

June 2017

## Aid Like A Paycheck Supplemental Survey Tables

The Aid Like A Paycheck student survey was designed to help understand students' academic and financial attitudes, behaviors, and circumstances over the course of a semester. This memo and the following tables describe the survey, response rates, and responses to each survey item at two study colleges. For a full description of the Aid Like A Paycheck evaluation and interim findings, including an overview of key survey results, see "Aligning Aid with Enrollment: Interim Findings on Aid Like A Paycheck," available at <http://www.mdrc.org/publication/aligning-aid-enrollment>.

MDRC developed and administered the Aid Like A Paycheck student survey with generous support from MetLife Foundation, and with the partnership of the Center for Financial Services Innovation (CFSI) and the Center for Community College Student Engagement (CCCSE).

The Aid Like A Paycheck survey was administered via the web and phone to students who entered the Aid Like A Paycheck study in the fall 2015 or spring 2016 semester at Houston Community College (HCC) and San Jacinto College (San Jacinto). About 1,000 students were randomly selected from the program and standard groups — split evenly across colleges and semesters — and were invited to respond to the survey once per month for any or all of the four months during their first program semester at the colleges. The response rates are shown in Table A.1. Some individual survey items were drawn from CFSI and CCCSE instruments, as indicated in Tables A.2 and A.3. (A version of the survey was also administered to students at the West Hills Community College District in fall 2016; these results will be discussed in the final Aid Like A Paycheck report in 2018.)

While the survey results provide a description of the standard student experience as well as students' reactions to the Aid Like A Paycheck program, the overall response rates and differential responses suggest that the survey findings — particularly the differences between students in the program and standard groups, and any moderate changes seen over time — should be interpreted with caution. The average response rate was nearly 60 percent, but differed somewhat across months, colleges, and research groups. The surveys administered in the first and fourth months of the semester generally had the highest response rates. Surveys in the second and third months had somewhat lower rates, and because the findings in those months do not indicate notable changes in trends, the Aid Like A Paycheck interim report focuses on responses in the first and fourth months. The response rates in the first month at San Jacinto and the fourth month at both San Jacinto and HCC meet the What Works Clearinghouse (WWC) guidelines for acceptable attrition rates. However, the response rates in the other months are either low or different across research groups to the extent that they could introduce unacceptable levels of bias. Those results could receive a WWC rating no higher than "meets evidence standards with reservations" provided baseline equivalence of

the analysis sample is established. For some of the questionnaires, baseline equivalence tests among respondents at each college indicate that some observable student characteristics differ significantly between research groups. However, when survey response analyses were run with covariate adjustments, the results were generally consistent with the unadjusted estimates, suggesting that the differences in observable characteristics most likely did not substantially affect the results. However, any unobservable differences between respondents could not be controlled for, and may be reflected in the differences in responses between research groups, confounding the causal effect estimate of Aid Like A Paycheck on the survey outcomes.

Due to the large number of questions asked in the survey, it is expected that some seemingly large or statistically significant differences between the program and standard groups will appear by chance. The p-values in these tables have not been adjusted for multiple comparisons. About one in twenty hypothesis tests will return a p-value that falls below the commonly used 0.05 threshold for statistical significance by chance, even when there is no causal difference between groups.

Due to skip patterns in the survey, several questions in the student survey had fewer respondents than the full sample. As a result, there is less statistical power to estimate the significance of the differences between groups on answers to these questions. The most extreme example of this is the number of respondents not enrolled in college, which fell below 10 in each month of the survey (Question A2).

## Appendix Table A.1

### Survey Response Rates, Houston Community College and San Jacinto College

	Month 1		Month 2		Month 3		Month 4	
	Program Group	Standard Group	Program Group	Standard Group	Program Group	Standard Group	Program Group	Standard Group
<b>Sample size</b>								
<b>HCC</b>								
Respondent	171	142	150	128	146	124	157	139
Total	263	236	263	236	263	236	263	236
Response rate (%)	65.0	60.2	57.0	54.2	55.5	52.5	59.7	58.9
<b>San Jacinto</b>								
Respondent	134	147	115	135	113	137	138	141
Total	222	235	222	235	222	235	222	235
Response rate (%)	60.4	62.6	51.8	57.4	50.9	58.3	62.2	60.0
<b>Total</b>								
Respondent	305	289	265	263	259	261	295	280
Total	485	471	485	471	485	471	485	471
Response rate (%)	62.9	61.4	54.6	55.8	53.4	55.4	60.8	59.4

SOURCE: MDRC calculations using responses from the Aid Like A Paycheck student surveys at Houston Community College (HCC) and San Jacinto College (San Jacinto).

NOTES: In the first survey month at HCC, the combination of an overall response rate of around 60 percent and a 5 percent differential in response rates between the program and standard groups may result in biased estimates. During Months 2 and 3, similar bias may result from the combination of response rates and differentials between research groups at both colleges. Consequently, these results could receive a rating no higher than "meets evidence standard with reservations" by the What Works Clearinghouse standards.

**Survey Table A.2**

**Aid Like A Paycheck Survey:**

**Months 1-4, Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
<b>A. College Enrollment</b>																	
A1.	How many classes are you currently enrolled in this semester at [SITE]? (Please select one.)				0.173				0.632				0.534				0.667
	0	2.4	0.0	2.4		0.7	2.3	-1.7		5.5	1.6	3.9		3.2	5.1	-1.9	
	1	1.8	2.1	-0.3		2.0	3.9	-1.9		4.1	4.0	0.1		3.8	5.8	-2.0	
	2	17.8	24.6	-6.9		26.5	23.4	3.1		28.8	27.4	1.3		26.3	24.8	1.5	
	3	29.6	32.4	-2.8		29.3	31.3	-2.0		26.7	27.4	-0.7		26.3	29.9	-3.6	
	4 or more	48.5	40.8	7.7		41.5	39.1	2.4		34.9	39.5	-4.6		40.4	34.3	6.1	
A2.	[If question A1=0] Please tell us the MAIN reason you have not been or are no longer enrolled in [SITE]? (Please select one.) <sup>a</sup>				-				0.505				0.475				0.504
	1: Your family obligations.	50.0	0.0	50.0		0.0	0.0	0.0		37.5	0.0	37.5		40.0	42.9	-2.9	
	2: Your housing situation was disrupted or changed.	0.0	0.0	0.0		0.0	0.0	0.0		12.5	0.0	12.5		0.0	14.3	-14.3	
	3: Your work schedule has changed.	0.0	0.0	0.0		0.0	0.0	0.0		0.0	0.0	0.0		0.0	14.3	-14.3	
	4: Your classes were too difficult or demanding.	0.0	0.0	0.0		0.0	33.3	-33.3		0.0	0.0	0.0		0.0	0.0	0.0	
	5: You did not receive any financial aid for this semester.	0.0	0.0	0.0		0.0	0.0	0.0		0.0	0.0	0.0		20.0	0.0	20.0	
	6: Your classes, books, or materials were too expensive.	25.0	0.0	25.0		0.0	0.0	0.0		12.5	0.0	12.5		20.0	0.0	20.0	
	7: Some other reason?	25.0	0.0	25.0		100.0	66.7	33.3		37.5	100.0	-62.5		20.0	28.6	-8.6	
<b>B. Financial Aid Experiences</b>																	
B1.	In the past 14 days, did you receive a financial aid refund payment? (Please select one.)				0.002				0.000				0.000				0.000
	Yes	62.5	44.7	17.8		75.0	43.0	32.0		72.2	41.1	31.1		63.2	16.9	46.3	
	No	37.5	55.3	-17.8		25.0	57.0	-32.0		27.8	58.9	-31.1		36.8	83.1	-46.3	

(continued)

**Survey Table A.2 (continued)**  
**Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
B2.	[If B1=Yes] In the past 14 days, how would you describe the amount of your most recent financial aid refund payment? (Please select one.) <sup>a</sup>				0.006				0.291				0.574				0.058
	1: It was less than you expected	58.8	31.7	27.1		29.7	41.8	-12.1		24.0	17.6	6.4		9.2	17.4	-8.2	
	2: It was about what you expected	31.4	46.0	-14.7		58.6	43.6	14.9		61.5	60.8	0.8		83.7	60.9	22.8	
	3: It was more than you expected	4.9	12.7	-7.8		2.7	1.8	0.9		10.6	13.7	-3.1		4.1	17.4	-13.3	
	4: You were not expecting anything, but you received a refund payment	4.9	9.5	-4.6		9.0	12.7	-3.7		3.8	7.8	-4.0		3.1	4.3	-1.3	
B3.	[If B1=Yes] In the past 14 days, how would you describe the timing of your most recent financial aid refund payment? (Please select one.) <sup>a</sup>				0.041				0.081				0.780				0.000
	1: It came before you expected	8.7	17.7	-9.0		5.5	12.7	-7.3		9.6	7.8	1.8		10.2	13.0	-2.8	
	2: It came about when you expected	49.5	51.6	-2.1		53.6	34.5	19.1		55.8	49.0	6.7		71.4	21.7	49.7	
	3: It came after you expected	35.0	17.7	17.2		31.8	43.6	-11.8		27.9	35.3	-7.4		13.3	56.5	-43.3	
	4: You were not expecting anything, but you received a refund payment	6.8	12.9	-6.1		9.1	9.1	0.0		6.7	7.8	-1.1		5.1	8.7	-3.6	
B4.	[If B1=Yes] In the past 14 days, do you still have leftover money from your most recent financial aid refund payment? <sup>a,b</sup>				0.618												0.166
	Yes	70.6	74.2	-3.6										71.4	56.5	14.9	
	No	29.4	25.8	3.6										28.6	43.5	-14.9	
B5.	You are satisfied with the amount of your financial aid this semester. <sup>c,d</sup>																0.896
	1: Strongly disagree													10.4	9.1	1.4	
	2: Disagree													11.9	7.6	4.4	
	3: Neither agree nor disagree													19.4	22.7	-3.3	
	4: Agree													41.8	40.9	0.9	
	5: Strongly agree													16.4	19.7	-3.3	

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**Survey Table A.2 (continued)**  
**Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
B6.	Your financial aid refund payment(s) were given to you when you needed them this semester. <sup>c</sup>																0.743
	1: Strongly disagree												9.6	12.4	-2.9		
	2: Disagree												12.7	10.2	2.5		
	3: Neither agree nor disagree												14.0	10.2	3.8		
	4: Agree												45.9	48.9	-3.0		
	5: Strongly agree												17.8	18.2	-0.4		
B7.	The information you received about your financial aid from the financial aid office was clear and easy to understand this semester. <sup>c</sup>																0.075
	1: Strongly disagree												4.5	7.3	-2.8		
	2: Disagree												12.1	10.2	1.9		
	3: Neither agree nor disagree												18.5	9.5	9.0		
	4: Agree												45.9	58.4	-12.5		
	5: Strongly agree												19.1	14.6	4.5		
B8.	Your financial aid helped you stay enrolled in your classes this semester. <sup>c</sup>																0.572
	1: Strongly disagree												7.0	6.6	0.4		
	2: Disagree												4.5	2.9	1.5		
	3: Neither agree nor disagree												13.4	8.0	5.3		
	4: Agree												42.0	46.7	-4.7		
	5: Strongly agree												33.1	35.8	-2.6		

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**Survey Table A.2 (continued)**  
**Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
B9.	One reason you stayed enrolled this semester was to continue receiving your financial aid. <sup>c</sup>																0.085
	1: Strongly disagree												19.9	25.5	-5.7		
	2: Disagree												28.2	24.1	4.1		
	3: Neither agree nor disagree												16.7	26.3	-9.6		
	4: Agree												25.0	15.3	9.7		
	5: Strongly agree												10.3	8.8	1.5		
<b>C. Academic Behavior</b>																	
C1.	In the last seven days, how many of your classes did you attend or log onto? <sup>b</sup>				0.012												0.672
	1: No classes	7.7	1.4	6.3									7.6	10.9	-3.3		
	2: Some classes	8.9	4.3	4.6									8.9	6.6	2.3		
	3: Most classes	8.9	6.4	2.5									10.2	8.8	1.4		
	4: All classes	74.6	87.9	-13.4									73.2	73.7	-0.5		
C2.	In the last seven days, about how many hours did you spend studying or preparing for your classes? (Please select one.) <sup>c</sup>				0.510			0.303				0.181					0.722
	1: None	4.1	0.7	3.4		0.7	2.3	-1.7		6.8	3.3	3.6		6.4	7.3	-0.9	
	2: 1-5 hours	38.5	37.4	1.1		39.9	31.3	8.6		30.8	24.4	6.4		30.1	27.0	3.1	
	3: 6-10 hours	28.4	28.8	-0.4		34.5	34.4	0.1		31.5	32.5	-1.0		28.2	35.0	-6.8	
	4: 11-20 hours	17.2	21.6	-4.4		17.6	19.5	-2.0		23.3	23.6	-0.3		18.6	13.1	5.5	
	5: 21-30 hours	7.7	7.2	0.5		5.4	6.3	-0.8		4.8	8.1	-3.3		13.5	14.6	-1.1	
	6: More than 30 hours	4.1	4.3	-0.2		2.0	6.3	-4.2		2.7	8.1	-5.4		3.2	2.9	0.3	
<b>D. Work Behavior</b>																	
D1.	Are you currently working for pay? (Please select one.) <sup>e</sup>				0.692			0.203				0.788					0.355
	Yes	53.0	50.7	2.3		61.5	53.9	7.6		61.0	59.3	1.6		54.5	59.9	-5.4	
	No	47.0	49.3	-2.3		38.5	46.1	-7.6		39.0	40.7	-1.6		45.5	40.1	5.4	

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**Survey Table A.2 (continued)**  
**Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
D2.	[If question D1=No] Are you currently looking for work? (Please select one.) <sup>a</sup>				0.893				0.441				0.538				0.334
	Yes	32.1	31.4	0.7		27.0	31.3	-4.2		25.3	28.7	-3.3		31.4	26.3	5.1	
	No	67.9	68.6	-0.7		73.0	68.8	4.2		74.7	71.3	3.3		68.6	73.7	-5.1	
D3.	[If question D1=Yes] In the last seven days, how many hours did you spend working for pay? (Please select one.) <sup>a,c</sup>				0.360				0.822				0.253				0.866
	1: None	47.6	49.3	-1.7		40.5	46.9	-6.3		41.1	43.1	-2.0		46.8	41.9	4.9	
	2: 1-5 hours	1.8	2.1	-0.4		2.0	1.6	0.5		0.7	3.3	-2.6		1.9	0.7	1.2	
	3: 6-10 hours	3.6	2.1	1.4		6.8	3.9	2.9		6.2	2.4	3.7		4.5	4.4	0.1	
	4: 11-20 hours	10.7	8.6	2.1		11.5	11.7	-0.2		15.1	10.6	4.5		12.2	12.5	-0.3	
	5: 21-30 hours	17.3	10.7	6.5		15.5	12.5	3.0		10.3	14.6	-4.4		11.5	12.5	-1.0	
	6: More than 30 hours	19.0	27.1	-8.1		23.6	23.4	0.2		26.7	26.0	0.7		23.1	27.9	-4.9	
D4.	[If question D1=Yes] During this semester, did you experience any changes to your work hours or your work schedule? <sup>a,c</sup>																0.530
	Yes													61.2	65.9	-4.7	
	No													38.8	34.1	4.7	

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**Survey Table A.2 (continued)**  
**Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
D5.	[If question D4=Yes] During this semester, what was the MAIN reason for your work hours or work schedule to change? <sup>a,c</sup>																0.307
	1: You changed your work schedule to accommodate a new class schedule.												15.4	22.2	-6.8		
	2: You changed your work schedule to make more time to study or prepare for classes.												40.4	37.0	3.3		
	3: You changed your work schedule to make more money to pay for your expenses.												21.2	7.4	13.7		
	4: You changed your work schedule to accommodate your final exams.												3.8	3.7	0.1		
	5: You changed your work schedule because school was not in session.												3.8	1.9	2.0		
	6: You changed your work schedule to accommodate your family needs or changes in your personal life.												1.9	11.1	-9.2		
	7: Your employer changed your work schedule.												9.6	13.0	-3.3		
	8: Other reason												3.8	3.7	0.1		
<b>E. Financial Health and Money Management</b>																	
E1.	You usually pay your bills on time. <sup>b,f</sup>				0.671												0.716
	1: Strongly disagree	2.4	2.2	0.2									2.6	3.7	-1.1		
	2: Disagree	4.8	2.2	2.6									5.1	6.6	-1.5		
	3: Neither agree nor disagree	8.3	9.5	-1.2									16.0	14.0	2.1		
	4: Agree	37.5	43.1	-5.6									42.3	47.8	-5.5		
	5: Strongly agree	47.0	43.1	4.0									34.0	27.9	6.0		
E2.	You usually have money to pay for daily needs, like food, transportation, housing, or utilities. <sup>b</sup>				0.653												0.999
	1: Strongly disagree	5.4	3.6	1.8									5.8	5.9	-0.1		
	2: Disagree	11.3	12.9	-1.5									13.5	14.0	-0.5		
	3: Neither agree nor disagree	23.2	23.6	-0.4									17.3	16.2	1.1		
	4: Agree	40.5	45.7	-5.2									47.4	47.1	0.4		
	5: Strongly agree	19.6	14.3	5.4									16.0	16.9	-0.9		

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**Survey Table A.2 (continued)**  
**Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
E3.	You have too much student loan debt right now. <sup>b,f</sup>				0.909												0.044
	1: Strongly disagree	38.1	38.6	-0.5									25.2	30.9	-5.7		
	2: Disagree	32.1	35.7	-3.6									41.9	30.9	11.1		
	3: Neither agree nor disagree	18.5	17.1	1.3									18.7	30.1	-11.4		
	4: Agree	7.1	5.0	2.1									9.0	4.4	4.6		
	5: Strongly agree	4.2	3.6	0.6									5.2	3.7	1.5		
E4.	You have too much other debt right now, such as credit card debt, car loan debt, or money owed to family or friends. <sup>b,f</sup>				0.920												0.412
	1: Strongly disagree	32.7	30.7	2.0									23.1	27.2	-4.1		
	2: Disagree	27.4	30.7	-3.3									27.6	28.7	-1.1		
	3: Neither agree nor disagree	13.7	11.4	2.3									13.5	17.6	-4.2		
	4: Agree	18.5	17.9	0.6									25.6	16.9	8.7		
	5: Strongly agree	7.7	9.3	-1.5									10.3	9.6	0.7		
E5.	Your finances cause you significant stress. <sup>b,f</sup>				0.014												0.065
	1: Strongly disagree	13.0	7.9	5.2									7.1	9.6	-2.5		
	2: Disagree	14.8	19.3	-4.5									24.4	16.9	7.4		
	3: Neither agree nor disagree	16.6	30.7	-14.1									21.2	33.8	-12.7		
	4: Agree	40.8	29.3	11.5									28.2	27.2	1.0		
	5: Strongly agree	14.8	12.9	1.9									19.2	12.5	6.7		
E6.	You are good at dealing with day-to-day financial matters. <sup>b,f</sup>				0.757												0.409
	1: Strongly disagree	1.2	2.1	-1.0									1.3	2.2	-0.9		
	2: Disagree	4.1	2.1	2.0									4.5	8.1	-3.6		
	3: Neither agree nor disagree	23.1	21.4	1.6									22.4	21.3	1.1		
	4: Agree	58.0	57.9	0.1									51.9	55.1	-3.2		
	5: Strongly agree	13.6	16.4	-2.8									19.9	13.2	6.6		

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**Survey Table A.2 (continued)**  
**Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
E7.	You have the skills and knowledge to manage your finances well. <sup>b,f</sup>				0.379												0.437
	1: Strongly disagree	0.6	2.1	-1.6									2.6	1.5	1.1		
	2: Disagree	5.9	4.3	1.6									4.5	6.6	-2.1		
	3: Neither agree nor disagree	16.0	10.7	5.3									18.6	14.0	4.6		
	4: Agree	52.1	59.3	-7.2									52.6	61.0	-8.5		
	5: Strongly agree	25.4	23.6	1.9									21.8	16.9	4.9		
E8.	Over the last seven days, how often have you worried about paying your bills on time? (Please select one.) <sup>f</sup>				0.388				0.309				0.276				0.095
	1: Never	14.2	18.7	-4.5		16.2	15.7	0.5		13.7	17.2	-3.5		11.6	20.0	-8.4	
	2: Rarely	23.7	19.4	4.2		15.5	23.6	-8.1		15.8	23.0	-7.2		24.5	18.5	6.0	
	3: Sometimes	29.6	36.0	-6.4		27.0	24.4	2.6		26.7	27.0	-0.3		26.5	33.3	-6.9	
	4: Often	21.3	15.1	6.2		21.6	14.2	7.4		21.2	13.1	8.1		21.3	14.1	7.2	
	5: Always	11.2	10.8	0.5		19.6	22.0	-2.5		22.6	19.7	2.9		16.1	14.1	2.1	
E9.	Over the last seven days, how often have you worried about having enough money to pay for your daily needs, such as food, transportation, housing, or utilities? (Please select one.)				0.057				0.775				0.013				0.815
	1: Never	16.0	17.9	-1.9		15.5	16.5	-1.0		15.1	16.4	-1.3		18.1	21.5	-3.4	
	2: Rarely	16.6	22.9	-6.3		15.5	20.5	-4.9		15.8	30.3	-14.6		20.6	23.7	-3.1	
	3: Sometimes	32.0	36.4	-4.5		24.3	23.6	0.7		25.3	23.0	2.4		31.0	27.4	3.6	
	4: Often	21.3	9.3	12.0		25.7	20.5	5.2		23.3	10.7	12.6		17.4	14.1	3.3	
	5: Always	14.2	13.6	0.6		18.9	18.9	0.0		20.5	19.7	0.9		12.9	13.3	-0.4	
E10.	Do you budget your money? <sup>b</sup>				0.523												0.556
	Yes	88.2	85.7	2.5										82.7	80.0	2.7	
	No	11.8	14.3	-2.5										17.3	20.0	-2.7	

(continued)

**Survey Table A.2 (continued)**  
**Houston Community College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
E11.	[If question E10=Yes] Which option below best describes how often you budget your money? <sup>a,b</sup>				0.072												0.597
	1: Daily	30.4	33.1	-2.6									34.1	32.4	1.7		
	2: Weekly	36.5	33.9	2.6									28.7	38.0	-9.3		
	3: Every two weeks	22.3	13.6	8.7									20.2	14.8	5.3		
	4: Monthly	10.8	16.9	-6.1									16.3	13.9	2.4		
	5: Once or twice a semester	0.0	2.5	-2.5									0.8	0.9	-0.2		

SOURCE: MDRC calculations using student responses to the Aid Like A Paycheck survey at Houston Community College.

NOTES: In the first survey month at HCC, the combination of an overall response rate of around 60 percent and a 5 percent differential in response rates between the program and standard groups may result in biased estimates. During Months 2 and 3, similar bias may result from the combination of response rates and differentials between research groups at both colleges. Consequently, these results could receive a rating no higher than "meets evidence standard with reservations" by the What Works Clearinghouse standards.

<sup>a</sup> Due to skip patterns in the survey, this question has fewer respondents than the full sample.

<sup>b</sup> Question was asked only in the Month 1 and Month 4 surveys.

<sup>c</sup> Question was asked only in the Month 4 survey.

<sup>d</sup> Question was asked only of students in the second of two cohorts surveyed.

<sup>e</sup> Question is derived from items on the Center for Community College Student Engagement's Community College Survey of Student Engagement, 2005 and 2016.

<sup>f</sup> Question is derived from items on the Consumer Financial Health Study Survey, 2014.

**Survey Table A.3**

**Aid Like A Paycheck:**

**Months 1-4, San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
<b>A. College Enrollment</b>																	
A1.	How many classes are you currently enrolled in this semester at [SITE]? (Please select one.)				0.885				0.626				0.118				0.263
	0	0.0	0.7	-0.7		0.9	0.7	0.1		0.9	2.9	-2.0		2.2	5.0	-2.8	
	1	3.0	2.7	0.3		1.7	0.7	1.0		0.9	2.9	-2.0		2.2	3.5	-1.4	
	2	9.0	7.5	1.5		8.7	11.1	-2.4		9.7	9.5	0.2		7.2	11.3	-4.1	
	3	32.3	32.0	0.4		40.0	31.9	8.1		43.4	29.2	14.2		41.3	31.2	10.1	
	4 or more	55.6	57.1	-1.5		48.7	55.6	-6.9		45.1	55.5	-10.3		47.1	48.9	-1.8	
A2.	[If A1=0] Please tell us the MAIN reason you have not been or are no longer enrolled in [SITE]? (Please select one.) <sup>a</sup>				-				0.157				0.287				0.075
	1: Your family obligations.	0.0	0.0	0.0		0.0	0.0	0.0		0.0	25.0	-25.0		66.7	0.0	66.7	
	2: Your housing situation was disrupted or changed.	0.0	0.0	0.0		0.0	0.0	0.0		0.0	25.0	-25.0		0.0	28.6	-28.6	
	3: Your work schedule has changed.	0.0	0.0	0.0		0.0	0.0	0.0		100.0	0.0	100.0		0.0	14.3	-14.3	
	4: Your classes were too difficult or demanding.	0.0	0.0	0.0		0.0	0.0	0.0		0.0	0.0	0.0		0.0	0.0	0.0	
	5: You did not receive any financial aid for this semester.	0.0	100.0	-100.0		0.0	100.0	-100.0		0.0	25.0	-25.0		0.0	28.6	-28.6	
	6: Your classes, books, or materials were too expensive.	0.0	0.0	0.0		0.0	0.0	0.0		0.0	0.0	0.0		33.3	0.0	33.3	
	7: Some other reason?	0.0	0.0	0.0		100.0	0.0	100.0		0.0	25.0	-25.0		0.0	28.6	-28.6	
<b>B. Financial Aid Experiences</b>																	
B1.	In the past 14 days, did you receive a financial aid refund payment? (Please select one.)				0.027				0.000				0.000				0.000
	Yes	67.9	79.6	-11.7		82.6	31.6	51.0		77.0	16.5	60.4		78.1	9.2	68.9	
	No	32.1	20.4	11.7		17.4	68.4	-51.0		23.0	83.5	-60.4		21.9	90.8	-68.9	

(continued)

**Survey Table A.3 (continued)**  
**San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
B2.	[If B1=Yes] In the past 14 days, how would you describe the amount of your most recent financial aid refund payment? (Please select one.) <sup>a</sup>				0.018				0.001				0.520				0.485
	1: It was less than you expected	39.3	20.7	18.6		28.7	9.5	19.2		16.1	4.5	11.5		6.5	0.0	6.5	
	2: It was about what you expected	49.4	61.2	-11.8		63.8	59.5	4.3		72.4	81.8	-9.4		85.0	84.6	0.4	
	3: It was more than you expected	4.5	11.2	-6.7		4.3	11.9	-7.6		5.7	4.5	1.2		1.9	7.7	-5.8	
	4: You were not expecting anything, but you received a refund payment	6.7	6.9	-0.2		3.2	19.0	-15.9		5.7	9.1	-3.3		6.5	7.7	-1.2	
B3.	[If B1=Yes] In the past 14 days, how would you describe the timing of your most recent financial aid refund payment? (Please select one.) <sup>a</sup>				0.735				0.154				0.949				0.139
	1: It came before you expected	16.9	22.2	-5.4		25.3	22.5	2.8		11.5	9.1	2.4		5.6	23.1	-17.5	
	2: It came about when you expected	53.9	47.0	6.9		40.7	40.0	0.7		54.0	54.5	-0.5		63.6	46.2	17.4	
	3: It came after you expected	24.7	25.6	-0.9		28.6	20.0	8.6		27.6	31.8	-4.2		19.6	23.1	-3.5	
	4: You were not expecting anything, but you received a refund payment	4.5	5.1	-0.6		5.5	17.5	-12.0		6.9	4.5	2.4		11.2	7.7	3.5	
B4.	[If B1=Yes] In the past 14 days, do you still have leftover money from your most recent financial aid refund payment? <sup>a,b</sup>				0.006												0.918
	Yes	69.7	85.5	-15.8										52.3	53.8	-1.5	
	No	30.3	14.5	15.8										47.7	46.2	1.5	
B5.	You are satisfied with the amount of your financial aid this semester. <sup>c,d</sup>																0.100
	1: Strongly disagree													7.6	3.4	4.1	
	2: Disagree													9.1	8.6	0.5	
	3: Neither agree nor disagree													19.7	5.2	14.5	
	4: Agree													45.5	55.2	-9.7	
	5: Strongly agree													18.2	27.6	-9.4	

(continued)

**Survey Table A.3 (continued)**  
**San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
B6.	Your financial aid refund payment(s) were given to you when you needed them this semester. <sup>c</sup>																0.153
	1: Strongly disagree												6.5	3.6	3.0		
	2: Disagree												9.4	5.7	3.7		
	3: Neither agree nor disagree												18.1	13.6	4.5		
	4: Agree												45.7	45.7	-0.1		
	5: Strongly agree												20.3	31.4	-11.1		
B7.	The information you received about your financial aid from the financial aid office was clear and easy to understand this semester. <sup>c</sup>																0.898
	1: Strongly disagree												5.1	3.6	1.5		
	2: Disagree												8.0	6.5	1.5		
	3: Neither agree nor disagree												15.2	12.9	2.3		
	4: Agree												49.3	53.2	-4.0		
	5: Strongly agree												22.5	23.7	-1.3		
B8.	Your financial aid helped you stay enrolled in your classes this semester. <sup>c</sup>																0.886
	1: Strongly disagree												4.4	2.9	1.5		
	2: Disagree												2.9	4.3	-1.4		
	3: Neither agree nor disagree												6.6	5.0	1.5		
	4: Agree												38.0	37.4	0.5		
	5: Strongly agree												48.2	50.4	-2.2		

(continued)

**Survey Table A.3 (continued)**  
**San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
B9.	One reason you stayed enrolled this semester was to continue receiving your financial aid. <sup>c</sup>																0.842
	1: Strongly disagree												24.1	19.4	4.7		
	2: Disagree												24.8	23.7	1.1		
	3: Neither agree nor disagree												25.5	26.6	-1.1		
	4: Agree												16.1	20.1	-4.1		
	5: Strongly agree												9.5	10.1	-0.6		
<b>C. Academic Behavior</b>																	
C1.	In the last seven days, how many of your classes did you attend or log onto? <sup>b</sup>				0.697												0.051
	1: No classes	2.3	2.0	0.2									3.6	5.7	-2.1		
	2: Some classes	1.5	2.7	-1.2									5.1	2.8	2.2		
	3: Most classes	5.3	8.2	-2.9									5.8	14.9	-9.1		
	4: All classes	90.9	87.1	3.8									85.5	76.6	8.9		
C2.	In the last seven days, about how many hours did you spend studying or preparing for your classes? (Please select one.) <sup>c</sup>				0.301				0.597			0.867					0.737
	1: None	2.3	1.4	0.9		0.9	0.7	0.1		2.7	2.9	-0.3		2.9	5.0	-2.1	
	2: 1-5 hours	28.8	40.1	-11.3		30.1	30.6	-0.5		29.2	23.4	5.8		24.6	29.3	-4.6	
	3: 6-10 hours	33.3	29.9	3.4		37.2	35.1	2.1		36.3	38.7	-2.4		31.9	27.9	4.0	
	4: 11-20 hours	25.8	18.4	7.4		18.6	26.1	-7.5		20.4	24.8	-4.5		23.2	25.0	-1.8	
	5: 21-30 hours	5.3	7.5	-2.2		8.0	4.5	3.5		8.0	8.0	-0.1		12.3	9.3	3.0	
	6: More than 30 hours	4.5	2.7	1.8		5.3	3.0	2.3		3.5	2.2	1.4		5.1	3.6	1.5	
<b>D. Work Behavior</b>																	
D1.	Are you currently working for pay? (Please select one.) <sup>e</sup>				0.192				0.568			0.541					0.206
	Yes	50.0	42.2	7.8		49.6	45.9	3.6		51.3	47.4	3.9		55.8	48.2	7.6	
	No	50.0	57.8	-7.8		50.4	54.1	-3.6		48.7	52.6	-3.9		44.2	51.8	-7.6	

(continued)

**Survey Table A.3 (continued)**  
**San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
D2.	[If question D1=No] Are you currently looking for work? (Please select one.) <sup>a</sup>				0.118				0.721				0.302				0.140
	Yes	25.4	34.0	-8.6		29.5	27.4	2.1		25.7	31.6	-6.0		24.6	32.6	-8.0	
	No	74.6	66.0	8.6		70.5	72.6	-2.1		74.3	68.4	6.0		75.4	67.4	8.0	
D3.	[If question D1=Yes] In the last seven days, how many hours did you spend working for pay? (Please select one.) <sup>a,e</sup>				0.466				0.777				0.379				0.776
	1: None	51.5	59.2	-7.6		51.3	55.6	-4.2		49.6	54.7	-5.2		44.2	51.8	-7.6	
	2: 1-5 hours	2.3	4.8	-2.5		2.7	1.5	1.2		4.4	0.7	3.7		3.6	2.1	1.5	
	3: 6-10 hours	6.2	3.4	2.8		5.3	8.9	-3.6		8.0	8.0	-0.1		7.2	7.1	0.2	
	4: 11-20 hours	14.6	10.2	4.4		15.9	12.6	3.3		15.9	10.9	5.0		13.8	14.2	-0.4	
	5: 21-30 hours	7.7	8.2	-0.5		9.7	8.1	1.6		7.1	8.0	-0.9		13.0	11.3	1.7	
	6: More than 30 hours	17.7	14.3	3.4		15.0	13.3	1.7		15.0	17.5	-2.5		18.1	13.5	4.6	
D4.	[If question D1=Yes] During this semester, did you experience any changes to your work hours or your work schedule? <sup>a,c</sup>																0.471
	Yes													68.4	62.7	5.7	
	No													31.6	37.3	-5.7	

(continued)

**Survey Table A.3 (continued)**  
**San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
D5.	[If question D4=Yes] During this semester, what was the MAIN reason for your work hours or work schedule to change? <sup>a,c</sup>																0.537
	1: You changed your work schedule to accommodate a new class schedule.												26.9	21.4	5.5		
	2: You changed your work schedule to make more time to study or prepare for classes.												38.5	38.1	0.4		
	3: You changed your work schedule to make more money to pay for your expenses.												9.6	11.9	-2.3		
	4: You changed your work schedule to accommodate your final exams.												1.9	0.0	1.9		
	5: You changed your work schedule because school was not in session.												0.0	0.0	0.0		
	6: You changed your work schedule to accommodate your family needs or changes in your personal life.												0.0	7.1	-7.1		
	7: Your employer changed your work schedule.												19.2	16.7	2.6		
	8: Other reason												3.8	4.8	-0.9		
<b>E. Financial Health and Money Management</b>																	
E1.	You usually pay your bills on time. <sup>b,f</sup>				0.245												0.121
	1: Strongly disagree	3.1	1.4	1.7									2.2	0.7	1.5		
	2: Disagree	0.0	1.4	-1.4									2.9	5.0	-2.1		
	3: Neither agree nor disagree	13.1	7.6	5.5									11.6	11.4	0.2		
	4: Agree	33.8	32.4	1.4									44.2	56.4	-12.2		
	5: Strongly agree	50.0	57.2	-7.2									39.1	26.4	12.7		
E2.	You usually have money to pay for daily needs, like food, transportation, housing, or utilities. <sup>b</sup>				0.576												0.193
	1: Strongly disagree	5.3	2.7	2.6									4.3	3.6	0.8		
	2: Disagree	9.9	11.6	-1.6									12.3	17.9	-5.5		
	3: Neither agree nor disagree	22.9	17.7	5.2									19.6	21.4	-1.9		
	4: Agree	45.0	47.6	-2.6									44.2	47.1	-2.9		
	5: Strongly agree	16.8	20.4	-3.6									19.6	10.0	9.6		

(continued)

**Survey Table A.3 (continued)**  
**San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
E3.	You have too much student loan debt right now. <sup>b,f</sup>				0.434												0.934
	1: Strongly disagree	50.0	55.5	-5.5									48.6	43.6	5.0		
	2: Disagree	30.8	32.2	-1.4									33.3	36.4	-3.1		
	3: Neither agree nor disagree	13.8	6.8	7.0									12.3	13.6	-1.3		
	4: Agree	3.1	3.4	-0.3									4.3	4.3	0.1		
	5: Strongly agree	2.3	2.1	0.3									1.4	2.1	-0.7		
E4.	You have too much other debt right now, such as credit card debt, car loan debt, or money owed to family or friends. <sup>b,f</sup>				0.175												0.332
	1: Strongly disagree	39.2	40.1	-0.9									34.1	29.3	4.8		
	2: Disagree	18.5	27.2	-8.7									26.8	35.7	-8.9		
	3: Neither agree nor disagree	16.2	11.6	4.6									10.9	12.1	-1.3		
	4: Agree	13.8	15.0	-1.1									17.4	17.1	0.2		
	5: Strongly agree	12.3	6.1	6.2									10.9	5.7	5.2		
E5.	Your finances cause you significant stress. <sup>b,f</sup>				0.180												0.065
	1: Strongly disagree	11.5	15.1	-3.6									11.6	8.6	3.0		
	2: Disagree	18.3	22.6	-4.3									17.4	22.9	-5.5		
	3: Neither agree nor disagree	22.1	24.7	-2.5									27.5	20.7	6.8		
	4: Agree	30.5	29.5	1.1									26.8	38.6	-11.8		
	5: Strongly agree	17.6	8.2	9.3									16.7	9.3	7.4		
E6.	You are good at dealing with day-to-day financial matters. <sup>b,f</sup>				0.140												0.292
	1: Strongly disagree	2.3	0.0	2.3									2.2	1.4	0.7		
	2: Disagree	5.4	4.8	0.6									7.2	4.3	3.0		
	3: Neither agree nor disagree	20.0	25.9	-5.9									18.8	25.7	-6.9		
	4: Agree	54.6	58.5	-3.9									57.2	60.0	-2.8		
	5: Strongly agree	17.7	10.9	6.8									14.5	8.6	5.9		

(continued)

**Survey Table A.3 (continued)**  
**San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
E7.	You have the skills and knowledge to manage your finances well. <sup>b,f</sup>				0.646												0.875
	1: Strongly disagree	0.8	0.7	0.1									1.4	1.4	0.0		
	2: Disagree	4.6	4.8	-0.1									3.6	4.3	-0.7		
	3: Neither agree nor disagree	16.2	17.7	-1.5									18.1	17.9	0.3		
	4: Agree	54.6	60.5	-5.9									59.4	63.6	-4.2		
	5: Strongly agree	23.8	16.3	7.5									17.4	12.9	4.5		
E8.	Over the last seven days, how often have you worried about paying your bills on time? (Please select one.) <sup>f</sup>				0.448				0.626				0.761				0.929
	1: Never	17.8	24.5	-6.7		19.5	21.5	-2.0		16.8	19.0	-2.2		16.7	15.6	1.1	
	2: Rarely	23.3	27.9	-4.6		15.0	21.5	-6.4		18.6	16.1	2.5		24.6	22.0	2.7	
	3: Sometimes	31.0	25.9	5.2		25.7	25.2	0.5		23.0	29.2	-6.2		29.0	31.9	-2.9	
	4: Often	15.5	12.2	3.3		23.0	18.5	4.5		24.8	21.9	2.9		15.9	18.4	-2.5	
	5: Always	12.4	9.5	2.9		16.8	13.3	3.5		16.8	13.9	2.9		13.8	12.1	1.7	
E9.	Over the last seven days, how often have you worried about having enough money to pay for your daily needs, such as food, transportation, housing, or utilities? (Please select one.)				0.629				0.060				0.922				0.847
	1: Never	16.2	23.3	-7.1		15.0	15.6	-0.5		18.6	16.1	2.5		18.1	13.5	4.6	
	2: Rarely	24.6	24.7	0.0		15.0	29.6	-14.6		20.4	19.7	0.6		25.4	26.2	-0.9	
	3: Sometimes	30.8	26.0	4.7		31.9	24.4	7.4		26.5	24.1	2.5		31.9	31.9	0.0	
	4: Often	16.9	14.4	2.5		23.9	22.2	1.7		23.0	27.0	-4.0		12.3	13.5	-1.2	
	5: Always	11.5	11.6	-0.1		14.2	8.1	6.0		11.5	13.1	-1.6		12.3	14.9	-2.6	
E10.	Do you budget your money? <sup>b</sup>				0.969												0.912
	Yes	80.8	81.0	-0.2										84.1	83.6	0.5	
	No	19.2	19.0	0.2										15.9	16.4	-0.5	

(continued)

**Survey Table A.3 (continued)**  
**San Jacinto College**

Item #	Survey Responses (%)	Month 1				Month 2				Month 3				Month 4			
		Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value	Program	Standard	Difference	P-Value
E11.	[If question E10=Yes] Which option below best describes how often you budget your money? <sup>a,b</sup>				0.747												0.082
	1: Daily	32.4	26.9	5.5									32.8	20.5	12.2		
	2: Weekly	36.2	37.8	-1.6									33.6	43.6	-10.0		
	3: Every two weeks	19.0	17.6	1.4									19.0	25.6	-6.7		
	4: Monthly	10.5	16.0	-5.5									14.7	9.4	5.3		
	5: Once or twice a semester	1.9	1.7	0.2									0.0	0.9	-0.9		

SOURCE: MDRC calculations using student responses to the Aid Like A Paycheck survey at San Jacinto College.

NOTES: During Months 2 and 3, bias may result from the combination of response rates and differentials between research groups. Consequently, these results could receive a rating no higher than "meets evidence standard with reservations" by the What Works Clearinghouse standards.

<sup>a</sup> Due to skip patterns in the survey, this question has fewer respondents than the full sample.

<sup>b</sup> Question was asked only in the Month 1 and Month 4 surveys.

<sup>c</sup> Question was asked only in the Month 4 survey.

<sup>d</sup> Question was asked only of students in the second of two cohorts surveyed.

<sup>e</sup> Question is derived from items on the Community College Survey of Student Engagement's Community College Survey of Student Engagement, 2005 and 2016.

<sup>f</sup> Question is derived from items on the Consumer Financial Health Study Survey, 2014.