statistically significant result at the <math>p &lt; .05</math> level.</i>		
<b>Q80-81:</b>	Major Depression Disorder likelihood using Patient Health Questionnaire-2		
<b>Q115:</b>	Are you the first person in your immediate family to attend college?		
		<b>Q115: No</b>	<b>Q115: Yes</b>
	Major Depression Disorder Likely	<i>n</i> =240	<b>66%</b>
	Major Depression Disorder Negative	<i>n</i> =309	<b>73%</b>
			<b>34%</b>
			<b>27%</b>
	<i>Note: Not statistically significant</i>		

<b>Q82-83:</b>	Generalized Anxiety Disorder likelihood using GAD-2 Scale
<b>Q41:</b>	Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?

		<b>Q41: Yes</b>	<b>Q41: No</b>
Generalized Anxiety Disorder Likely	<i>n=296</i>	<b>75%</b>	<b>25%</b>
Generalized Anxiety Disorder Negative	<i>n=239</i>	<b>50%</b>	<b>50%</b>

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

<b>Q82-83:</b>	Generalized Anxiety Disorder likelihood using GAD-2 Scale
<b>Q84-89:</b>	Six-Question USDA Food Security Scale

		<b>High/Marginal Food Security</b>	<b>Low/Very Low Food Security</b>
Generalized Anxiety Disorder Likely	<i>n=317</i>	<b>38%</b>	<b>62%</b>
Generalized Anxiety Disorder Negative	<i>n=247</i>	<b>64%</b>	<b>36%</b>

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

<b>Q82-83:</b>	Generalized Anxiety Disorder likelihood using GAD-2 Scale
<b>Q93-98:</b>	Housing Security Scale

		<b>Insecure</b>	<b>Secure</b>
Generalized Anxiety Disorder Likely	<i>n=315</i>	<b>54%</b>	<b>46%</b>
Generalized Anxiety Disorder Negative	<i>n=252</i>	<b>37%</b>	<b>63%</b>

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

<b>Q82-83:</b>	Generalized Anxiety Disorder likelihood using GAD-2 Scale
<b>Q99-108:</b>	Homelessness Scale

		<b>Homeless and/or Couch Surfing</b>	<b>No Indications of Homelessness</b>
Generalized Anxiety Disorder Likely	<i>n=315</i>	<b>20%</b>	<b>80%</b>
Generalized Anxiety Disorder Negative	<i>n=252</i>	<b>10%</b>	<b>90%</b>

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

<b>Q82-83:</b>	Generalized Anxiety Disorder likelihood using GAD-2 Scale		
	by Gender		
		<b>Female</b>	<b>Male</b>
	Generalized Anxiety Disorder Likely	<i>n=324</i> <b>76%</b>	<b>24%</b>
	Generalized Anxiety Disorder Negative	<i>n=258</i> <b>66%</b>	<b>34%</b>

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

<b>Q82-83:</b>	Generalized Anxiety Disorder likelihood using GAD-2 Scale		
<b>Q115:</b>	Are you the first person in your immediate family to attend college?		
		<b>Q115: No</b>	<b>Q115: Yes</b>
	Generalized Anxiety Disorder Likely	<i>n=306</i> <b>69%</b>	<b>31%</b>
	Generalized Anxiety Disorder Negative	<i>n=243</i> <b>72%</b>	<b>28%</b>

*Note: Not statistically significant*

<b>Q84-89:</b>	Six-Question USDA Food Security Scale		
<b>Q41:</b>	Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?		
		<b>Q41: Yes</b>	<b>Q41: No</b>
	High/Marginal Food Security	<i>n=251</i> <b>42%</b>	<b>58%</b>
	Low/Very Low Food Security	<i>n=266</i> <b>85%</b>	<b>15%</b>

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

<b>Q84-89:</b>	Six-Question USDA Food Security Scale		
<b>Q49:</b>	I worry about having enough money to pay for school.		
		<b>Q49: Agree/Strongly Agree</b>	<b>Q49: Disagree/Strongly Disagree</b>
	High/Marginal Food Security	<i>n=239</i> <b>69%</b>	<b>31%</b>
	Low/Very Low Food Security	<i>n=265</i> <b>89%</b>	<b>11%</b>

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

<b>Q84-89:</b>	Six-Question USDA Food Security Scale		
	by Gender		
		<b>Female</b>	<b>Male</b>
	High/Marginal Food Security	<i>n=277</i> <b>68%</b>	<b>32%</b>
	Low/Very Low Food Security	<i>n=286</i> <b>73%</b>	<b>27%</b>

*Note: Not statistically significant*

**Q84-89:** Six-Question USDA Food Security Scale

**Q115:** Are you the first person in your immediate family to attend college?

		<b>Q115: No</b>	<b>Q115: Yes</b>
High/Marginal Food Security	<i>n=262</i>	<b>77%</b>	<b>23%</b>
Low/Very Low Food Security	<i>n=276</i>	<b>64%</b>	<b>36%</b>

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

**Q36:** Are you a parent, primary caregiver, or legal guardian to any children?

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

		<b>Q1: Yes</b>	<b>Q1: No</b>
Q36: Yes	<i>n=69</i>	<b>83%</b>	<b>17%</b>
Q36: No	<i>n=567</i>	<b>78%</b>	<b>22%</b>

*Note: Not statistically significant*

**Q36:** Are you a parent, primary caregiver, or legal guardian to any children?

**Q80-81:** Major Depression Disorder likelihood using Patient Health Questionnaire-2

		<b>Major Depression Disorder Likely</b>	<b>Major Depression Disorder Negative</b>
Q36: Yes	<i>n=67</i>	<b>33%</b>	<b>67%</b>
Q36: No	<i>n=515</i>	<b>45%</b>	<b>55%</b>

*Note: Not statistically significant*

**Q36:** Are you a parent, primary caregiver, or legal guardian to any children?

**Q82-83:** Generalized Anxiety Disorder likelihood using GAD-2 Scale

		<b>Major Anxiety Disorder Likely</b>	<b>Major Anxiety Disorder Negative</b>
Q36: Yes	<i>n=67</i>	<b>43%</b>	<b>57%</b>
Q36: No	<i>n=515</i>	<b>57%</b>	<b>43%</b>

*\*Statistically significant result at the  $p<.05$  level.*

**Q36:** Are you a parent, primary caregiver, or legal guardian to any children?

**Q84-89:** Six-Question USDA Food Security Scale

		<b>High/Marginal Food Security</b>	<b>Low/Very Low Food Security</b>
Q36: Yes	<i>n=64</i>	<b>52%</b>	<b>48%</b>
Q36: No	<i>n=500</i>	<b>49%</b>	<b>51%</b>

*Note: Not statistically significant*

## Section D: Endnotes

---

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

<sup>2</sup> United States Department of Agriculture (USDA). 2017. *Definitions of food security*. <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security/>.

<sup>3</sup> Goldrick-Rab, S., Richardson, J., & Kinsley, P. (2017). *Guide to Assessing Basic Needs Insecurity in Higher Education*. Wisconsin HOPE Lab. <http://wihopelab.com/publications/Basic-Needs-Insecurity-College-Students.pdf>.

<sup>4</sup> Ibid

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

<sup>6</sup> Centers for Disease Control. (2021). Anxiety and depression: Household Pulse Survey. Retrieved from: <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>

<sup>7</sup> National HIV Curriculum. (2021). Patient Health Questionnaire-2 (PHQ-2). Retrieved from: <https://www.hiv.uw.edu/page/mental-health-screening/phq-2>

<sup>8</sup> Centers for Disease Control. (2021). Anxiety and depression: Household Pulse Survey. Retrieved from: <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>

<sup>9</sup> National HIV Curriculum. (2021). Generalized Anxiety Disorder 2-item (GAD-2). Retrieved from: <https://www.hiv.uw.edu/page/mental-health-screening/gad-2>

For more information: [info@trelliscompany.org](mailto:info@trelliscompany.org) or (512) 219-5700  
[www.trelliscompany.org](http://www.trelliscompany.org)

