

# Student Financial Wellness Survey Fall 2023 Semester Results

By Carla Fletcher, Allyson Cornett, and Bryan Ashton  
May 2024



## About Trellis Strategies

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

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

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

## About the Student Financial Wellness Survey

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

## Recommended Citation

Fletcher, C., Cornett, A., and Ashton, B. (2024). *Student Financial Wellness Survey report: Fall 2023*. Trellis Strategies.

## About the Authors

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# Acknowledgements

Our team at Trellis Strategies has been administering the Student Financial Wellness Survey as a free instrument to the field since 2018. This report chronicles the 2023 implementation of the Student Financial Wellness Survey which is our largest administration to date. We are honored, and deeply indebted, to the learners who have taken the time to respond to the instrument and the institutions that have selected to administer the survey, engage with the data, and drive institutional change based on the findings.

Additionally, we are thankful for the many partners that have engaged with us to democratize the data and elevate the voices of over 260,000 learners. These partners have reviewed our questionnaire, served as intermediaries promoting the survey, and engaged in joint publications based on the data. We are looking forward to establishing new partnerships that will generate important conversations about modern learners and will lead to direct institutional change in the field.

Thank you, again, to our institutional partners, the learners that responded to the instrument, and our Trellis Strategies team, including Allyson Cornett, Carla Fletcher, and Abby Willems. This robust dataset would not be possible without their important contributions.



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## Participate in the Fall 2024 SFWS Survey

Visit [www.trellisstrategies.org/sfws](http://www.trellisstrategies.org/sfws) or Contact us at [SFWSRequest@trellisstrategies.org](mailto:SFWSRequest@trellisstrategies.org).

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# Preface

Over 260,000 students have shared their responses to the Student Financial Wellness Survey (SFWS) since Trellis Strategies (Trellis) started this survey in 2018. Trellis is honored to amplify the voices of these students. This report shares the findings from the Fall 2023 SFWS and reflects the responses of over 62,000 undergraduate students.

Institutions across the country have used the results of their school reports to inform their strategic planning, adjust their student support programs, and advocate for increased resources to address student need. This work has grown as Trellis and many other organizations have elevated the importance of addressing student financial needs.

Participating in the SFWS is free, and each institution receives a customized report of their results with a comparison group from similar institutions. This report details aggregated findings from the Fall 2023 implementation.

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THIS REPORT SHARES  
THE FINDINGS FROM  
THE FALL 2023 SFWS  
AND REFLECTS THE  
RESPONSES OF  
OVER 62,000  
UNDERGRADUATE  
STUDENTS.

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- The Fall 2023 SFWS was implemented at 142 colleges and universities across 25 states. This includes 93 community colleges, one private two-year institution, 36 four-year public institutions, and 12 four-year private institutions.
- Trellis received responses from 62,367 undergraduate students, reflecting a response rate of 8.8 percent.
- The responses were weighted to reflect the total composition of participating institutions.

For more information about how to participate in future implementations of the SFWS, please contact Trellis Strategies at [SFWSRequest@trellisstrategies.org](mailto:SFWSRequest@trellisstrategies.org).



# Survey Overview

The Student Financial Wellness Survey (SFWS) provides a snapshot of student wellbeing during the fall of 2023. Over 700,000 students were surveyed from 142 schools in 25 states, and 62,367 undergraduate students responded. The findings highlighted in this report aim to elevate the lived experiences of these students and provide policymakers and institutional leaders with the necessary data to support these students to reach their academic potential. Throughout 2024, Trellis plans to release follow-up publications, including briefs and white papers, to further explore a variety of topics. This includes key insights related to intersectionality, two-year vs. four-year institutions, and specific student personas.

SURVEY METRICS			
Fall 2023 SFWS Undergraduate Cohort			
	Two-year Institutions	Four-year Institutions	Total
Survey Population	406,038 students	301,375 students	707,413 students
Responses	33,044 students	29,323 students	62,367 students
Response Rate	8.1%	9.7%	8.8%
Completion Rate	81%	83%	82%
Median Time Spent	15 minutes	14 minutes	14 minutes

## Student Wellbeing

- Seventy-one percent of all respondents had experienced financial challenges or difficulties while in college. This economic vulnerability translated into financial anxieties, with 53 percent of students indicating they worried about current monthly expenses, and 61 percent expressing the same concerns over having enough money to pay for school.
- Physiological needs, such as food, water, and stable shelter, along with safety needs, like financial security and mental wellness, are fundamental to maintaining academic motivation and personal wellbeing while in college. Unfortunately, basic needs insecurities are relatively common in postsecondary settings. Forty-five percent of surveyed students reported food insecurity, 42 percent were contending with housing insecurity, and 14 percent had been homeless in the prior year or since starting college.
- Mental wellness, another fundamental basic need, is pivotal to student success. In the 14 days leading up to the survey, nearly a third (32 percent) had experienced symptoms of major depressive disorder, and 43 percent reported anxiety through their responses.

- Students in distress may underutilize available public assistance programs, as well as campus and community resources like food pantries and mental health supports. The Fall 2023 data reveals concerning gaps in resource utilization: students facing hardships, including food insecurity and indicators of poor mental health, engaged with these services less often than one might expect. Only 23 percent of food insecure students had utilized food assistance programs.

## Student Personas

- Most respondents had jobs while enrolled, and 41 percent worked at least 40 hours per week. Almost half (45 percent) of working students attending 2-year institutions considered themselves to be “workers attending school” rather than “students who work”.
- Parenting students used credit sources at higher rates to pay for school, such as student loans and credit cards, and were more likely to be financially insecure on a variety of measures compared to non-parenting peers.
- Parenting students were also more likely to work than non-parenting students; among respondents with part- or full-time employment, almost two-thirds (66 percent) of parenting students worked at least 40 hours per week compared to just over a third (34 percent) of non-parenting students.

## Academic Disruptions

- Thirteen percent of respondents reported missing classes due to unreliable transportation.
- A majority of respondents had experienced financial challenges while enrolled in college, and almost half (47 percent) of these students said their financial challenges had interfered with their ability to concentrate on their schoolwork.
- Parenting students and working students typically have significant time obligations that can reduce the amount of time available for classes and studying. Twenty-three percent of parenting students said they had missed at least one day of class due to lack of childcare, and 25 percent of working students had missed at least one day of class due to conflicts with their job.



## Student Wellbeing

Going to college can be a rewarding and fulfilling experience, but it can also come with many challenges and difficulties. Students often face hardships and stressors that affect their academic performance, mental health, basic needs security, and more. This section explores three areas essential to student wellbeing—financial security, basic needs security, and mental health.

### Financial Security

For college students, financial security means having sufficient funds to comfortably manage educational and living expenses, freedom from overwhelming financial concerns, and the ability to make major life decisions without financial limitations. Unfortunately, many postsecondary students face financial insecurity and struggle to balance the costs of education with their personal expenses. In the Fall 2023 SFWS, 71 percent of all respondents reported experiencing financial difficulties or challenges while in college. Moreover, 56 percent would have trouble obtaining \$500, in cash or credit, in order to meet an unexpected need in the next month. When an estimated 45 percent of Americans would not be able to cover a \$1,000 emergency cost without turning to credit, this statistic is not surprising, but further illustrates the financial fragility faced by these students.<sup>1</sup>

This economic vulnerability also results in financial anxieties, with 53 percent of SFWS respondents indicating they worried about their current monthly expenses, and 61 percent expressing the same concerns over having enough money to pay for school. Not only does this strain students' budgets, but it also jeopardizes their ability to meet their basic needs, contributing to a ripple effect that can severely undermine their academic potential and overall quality of life.

**71%**  
of all respondents  
reported  
**EXPERIENCING  
FINANCIAL  
DIFFICULTIES OR  
CHALLENGES**  
while in college.



## Basic Needs Security

When applying Maslow’s hierarchy of needs to college students, the focus shifts to obstacles that can impact academic performance and overall well-being. Physiological needs, such as food, water, and stable shelter, along with safety needs, like financial security and mental wellness, are fundamental to maintaining academic motivation and personal wellbeing while in college.

Regrettably, basic needs insecurities are relatively common among students in a postsecondary setting. The National Postsecondary Student Aid Study (NPSAS), a representative survey of college students across the United States, including the District of Columbia and Puerto Rico, found that nearly one in four undergraduate students were experiencing food insecurity and eight percent were experiencing homelessness in the prior 30 days.<sup>2</sup> The prevalence of these challenges is even more pronounced in voluntary surveys of college students, including the Fall 2023 SFWS. In fact, 45 percent of students reported low food security (22 percent) or very low food security (23 percent).

Without a stable living environment, it can be increasingly difficult for students to focus on other aspects of their lives, including academics, relationships with peers, friends, and loved ones, and other avenues for personal growth. Another area of student wellbeing is housing insecurity, which covers a range of complex housing issues including the inability to pay a rent/mortgage or utilities, living in overcrowded spaces, and in its most extreme form, homelessness. In the 2023 SFWS, 42 percent of students reported housing insecurity and 14 percent were identified as experiencing homelessness during the prior year.

Many college students struggle with one or more kinds of basic needs insecurity at the same time. In the 2023 implementation, 58 percent of surveyed students had experienced food insecurity, housing insecurity, or homelessness in the prior 12 months or since starting college. Overall, nine percent had dealt with all three in the same timeframe, threatening not only their mental, emotional, and physical health, but their academic success.

Contending with basic needs insecurity is associated with a lower GPA and increased course failure rate.<sup>3,4</sup> Further, students who face food insecurity are 43 percent less likely to graduate from college.<sup>5</sup> These conditions, while relatively common amongst SFWS respondents, can have far-reaching impacts on students’ lives and future prospects.



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MANY COLLEGE STUDENTS  
STRUGGLE WITH ONE OR  
MORE KINDS OF BASIC  
NEEDS INSECURITY AT  
THE SAME TIME.

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**Q77-Q78: INDICATORS OF FOOD INSECURITY (IN THE LAST 30 DAYS)**

	Often	Sometimes	Never true	I don't know
The food that I bought just didn't last and I didn't have money to get more.	10%	28%	55%	7%
I couldn't afford to eat balanced meals.	16%	28%	50%	7%

**Q79, Q81-Q82: INDICATORS OF FOOD INSECURITY (IN THE LAST 30 DAYS)**

	Yes	No	I don't know
Did you ever cut the size of your meals or skip meals because there wasn't enough money for food?	35%	60%	5%
Did you ever eat less than you felt you should because there wasn't enough money for food?	34%	61%	6%
Were you ever hungry but didn't eat because there wasn't enough food?	27%	68%	5%

## Mental Health

Mental wellness is another fundamental basic need, pivotal to student success and personal welfare. Good mental health is essential for individuals to feel safe, develop healthy relationships, and foster a positive sense of self-worth. However, when compared to the general adult population in the United States, college students are at higher risk of experiencing mental health concerns, including heightened levels of loneliness, anxiety, depression, and suicidal ideation.<sup>6</sup> These conditions can have profound consequences on students' lives, including their energy, cognitive ability, personal relationships, and academic success.

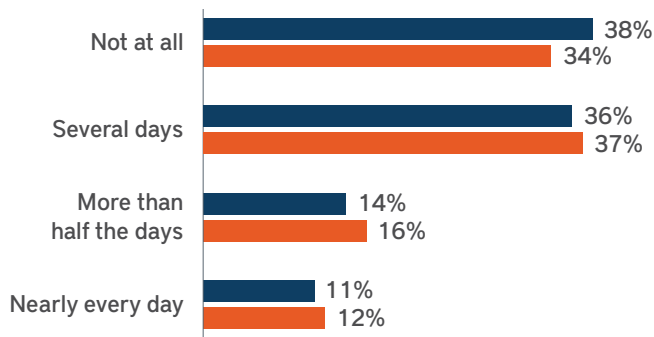
With this in mind, the SFWS includes two short-form validated scales to measure mental wellbeing among respondents: the Patient Health Questionnaire-2 (PHQ-2), which screens for major depressive disorder, and the Generalized Anxiety Disorder 2-item Scale (GAD-2), which screens for generalized anxiety disorder. Using those two scales, mental health concerns were found to be relatively common among surveyed students. In the 14 days leading up to the survey, 32 percent of students had experienced symptoms of major depressive disorder and 43 percent reported anxiety through their responses. Twenty-seven percent were experiencing symptoms of both conditions.

Students with basic needs challenges, LGBTQIA+ students, and individuals from historically marginalized backgrounds were significantly more likely to experience poor mental health.



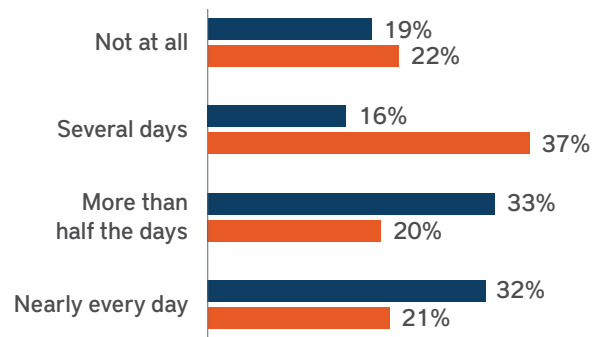
A DESIRE TO SUCCEED ACADEMICALLY, COUPLED WITH SOCIAL ISOLATION, BASIC NEEDS CHALLENGES, AND FINANCIAL STRESS CAN ALL CONTRIBUTE TO POOR MENTAL HEALTH.

**Q72-Q73: PHQ-2 (Self-Reported Frequency of Indicators in Previous 14 Days)**



■ Feeling down, depressed, or hopeless  
 ■ Having little interest or pleasure in doing things

**Q74-Q75: GAD-2 (Self-Reported Frequency of Indicators in Previous 14 Days)**



■ Not being able to stop or control worrying  
 ■ Feeling nervous, anxious, or on edge



## Navigating Public Assistance and Support Services

When examining all respondents' self-reported engagement with public assistance programs, medical assistance was the most commonly used at 22 percent, followed by food assistance (16 percent), and utility assistance (5 percent).

However, students in distress may underutilize available public assistance programs (like SNAP or TANF), as well as campus and community resources like food pantries and mental health supports.

In fact, data from the Fall 2023 SFWS reveal concerning gaps in resource utilization: students facing hardships, including food insecurity and indicators of poor mental health, engaged with these services less often than one might expect. The following statistics provide evidence of this troubling trend:

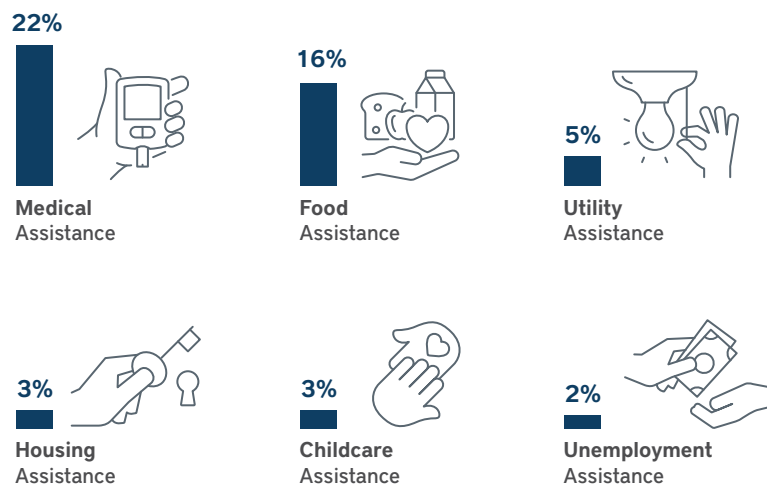
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STUDENTS IN DISTRESS MAY UNDERUTILIZE AVAILABLE PUBLIC ASSISTANCE PROGRAMS (LIKE SNAP OR TANF), AS WELL AS CAMPUS AND COMMUNITY RESOURCES LIKE FOOD PANTRIES AND MENTAL HEALTH SUPPORTS.

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- Only 23 percent of food insecure students had utilized food assistance programs.
- A mere 22 percent of those struggling with low or very low food security had accessed either an on- or off-campus food pantry.
- Thirty-five percent of students dealing with anxiety, and 37 percent of those showing signs of major depressive disorder, were unaware of the mental health or counseling services provided by their institutions.

### Respondents who indicated use of public assistance, by assistance type. (Q51-Q56)





# Student Personas

It is imperative that institutions recognize the diverse responsibilities and identities that students hold. For example, a student who is a parent and works full-time may prioritize their family and employment-related responsibilities over their role as a student. This balancing act can have significant implications for their academic journey and personal development, as well as institutional policy and practice.

## Working Students

Just over two-thirds of respondents (68 percent) said they were working for pay while enrolled in fall 2023, and forty-one percent of these working students reported working 40 or more hours per week in a typical 7-day week. Working long hours was more common among two-year respondents, with nearly half (46 percent) working at least 40 hours per week, in contrast to just over a third (35 percent) of respondents from four-year institutions.

Working long hours as a student can impact how students view themselves and, in turn, how they set their priorities. Overall, 38 percent of students who worked while enrolled considered themselves to be workers who go to school rather than students who work. This was particularly true among two-year respondents where almost half (45 percent) of working students considered themselves to be workers first, compared to less than a third (29 percent) among four-year respondents.

**68%**  
of students  
said they were  
**WORKING  
FOR PAY  
WHILE  
ENROLLED**  
in fall 2023.





OVERALL, MORE THAN ONE IN FIVE STUDENTS (21 PERCENT) REPORTED BEING A PARENT.

## Student Parents

Overall, more than one in five students (21 percent) reported being a parent. More than a quarter (27 percent) of two-year respondents and 14 percent of four-year respondents said they were parents.

Student parents differ from their non-parent peers in many ways. Student parents were more likely to rely on credit sources to help pay for school, such as student loans and credit cards, and less likely to report paying for school with financial support from family, scholarships, or savings.

A higher percentage of parenting students had used a credit card during 2023 compared to their non-parenting peers. Among students who had used a credit card during the year, student parents were less likely to say they always pay their credit card bill on time and far less likely to say they fully pay off their credit card balance each month.

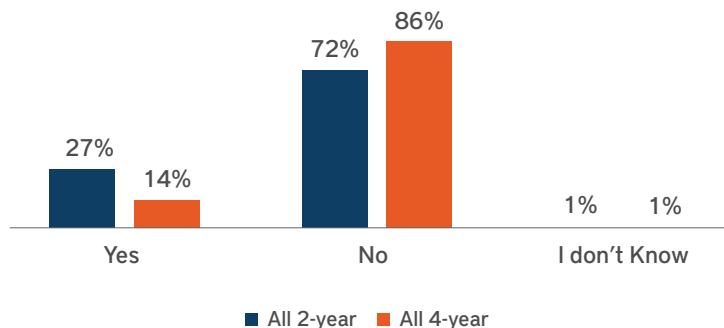
Student parents are more financially insecure than non-parents. Higher percentages of parenting students reported:

- they would have trouble getting \$500 in cash or credit if an emergency happened in the next month
- they would not be able to get \$500 from any resource if an emergency happened
- they had run out of money during the year
- their total debt is unmanageable, and
- they had experienced food and housing insecurity.

Parenting students were also more likely to be first-generation students and more likely to attend only online or remote classes compared to their non-parenting peers, which can have implications for their sense of belonging and overall college experience.

Student parents, like working parents, already experience some amount of time poverty, and these financial and social barriers can further complicate their path to a credential.

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



## Intersecting Personas

Many students are both parents and working while enrolled. Data from the Fall 2023 SFWS show that parenting students were more likely to work while enrolled, and more likely to work longer hours, than non-parenting students. Nearly two-thirds (66 percent) of parenting students who worked said they worked 40 or more hours in a typical week compared to just over a third (34 percent) of non-parenting working students.

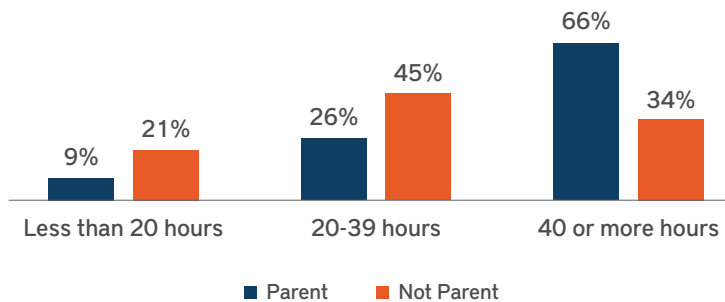
It is therefore not surprising that most parenting students who work prioritize their work persona over their student persona. Sixty-four percent of parenting students who worked considered themselves to be workers going to school, whereas 70 percent of non-parenting working students thought of themselves as students first.

Parenting and working typically require significant time obligations that can negatively impact a student’s academic success. The combination of parenthood, work, school, and other responsibilities can result in these students experiencing time poverty. Research has shown that parenting students and working students generally spend less time on their education than their peers and have lower retention rates.<sup>7,8,9</sup>

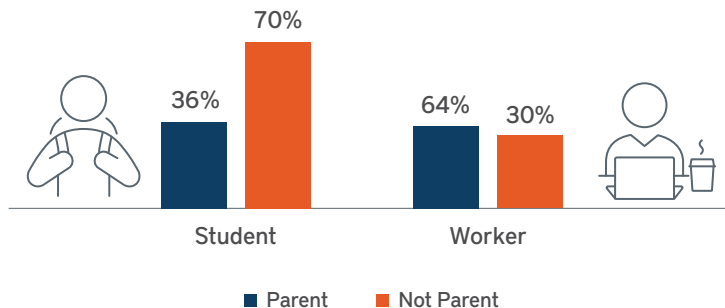


THE COMBINATION OF PARENTHOOD, WORK, SCHOOL, AND OTHER RESPONSIBILITIES CAN RESULT IN THESE STUDENTS EXPERIENCING TIME POVERTY.

**Q126: During the school year, about how many hours do you spend in a typical 7-day week working for pay?**  
(of respondents who reported they work for pay)



**Q125: Do you consider yourself a student who works or a worker that goes to school?**  
(of respondents who reported they work for pay)





## Academic Disruptions

The academic journey of the modern learner is fraught with obstacles, as evidenced by the high rates of basic needs insecurity affecting nearly three in five students. These concerns are often compounded by time poverty, as many juggle competing roles as students, employees, and parents, and are further intensified by widespread financial and mental health concerns, leading to the potential for academic disruptions.

### Transportation Obstacles

Transportation is another critical barrier that can significantly impede students' ability to consistently participate in their education. Inconsistent, hard-to-access, and unreliable transportation poses a real threat to the academic success of college students across the country.<sup>10</sup> Seventy-five percent of students in the survey said they had access to a personal vehicle. Among those students, 19 percent reported their car was not at all reliable (2 percent) or only somewhat reliable (17 percent). This can impact a student in many ways; an unreliable car is likely to increase the financial burden for the student as they have to pay for repairs or alternative transportation. It may also interfere with their ability to attend class regularly and maintain an academic routine.

According to the findings from the Fall 2023 SFWS, a significant minority of students—13 percent—have sometimes, often, or always missed class(es) due to unreliable transportation. This may involve a problematic personal vehicle, public transit systems, ridesharing services, or any other means by which a student travels to campus for classes.

**13%**  
of students  
**HAVE SOMETIMES,  
OFTEN, OR  
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CLASS(ES)**  
due to unreliable  
transportation.

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STUDENTS WITH BASIC NEEDS INSECURITY WERE EVEN MORE LIKELY TO HAVE AN UNRELIABLE CAR (26 PERCENT VS. 11 PERCENT OF BASIC NEEDS SECURE PEERS).

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While many students overcome these transportation barriers to reach campus, they are frequently met with the challenge of finding a parking spot. Twenty-five percent of all students with cars report that on-campus parking was sometimes (13 percent), rarely (8 percent), or never (4 percent) available when needed. This issue is particularly pronounced at four-year institutions, where 44 percent experienced parking difficulties, compared to fewer than one in 10 (8 percent) at two-year colleges.

## Budgeting Brainpower

As previously noted, a majority of students (71 percent) surveyed in the Fall 2023 SFWS indicated they had endured financial challenges or difficulties while in college. Of these students, nearly half (47 percent) said they had difficulty concentrating on their schoolwork because of their financial situation. Furthermore, 31 percent of students facing financial difficulties shared their belief that their institution was unaware of their monetary struggles, highlighting an alarming disconnect between the students' financial realities and the perceived level of understanding from their schools.

This financial strain and duress not only impairs academic focus, but also compels many students to balance part- or full-time employment with their studies, potentially stretching their already limited pool of resources and time.





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A QUARTER OF WORKING STUDENTS SAID THEY HAD MISSED AT LEAST ONE DAY OF CLASS IN THE PRIOR SPRING SEMESTER DUE TO CONFLICTS WITH THEIR JOB.

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## Priorities and Absenteeism

The impact of limited resources and time can also be seen in class attendance. Nearly a quarter (23 percent) of parenting students reported missing at least one day of class in the prior spring semester due to a lack of childcare. When parenting students were asked what would happen if they lost access to their current childcare arrangements, almost a third (32 percent) acknowledged they would need to drop classes or take fewer classes, 38 percent said they would have less time to focus on their academics, 29 percent believed they would receive worse grades, and a quarter said they would be less likely to enroll in future semesters. These responses highlight the serious consequences parenting students can face when they lack reliable childcare.

Students who work while enrolled also face time constraints that can impact their ability to attend class. A quarter of working students said they had missed at least one day of class in the prior spring semester due to conflicts with their job. Those who considered themselves workers who go to school were more likely to say this, with 30 percent reporting missing class due to scheduling conflicts with work compared to 22 percent of those who consider themselves to be students who work.

Missing an occasional class due to extenuating circumstances may not have significant consequences, but chronic absenteeism can negatively impact a student's academic performance. Students experiencing transportation barriers, childcare issues, work conflicts, or financial insecurity may be at higher risk of missing classes.



# Conclusion

Student wellbeing is a multifaceted issue that poses unique challenges for both learners and institutions of higher education. Nonetheless, it is vitally important for fostering student success. A critical component of wellbeing is mental health, which impacts a significant portion of college students, and can have repercussions on all aspects of students' lives, including academic performance. Financial security is a pivotal concern as well, with many students experiencing economic struggles that compromise their ability to meet basic needs. By recognizing the intricate challenges faced by students, it becomes clear that the journey to academic success is a collective responsibility. Institutions must acknowledge the prevalence of mental health concerns, basic needs insecurities, and financial struggles to help foster a sense of belonging amongst their student body. With this acknowledgement also comes a responsibility to actively seek to understand the interconnected nature of these issues and how to best support students in and beyond the classroom.

The personas of students who work or have children highlight the diverse identities and responsibilities that modern learners hold, emphasizing the importance of tailored student supports to address their unique circumstances. Working and parenting students, in particular, face significant time constraints that can disrupt their academic journeys and hinder their ability to succeed. Competing work and parenting priorities, along with unreliable transportation and parking issues, can directly impact class attendance and studying time.

Improving student wellbeing requires a determined effort to address financial insecurity, develop responsive support systems to help pay for college, expand support services, and promote inclusive environments that enable students to thrive academically and personally. By recognizing and addressing the barriers that impede student success, institutions can foster a more supportive educational landscape for all students.

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BY RECOGNIZING  
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LANDSCAPE FOR  
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# Appendix A: Detailed Methodology and Sample Characteristics

## Participating Institutions in the Fall 2023 SFWS

The fall 2023 implementation of the SFWS captures the attitudes, perspectives, and self-reported financial behaviors of more than 62,000 students from 142 colleges and universities in 25 states. While not nationally representative, student respondents attended public universities, private colleges, and community colleges that range in size from over 64,000 students to fewer than 600. Student responses from all institutions were aggregated to provide a comparison group for individual institutional findings by school sector.

### Four-Year Public Institutions (36)

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

### Four-Year Private Institutions (12)

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

### Two-Year Institutions\* (94)

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Alvin Community College (TX)  
Amarillo College (TX)  
Angelina College (TX)  
Ashland Community and Technical College (KY)  
Atlanta Technical College (GA)  
Austin Community College (TX)  
Bay de Noc Community College (MI)  
Belmont College (OH)  
Big Sandy Community and Technical College (KY)  
Bluegrass Community and Technical College (KY)  
Brazosport College (TX)  
Cape Fear Community College (NC)  
Carteret Community College (NC)  
Catawba Valley Community College (NC)  
Central Ohio Technical College (OH)  
Central Texas College (TX)  
Chattanooga State Community College (TN)

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

## Two-Year Institutions (continued)

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

## Methodology

Trellis Strategies' Student Financial Wellness Survey (SFWS) is a self-reported, web-based survey that seeks to document the financial well-being and student success indicators of postsecondary students at institutions across the nation. The survey opened on October 23, 2023 and closed on November 13, 2023. A total of 142 institutions participated in the survey—93 public two-year institutions, one private two-year institution, 36 public four-year institutions, and 12 private nonprofit four-year institutions. All participating institutions receive a school-level report of findings with a comparison response group from their sector.

While the pool of schools in the survey represents a diverse group of institutions and students served, it should be considered a convenience sample – albeit an extremely large one – as it is not strictly representative of the entire nation. The response rate was 8.8 percent, so there may be response bias in the data. Trellis mitigates this risk by weighing the results by gender, age, and enrollment intensity to better reflect the total population of the participating schools based on data fields available for all students surveyed regardless of whether they responded or not. Minimal differences were found. When compared to all students surveyed, respondents tended to be slightly older, more likely to attend full-time, and were more likely to identify as female. While weighing the results by these indicators will make the results more representative, there may be other factors beyond our control that may generate a bias in the results.

In order to host and deliver the survey to students, participating institutions provide Trellis with the contact information and select demographics (to allow assessment of representativeness) of study participants. Participants in the SFWS are asked to consent to having additional select student-level records (e.g., number of credit hours, gender, age) released by their institution for matching with their survey responses. Participating institutions with enrollments above 10,000 students could choose to randomly sample 5,000 of their students or provide their entire population. Institutions with enrollments lower than 10,000 included all students in the survey population.

To maximize student responses, Trellis contributed fifty, \$50 Amazon gift cards which were randomly awarded to 50 study participants. Institutions were encouraged to

supplement the survey-wide incentive offered by Trellis with their own incentives where possible. For survey-wide incentives provided by Trellis, Trellis randomly chose incentive winners, contacted the incentive winners, and disbursed the incentives. For institutional incentives, Trellis randomly chose incentive winners and provided institutions with contact information to disburse the incentives. If a participant withdrew from the survey before completion, they were still eligible for the incentive drawing.

Data were de-identified to create a dataset for analysis. In most instances, reports primarily consist of descriptive statistics; however, additional exploratory data analysis was conducted 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.

## Sample Characteristics and Representativeness

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. The results are weighted using a post-stratification weighting technique. Two-year institutions and four-year institutions were separately weighted by gender, age, and enrollment intensity. Response bias in the sample marginally affected the magnitude of the response frequencies presented for questions in the survey but did not affect the overall findings and themes found from the study. The tables in this appendix provide a comparison between the population of students invited to participate and the sample of responders, and they present where there were statistically significant differences.

**TESTS FOR REPRESENTATION BY STUDENT CHARACTERISTIC, UNWEIGHTED  
ALL UNDERGRADUATES**

**Relationships between variables were tested for association using Pearson's Chi-Square tests.**

Race/Ethnicity	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). Hispanic students are underrepresented in the sample by a magnitude of three percentage points and Black students are overrepresented in the sample by a magnitude of one percentage point.
Gender	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). Female students are overrepresented in the sample by a magnitude of 15 percentage points.
Enrollment Intensity (Full-time, Part-time)	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). Students enrolled full-time were overrepresented in the sample by a magnitude of six percentage points.
Credit Hours Earned (Class Year)	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). First-year students were overrepresented in the sample by a magnitude of one percentage point.
Age	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). The average age of the sample is almost one year older than the population.
GPA	Statistical differences between the population and sample (**Statistically significant result at the p<.01 level). The average GPA of the sample is 0.1 points higher than the population.

**SURVEY CHARACTERISTICS – FALL 2023 SFWS  
ALL UNDERGRADUATES**

Characteristic	Population (N=707,413)	Respondents (n=62,367)
<b>Race/Ethnicity</b>		
American Indian/Alaskan Native	1%	1%
Asian, Hawaiian, or Other Pacific Islander	4%	5%
Black/African-American	14%	15%
Hispanic/Latinx	28%	25%
International	2%	3%
White	44%	44%
Multiple	3%	3%
Other	0%	0%
Race/Ethnicity Not Reported	5%	5%
<b>Gender</b>		
Female	59%	74%
Male	40%	25%
Self-Identify/Not Reported	0%	0%
<b>Enrollment Intensity</b>		
Full-time	55%	61%
Part-time	45%	39%
<b>Class Year</b>		
1st (<30 credits earned)	48%	49%
2nd (30-59 credits earned)	24%	24%
3rd (60-89 credits earned)	13%	12%
4th (90-120 credits earned)	7%	6%
5th (120+ credits earned)	3%	2%
Not Reported	5%	6%
<b>Age</b>		
Average Age	24.6	25.5
<b>GPA</b>		
Average GPA	3.0	3.1



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

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Trellis' Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 30 days.<sup>11</sup> Many researchers of food security amongst college students use a more robust twelve-question USDA scale. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways.

- USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to certain questions. Under the short-form survey, individuals who give 2-4 affirmative responses have "low food security" and individuals who give 5-6 affirmative responses have "very low food security."<sup>12</sup>
- While categorical labels are helpful, food insecurity exists on a spectrum, and even the underlying responses to the survey questions cannot definitively locate individuals on that spectrum. Rather, more affirmative responses indicate higher odds that an individual is experiencing greater difficulty maintaining an adequate or desirable diet.

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

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The Student Financial Wellness Survey incorporates standard housing security and homelessness measurements commonly used by other researchers studying basic needs security in order to ensure data validity and facilitate comparisons with findings in prior research.<sup>13</sup>

- Researchers and policymakers often define a homeless person as an individual "who lack[s] a fixed, regular, and adequate nighttime residence,"<sup>14</sup> and housing insecurity as a broader term encompassing "lack of affordability, lack of stable occupancy, and lack of safety and decency," including overcrowding and frequent moves.<sup>15</sup>
- Respondents are categorized as 'Housing Insecure' if they answered "True" to any of the six housing insecurity questions (Q86-91).
- Respondents are categorized as 'Homeless' if they answered 'Yes' and/or 'True' to any of the ten homelessness questions (Q92-101).

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

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

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

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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>16</sup>

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

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

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This survey also incorporates a modified, short-form instrument used to screen for generalized anxiety disorder (GAD) by the CDC.<sup>17</sup>

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

# Appendix B: Survey Instrument

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

*(This question will generate skip logic for Q4)*

[Yes, No, I don't know]

To what extent do you agree or disagree with the following statements? [Strongly Disagree to Strongly Agree]

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

Q3. My school is aware of my financial situation.

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

*(Skip logic: this question hidden unless Q1 answered "Yes")*

To what extent do you agree or disagree with the following statements? [Strongly Disagree to Strongly Agree]

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

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

Q7. How important was cost as a factor when deciding to attend [Institution Name]?

[Not at all important to Very important]

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

[Strongly Disagree to Strongly Agree]

Q8. Tuition

Q9. Housing

Q10. Food

Q11. Transportation

Q12. Textbooks

During my time at school, I have spoken with the following individuals about my financial situation. (Check all that apply)

Q13. Financial aid advisor

Q14. Academic advisor

Q15. Faculty member

Q16. Other staff

Q17. I have not spoken with any of these individuals

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

Not At All Likely

( ) 0   ( ) 1   ( ) 2   ( ) 3   ( ) 4   ( ) 5   ( ) 6   ( ) 7   ( ) 8   ( ) 9   ( ) 10

Extremely Likely

Q19. Do you work for pay?

*(This question will generate skip logic for Q125-127)*

[Yes, No, I don't know]

Do you use any of the following methods to pay for college?

*(This question will generate skip logic for Q67, Q68, Q69, and Q71)*

[Yes, No, I don't know]

Q20. Student loan(s) I have taken out for myself.

Q21. Student loan(s) my parent took out.

Q22. Other support from my parents and/or family

Q23. Pell Grant and/or other grants

Q24. Scholarships

Q25. Current income

Q26. Personal savings

Q27. Credit cards

Q28. Military or Veteran benefits

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

[Yes, No, I don't know]

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

*(This question will generate skip logic for Q31, Q32, and Q119-120)*

[Yes, No, I don't know]

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

*(Skip question: this question hidden unless Q30 answered "Yes")*

- I completed the FAFSA on my own
- Parents
- Another family member
- University or college financial aid office
- Another on-campus office or resource
- Community organization or college access program (e.g., TRIO, College Forward, etc.)
- Other

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

*(Skip question: this question hidden unless Q30 answered "No")*

- The application form(s) were too much work or too time-consuming
- I did not want the possibility of taking on debt
- I did not have enough information about how to apply for financial aid
- I could not afford to go to school without financial aid
- I did not think I would be eligible for financial aid
- I did not plan to continue my degree/program
- Other reason(s)

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

*(This question will generate skip logic for Q115, Q116, and Q117)*

[Yes, No, I don't know]

**Do you provide financial support for any of the following individuals?**

*(These questions will generate skip logic for Q115)*

[Yes, No, I don't know]

Q34. Your spouse

Q35. A child or children

Q36. Your parent(s) or guardian(s)

Q37. Other family members

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

[Yes, No, I don't know]

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

- My savings
- My parent(s) or other family member(s)
- A credit card
- Reducing my spending
- Delaying paying a bill
- Other
- I would not be able to get \$500

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

[Never to Eight or more times]

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

[Never to Eight or more times]

**To what extent do you agree or disagree with the following statements?**

[Strongly Disagree to Strongly Agree]

Q42. I always pay my bills on time.

Q43. I follow a weekly or monthly budget.

Q44. I know how to manage my finances well.

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

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

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

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

How well do these statements describe you or your situation:

[Strongly Disagree to Strongly Agree]

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

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

Since January 1, 2023, have you used or received public assistance in the following areas?

[Yes, No, I don't know]

Q51. Food assistance (Meals provided by an organization, SNAP or "food stamps", WIC, TANF, etc.)

Q52. Unemployment assistance (Unemployment insurance, etc.)

Q53. Housing assistance (Eviction moratorium, Housing choice vouchers/Section 8, etc.)

Q54. Utility assistance (Low Income Home Energy Assistance Program, local utility assistance programs, etc.)

Q55. Medical assistance (Medicaid, Medicare, CHIP, etc.)

Q56. Childcare assistance (Childcare subsidies, vouchers, fee assistance, etc.)

Since January 1, 2023, have you used the following borrowing sources?

*(Q57 will generate skip logic for Q60-62; Q58 will generate skip logic for Q63; Q59 will generate skip logic for Q64)*

[Yes, No, I don't know]

Q57. Credit card

Q58. Payday loan

Q59. Auto title loan

Q60. Since January 1, 2023, approximately how many times did you use a credit card for something you didn't have money for? *(Skip logic: This question hidden unless Q57 is answered 'yes')*

[Never to Eight or more times]

To what extent do you agree or disagree with the following statements?

*(Skip logic: These questions hidden unless Q57 is answered 'yes')*

[Strongly Disagree to Strongly Agree]

Q61. I always pay my credit card bill on time.

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

Q63. Since January 1, 2023, approximately how many times did you borrow a payday loan?

*(Skip logic: This question hidden unless Q58 is answered 'yes')*

[Never to Eight or more times]

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

*(Skip logic: This question hidden unless Q59 is answered 'yes')*

[Never to Eight or more times]

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

[Never to Eight or more times]



Q66. In a few sentences, please explain why you have not borrowed student loans to pay for school so far.  
(Skip logic: This question hidden unless Q20 is answered 'No' AND Q38 is answered 'Yes' and/or 'Three or more times' on Q40)

Q67. To what extent do you agree with this statement: I have more student loan debt than I expected to have at this point.  
(Skip logic: This question hidden unless Q20 is answered 'yes')

[Strongly Disagree to Strongly Agree]

Q68. How confident are you that you will be able to pay off the debt acquired while you were a student?  
(Skip logic: This question hidden unless Q20 is answered 'yes')

[Not at all confident to Very confident]

Q69. When you first received your student loan, did you receive any in-person or online counseling that informed you about your student loans?  
(Skip logic: This question hidden unless Q20 is answered 'yes')

- Yes, online
- Yes, in-person
- I did not receive counseling
- I don't know

Q70. 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.

[Strongly Disagree to Strongly Agree, I do not have other debt]

Q71. How confident are you that some or all of your student loans will be forgiven?  
(Skip logic: This question hidden unless Q20 is answered 'yes')

[Not at all confident to Very confident]

Over the last 14 days, how often have you been bothered by... [Not at all to Nearly every day]

Q72. Having little interest or pleasure in doing things?

Q73. Feeling down, depressed, or hopeless?

Q74. Feeling nervous, anxious, or on edge?

Q75. Not being able to stop or control worrying?

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

[Yes, No, I don't know]

In the last 30 days, how many times were the following statements true?

[Often to Never true, I don't know]

Q77. The food that I bought just didn't last and I didn't have money to get more.

Q78. I couldn't afford to eat balanced meals.

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?

(This question will generate skip logic for Q80)

[Yes, No, I don't know]

Q80. How many days did this happen?

*(Skip logic: This question is hidden unless Q79 is answered 'yes')*

[Once to More than five times, I don't know]

Q81. In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?

[Yes, No, I don't know]

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

[Yes, No, I don't know]

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

[Yes, No, I don't know, Not applicable]

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

*(This question will generate skip logic for Q85)*

[Yes, No, I don't know]

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

*(Skip logic: This question is hidden unless Q84 is answered 'yes')*

- On-campus food pantry or food closet at my school
- Off-campus food pantry or food bank (e.g., at a church, non-profit organization, regional food bank, etc.)
- Other

Please indicate if any of the following statements were true in the last 12 months.

[Yes, No, I don't know]

Q86. I had difficulty paying for my rent.

Q87. I didn't pay the full amount of my rent.

Q88. I had difficulty paying the full amount of a gas, oil, or electricity bill.

Q89. I moved 3 or more times.

Q90. I lived with others beyond the expected capacity of my house or apartment.

Q91. I moved in with other people due to financial problems.

Q92. Since starting college, have you ever been homeless?

[Yes, No, I don't know]

Please indicate if any of the following statements were true in the last 12 months.

[Yes, No, I don't know]

Q93. I was thrown out or forced out of my home.

Q94. I was evicted from my home.

Q95. I stayed in a shelter, transitional housing, or independent living program.

Q96. I stayed in an abandoned building.

Q97. I didn't know where I would sleep at night.

Q98. I didn't have a home.

Q99. I temporarily stayed with a relative, friend, or couch surfed while I looked for housing.

Q100. I slept in an outdoor location such as a street, sidewalk or alley, bus or train stop.

Q101. I slept in a closed area/space not meant for human habitation such as a car or truck, van, RV, or camper, encampment or tent, or unconverted garage, attic, or basement.

Q102. Do you have a car?

*(This question will generate skip logic for Q103, Q104)*

[Yes, No, Sometimes]

Q103. How reliable would you say your car is?

*(Skip logic: This question hidden unless Q102 is answered 'yes')*

[Not at all reliable to Very reliable, I don't know]

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

*(Skip logic: This question hidden unless Q102 is answered 'yes')*

[Never to Always, Not applicable]

Q105. Do you use public transportation to get to school?

[Never to Always, Not applicable]

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

[Never to Always, Not applicable]

Q107. Imagine that the interest rate on your savings account is 1% per year and inflation is 2% per year. After 1 year, would you be able to buy more than today, exactly the same as today, or less than today with the money in this account?

- More than today
- Exactly the same as today
- Less than today
- I don't know

Q108. Suppose you have \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much would you have in the account if you left the money to grow?

- More than \$102
- Exactly \$102
- Less than \$102
- I don't know

Q109. Suppose you borrowed \$5,000 to help cover college expenses for the coming year. You can choose to repay this loan over 10 years, 20 years, or 30 years. Which of these repayment options will cost you the least amount of money over the length of the repayment period?

- 10-year
- 20-year
- 30-year
- I don't know

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

[Yes, No, I don't know]

Q111. Are you a current or former member of the U.S. Armed Forces, Reserves, or National Guard? [Yes, No]

Q112. Did you transfer to [Institution Name] from another institution? [Yes, No, I don't know]

Q113. Do you plan on transferring from your school to another institution in the future? [Yes, No, I don't know]

Q114. After you graduate from [Institution Name], what do you expect your approximate annual salary will be?

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

*(Skip logic: This question hidden unless any of Q33-37 are answered 'yes')*

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

*(Skip logic: This question hidden unless Q33 is answered 'yes')*

[None to More than five days, Not applicable]

Q117. If you were to lose access to your current child care arrangements(s), would you: (Check all that apply)

*(Skip logic: This question hidden unless Q33 is answered 'yes')*

- Need to take fewer classes or drop classes
- Be less likely to enroll in future semesters
- Have less time to focus on studying and academics
- Be likely to get worse grades
- Consider bringing your child(ren) to classes
- None of the above
- Other – please explain:

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

*(This question will generate skip logic for Q119-124)*

[Yes, No, I don't know]

Q119. Did you indicate on the FAFSA (Free Application for Federal Student Aid) that you were previously in foster care or a ward of the state? (Skip logic: This question hidden unless Q30 is answered "Yes" AND Q118 are answered 'yes')

*(This question will generate skip logic for Q120)*

[Yes, No, I don't know]

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

*(Skip logic: This question hidden unless Q30 is answered "Yes" AND Q118-119 are answered 'yes')*

[Yes, No, I don't know]

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

*(Skip logic: This question hidden unless Q118 is answered 'yes') (This question will generate skip logic for Q122)*

[Yes, No, I don't know]

Q122. Have you participated in a state-level, foster youth-specific financial aid program or policy for college?

*(Skip logic: This question hidden unless Q118 AND Q121 are answered 'yes')*

[Yes, No, I don't know]

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**Q123. Does your institution have a foster youth-specific financial aid, scholarship, or outreach program?**  
(Skip logic: This question hidden unless Q118 is answered 'yes') (This question will generate skip logic for Q124)  
[Yes, No, I don't know]

**Q124. Have you participated in your institution's foster youth-specific financial aid, scholarship, or outreach program?**  
(Skip logic: This question hidden unless Q118 AND Q123 are answered 'yes')  
[Yes, No, I don't know]

**Q125. Do you consider yourself a student who works or a worker that goes to school?**  
(Skip logic: This question hidden unless Q19 is answered 'yes')

- A student who works
- A worker that goes to school

**Q126. During the school year, about how many hours do you spend in a typical 7-day week working for pay?**  
(Skip logic: This question hidden unless Q19 is answered 'yes')

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**Q127. Approximately how many days of classes did you miss last semester [Spring 2023] due to conflicts with your job?**  
(Skip logic: This question hidden unless Q19 is answered 'yes')  
[None to More than five days, Not applicable]

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

- Dependent
- Independent
- I don't know

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

- On-campus residence
- Off-campus college/university-affiliated residence
- Off-campus private (not college/university-affiliated) residence
- No current residence or homeless
- Other

**Q130. What format are your classes in this semester (Fall 2023)?**  
(This question will generate skip logic for Q131)

- In-person only
- Online or remote only
- Hybrid (a mix of online and in-person classes)
- Other

**Q131. What percentage of your classes this semester (Fall 2023) are in-person?**  
(Skip logic: This question hidden unless Q130 is answered 'Hybrid (a mix of online and in-person classes)')

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

[Yes, No, I don't know]



# Appendix C: Endnotes

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