

Community College Survey of Student Engagement - College of the Desert (2016 Administration)
2016 Frequency Distributions - Student Financial Health (6-20)

Comparison Group: Large Colleges*

Breakout by Enrollment Status: Less Than Full-Time Students

[Unweighted]

Item	Variable	Responses	Your College		Large Colleges		Student Financial Health	
			Count	Percent	Count	Percent	Count	Percent
6. I am receiving or have received a Pell Grant at this college during the current academic year.	COLLQ4898	Yes	77	43.8	1,516	26.5	7,905	32.2
		No	99	56.3	4,200	73.5	16,616	67.8
		Total	176	100.0	5,716	100.0	24,521	100.0
7. I always find myself living paycheck-to-paycheck.	COLLQ4899	Strongly agree	68	38.6	1,619	28.0	7,375	29.6
		Agree	34	19.3	1,558	26.9	6,769	27.2
		Disagree	43	24.4	1,313	22.7	5,468	22.0
		Strongly disagree	11	6.3	631	10.9	2,548	10.2
		I am not currently employed	20	11.4	668	11.5	2,745	11.0
Total	176	100.0	5,789	100.0	24,905	100.0		
8. I have too much student loan debt right now.	COLLQ4900	Strongly agree	15	8.4	571	9.9	2,912	11.7
		Agree	13	7.3	653	11.3	3,089	12.4
		Disagree	17	9.6	885	15.3	4,018	16.2
		Strongly disagree	7	3.9	419	7.2	1,694	6.8
		I do not have student loan debt	126	70.8	3,264	56.4	13,152	52.9
Total	178	100.0	5,792	100.0	24,865	100.0		
9. I have too much other debt right now, such as credit card debt, car loan debt, or money owed to family or friends.	COLLQ4901	Strongly agree	24	13.6	769	13.4	3,399	13.8
		Agree	46	26.0	1,224	21.3	5,203	21.1
		Disagree	33	18.6	1,089	18.9	4,929	19.9
		Strongly disagree	12	6.8	610	10.6	2,627	10.6
		I do not have any other debt	62	35.0	2,066	35.9	8,558	34.6
Total	177	100.0	5,758	100.0	24,716	100.0		

* The comparison group columns on this page EXCLUDE your college.

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[Unweighted]

Item	Variable	Responses	Your College		Large Colleges		Student Financial Health	
			Count	Percent	Count	Percent	Count	Percent
10. This college has provided me with adequate information about financial assistance (scholarships, grants, loans, etc.).	COLLQ4902	Strongly agree	34	19.3	1,070	18.7	5,321	21.6
		Agree	88	50.0	2,348	41.0	10,070	40.9
		Disagree	29	16.5	1,062	18.5	4,306	17.5
		Strongly disagree	10	5.7	530	9.2	2,083	8.5
		I have not needed any information about financial assistance	15	8.5	721	12.6	2,825	11.5
		Total	176	100.0	5,731	100.0	24,605	100.0
11. One reason I have stayed enrolled this academic term is to continue receiving my financial aid.	COLLQ4903	Strongly agree	6	3.4	279	4.9	1,361	5.5
		Agree	18	10.2	562	9.8	2,809	11.4
		Disagree	47	26.7	1,235	21.6	5,644	23.0
		Strongly disagree	46	26.1	1,158	20.3	5,095	20.7
		I do not receive financial aid	59	33.5	2,483	43.4	9,649	39.3
		Total	176	100.0	5,717	100.0	24,558	100.0
12. I have the skills and knowledge to manage my finances well.	COLLQ4904	Strongly agree	37	21.0	1,346	23.5	6,049	24.6
		Agree	99	56.3	3,049	53.3	13,135	53.5
		Disagree	30	17.0	805	14.1	3,354	13.7
		Strongly disagree	4	2.3	187	3.3	736	3.0
		I do not manage my own finances	6	3.4	333	5.8	1,287	5.2
		Total	176	100.0	5,720	100.0	24,561	100.0
13. I always pay my bills on time.	COLLQ4905	Strongly agree	73	41.5	2,494	43.7	10,402	42.4
		Agree	70	39.8	1,920	33.6	8,651	35.3
		Disagree	16	9.1	504	8.8	2,323	9.5
		Strongly disagree	1	0.6	94	1.6	406	1.7
		I am not responsible for paying my bills	16	9.1	699	12.2	2,758	11.2
		Total	176	100.0	5,711	100.0	24,540	100.0

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Comparison Group: Large Colleges*

Breakout by Enrollment Status: Less Than Full-Time Students

[Unweighted]

Item	Variable	Responses	Your College		Large Colleges		Student Financial Health	
			Count	Percent	Count	Percent	Count	Percent
14. I am satisfied with my present financial situation.	COLLQ4906	Strongly agree	14	8.0	606	10.6	2,683	10.9
		Agree	33	18.8	1,095	19.2	4,756	19.4
		Neutral	62	35.2	1,982	34.7	8,639	35.2
		Disagree	34	19.3	1,286	22.5	5,317	21.7
		Strongly disagree	33	18.8	739	12.9	3,113	12.7
		Total	176	100.0	5,708	100.0	24,508	100.0
15. Which option best describes how often you budget your money (how you keep track of how much money you make, how much you spend, and how much you save)?	COLLQ4907	Never, but I should	21	11.9	764	13.4	3,325	13.6
		Weekly	76	43.2	2,455	43.0	10,553	43.1
		Every two weeks	44	25.0	1,235	21.7	5,188	21.2
		Monthly	27	15.3	823	14.4	3,730	15.2
		I do not need to budget my money	8	4.5	427	7.5	1,675	6.8
		Total	176	100.0	5,704	100.0	24,471	100.0
16. When you budget for your future living expenses, which of these time frames is most important to you?	COLLQ4908	The next week	24	13.8	924	16.3	3,895	16.0
		The next couple of weeks	50	28.7	1,418	24.9	6,283	25.7
		The next few months	52	29.9	1,349	23.7	6,073	24.9
		The next year or longer	23	13.2	1,164	20.5	4,772	19.5
		I do not budget for my future living expenses	25	14.4	830	14.6	3,393	13.9
		Total	174	100.0	5,685	100.0	24,416	100.0
17. In the past 12 months, how many times have you run out of money and had to rely on outside resources (such as loans, friends/family, charitable organizations, etc.)?	COLLQ4909	None	73	41.7	3,033	53.4	13,067	53.6
		1-2 times	51	29.1	1,451	25.6	6,162	25.3
		3-5 times	31	17.7	680	12.0	2,963	12.1
		6-11 times	10	5.7	248	4.4	1,068	4.4
		12 or more times	10	5.7	264	4.7	1,128	4.6
		Total	175	100.0	5,676	100.0	24,388	100.0

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Community College Survey of Student Engagement - College of the Desert (2016 Administration)
2016 Frequency Distributions - Student Financial Health (6-20)

Comparison Group: Large Colleges*

Breakout by Enrollment Status: Less Than Full-Time Students

[Unweighted]

Item	Variable	Responses	Your College		Large Colleges		Student Financial Health	
			Count	Percent	Count	Percent	Count	Percent
18. I am confident that I could come up with the following amount (from cash, credit, family/friends, etc.) if an unexpected need arose within the next month:	COLLQ4910	\$0	38	21.8	960	17.0	4,332	17.8
		\$500	69	39.7	2,144	37.9	9,277	38.2
		\$1,000	28	16.1	1,034	18.3	4,256	17.5
		\$2,000	11	6.3	377	6.7	1,587	6.5
		More than \$2,000	28	16.1	1,142	20.2	4,827	19.9
		Total	174	100.0	5,657	100.0	24,279	100.0
19. How well are you keeping up with your bills and/or credit payments at the moment?	COLLQ4911	I am keeping up with no difficulties	64	36.6	2,221	39.1	9,416	38.6
		It is a struggle from time to time	72	41.1	1,964	34.6	8,702	35.7
		It is a constant struggle	16	9.1	460	8.1	2,095	8.6
		I am falling behind with bills and/or credit payments	2	1.1	137	2.4	631	2.6
		I have no bills and/or credit payments	21	12.0	896	15.8	3,548	14.5
		Total	175	100.0	5,678	100.0	24,392	100.0
20. If your work hours have changed during the past academic year, what has been the main reason for the change?	COLLQ4912	To accommodate changes in my course requirements	46	26.3	1,709	30.1	7,756	31.8
		To make more money to pay my expenses	28	16.0	1,123	19.8	4,651	19.1
		My employer changed my work schedule	28	16.0	761	13.4	3,040	12.5
		My work schedule has not changed	42	24.0	1,127	19.9	4,837	19.8
		I have not worked in the past academic year	31	17.7	957	16.9	4,091	16.8
		Total	175	100.0	5,677	100.0	24,375	100.0

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Community College Survey of Student Engagement - College of the Desert (2016 Administration)
2016 Frequency Distributions - Student Financial Health (6-20)

Comparison Group: Large Colleges*
 Breakout by Enrollment Status: Full-Time Students
 [Unweighted]

Item	Variable	Responses	Your College		Large Colleges		Student Financial Health	
			Count	Percent	Count	Percent	Count	Percent
6. I am receiving or have received a Pell Grant at this college during the current academic year.	COLLQ4898	Yes	194	60.6	4,804	39.9	30,739	47.8
		No	126	39.4	7,222	60.1	33,516	52.2
		Total	320	100.0	12,026	100.0	64,255	100.0
7. I always find myself living paycheck-to-paycheck.	COLLQ4899	Strongly agree	90	28.0	2,849	23.3	17,152	26.2
		Agree	89	27.6	3,064	25.0	16,345	25.0
		Disagree	64	19.9	2,721	22.2	14,109	21.6
		Strongly disagree	20	6.2	1,349	11.0	6,349	9.7
		I am not currently employed	59	18.3	2,262	18.5	11,482	17.5
Total	322	100.0	12,245	100.0	65,437	100.0		
8. I have too much student loan debt right now.	COLLQ4900	Strongly agree	24	7.5	1,032	8.5	6,734	10.3
		Agree	19	6.0	1,367	11.2	8,814	13.5
		Disagree	45	14.1	1,960	16.1	11,139	17.0
		Strongly disagree	15	4.7	905	7.4	4,534	6.9
		I do not have student loan debt	216	67.7	6,945	56.9	34,138	52.2
Total	319	100.0	12,209	100.0	65,359	100.0		
9. I have too much other debt right now, such as credit card debt, car loan debt, or money owed to family or friends.	COLLQ4901	Strongly agree	42	13.2	1,153	9.5	6,892	10.6
		Agree	54	16.9	1,919	15.8	10,686	16.4
		Disagree	53	16.6	2,168	17.8	12,313	18.9
		Strongly disagree	29	9.1	1,270	10.5	6,863	10.6
		I do not have any other debt	141	44.2	5,637	46.4	28,224	43.4
Total	319	100.0	12,147	100.0	64,978	100.0		

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Comparison Group: Large Colleges*

Breakout by Enrollment Status: Full-Time Students

[Unweighted]

Item	Variable	Responses	Your College		Large Colleges		Student Financial Health	
			Count	Percent	Count	Percent	Count	Percent
10. This college has provided me with adequate information about financial assistance (scholarships, grants, loans, etc.).	COLLQ4902	Strongly agree	80	25.6	2,686	22.2	16,416	25.3
		Agree	155	49.7	5,256	43.4	29,271	45.2
		Disagree	46	14.7	2,156	17.8	10,360	16.0
		Strongly disagree	20	6.4	1,005	8.3	4,570	7.1
		I have not needed any information about financial assistance	11	3.5	994	8.2	4,177	6.4
		Total	312	100.0	12,097	100.0	64,794	100.0
11. One reason I have stayed enrolled this academic term is to continue receiving my financial aid.	COLLQ4903	Strongly agree	16	5.1	877	7.3	5,031	7.8
		Agree	39	12.5	1,748	14.5	10,349	16.0
		Disagree	92	29.4	3,016	25.0	17,489	27.1
		Strongly disagree	106	33.9	2,849	23.6	16,324	25.3
		I do not receive financial aid	60	19.2	3,578	29.6	15,447	23.9
		Total	313	100.0	12,068	100.0	64,640	100.0
12. I have the skills and knowledge to manage my finances well.	COLLQ4904	Strongly agree	67	21.3	2,725	22.6	15,677	24.2
		Agree	169	53.8	6,427	53.2	35,008	54.1
		Disagree	47	15.0	1,657	13.7	8,286	12.8
		Strongly disagree	15	4.8	337	2.8	1,734	2.7
		I do not manage my own finances	16	5.1	933	7.7	3,969	6.1
		Total	314	100.0	12,079	100.0	64,674	100.0
13. I always pay my bills on time.	COLLQ4905	Strongly agree	115	36.6	4,697	38.9	25,123	38.9
		Agree	119	37.9	4,103	34.0	22,374	34.6
		Disagree	24	7.6	851	7.1	5,149	8.0
		Strongly disagree	8	2.5	137	1.1	918	1.4
		I am not responsible for paying my bills	48	15.3	2,282	18.9	11,064	17.1
		Total	314	100.0	12,070	100.0	64,628	100.0

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Comparison Group: Large Colleges*

Breakout by Enrollment Status: Full-Time Students

[Unweighted]

Item	Variable	Responses	Your College		Large Colleges		Student Financial Health	
			Count	Percent	Count	Percent	Count	Percent
14. I am satisfied with my present financial situation.	COLLQ4906	Strongly agree	35	11.1	1,472	12.2	8,074	12.5
		Agree	64	20.4	2,764	22.9	14,438	22.4
		Neutral	118	37.6	4,379	36.3	22,870	35.4
		Disagree	61	19.4	2,179	18.1	12,168	18.9
		Strongly disagree	36	11.5	1,266	10.5	6,969	10.8
		Total	314	100.0	12,060	100.0	64,519	100.0
15. Which option best describes how often you budget your money (how you keep track of how much money you make, how much you spend, and how much you save)?	COLLQ4907	Never, but I should	37	11.8	1,612	13.4	8,912	13.8
		Weekly	154	49.0	5,313	44.1	29,024	45.0
		Every two weeks	51	16.2	2,379	19.7	12,242	19.0
		Monthly	53	16.9	1,665	13.8	9,071	14.1
		I do not need to budget my money	19	6.1	1,078	8.9	5,238	8.1
		Total	314	100.0	12,047	100.0	64,487	100.0
16. When you budget for your future living expenses, which of these time frames is most important to you?	COLLQ4908	The next week	58	18.5	1,856	15.4	10,320	16.0
		The next couple of weeks	78	24.8	2,907	24.2	15,999	24.9
		The next few months	90	28.7	2,988	24.9	15,994	24.9
		The next year or longer	46	14.6	2,247	18.7	11,908	18.5
		I do not budget for my future living expenses	42	13.4	2,017	16.8	10,083	15.7
		Total	314	100.0	12,015	100.0	64,304	100.0
17. In the past 12 months, how many times have you run out of money and had to rely on outside resources (such as loans, friends/family, charitable organizations, etc.)?	COLLQ4909	None	149	47.6	6,336	52.8	32,392	50.4
		1-2 times	78	24.9	2,948	24.6	16,157	25.1
		3-5 times	58	18.5	1,571	13.1	8,741	13.6
		6-11 times	11	3.5	547	4.6	3,244	5.0
		12 or more times	17	5.4	591	4.9	3,735	5.8
		Total	313	100.0	11,993	100.0	64,269	100.0

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Comparison Group: Large Colleges*

Breakout by Enrollment Status: Full-Time Students

[Unweighted]

Item	Variable	Responses	Your College		Large Colleges		Student Financial Health	
			Count	Percent	Count	Percent	Count	Percent
18. I am confident that I could come up with the following amount (from cash, credit, family/friends, etc.) if an unexpected need arose within the next month:	COLLQ4910	\$0	73	23.4	2,173	18.2	12,202	19.0
		\$500	130	41.7	4,784	40.0	26,081	40.7
		\$1,000	46	14.7	2,203	18.4	11,203	17.5
		\$2,000	15	4.8	739	6.2	3,861	6.0
		More than \$2,000	48	15.4	2,047	17.1	10,731	16.7
		Total	312	100.0	11,946	100.0	64,078	100.0
19. How well are you keeping up with your bills and/or credit payments at the moment?	COLLQ4911	I am keeping up with no difficulties	108	33.8	4,345	36.2	22,412	34.9
		It is a struggle from time to time	113	35.3	3,643	30.4	20,524	31.9
		It is a constant struggle	21	6.6	911	7.6	5,475	8.5
		I am falling behind with bills and/or credit payments	14	4.4	232	1.9	1,525	2.4
		I have no bills and/or credit payments	64	20.0	2,864	23.9	14,359	22.3
		Total	320	100.0	11,995	100.0	64,295	100.0
20. If your work hours have changed during the past academic year, what has been the main reason for the change?	COLLQ4912	To accommodate changes in my course requirements	128	41.2	4,486	37.4	24,117	37.5
		To make more money to pay my expenses	40	12.9	1,820	15.2	9,345	14.5
		My employer changed my work schedule	31	10.0	1,196	10.0	6,100	9.5
		My work schedule has not changed	27	8.7	1,495	12.5	7,900	12.3
		I have not worked in the past academic year	85	27.3	2,986	24.9	16,812	26.2
		Total	311	100.0	11,983	100.0	64,274	100.0

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Colleges in the Comparison Group

Comparison Group: Large Colleges

Institution	State
Anne Arundel Community College	MD
Brookdale Community College	NJ
Butler Community College	KS
Calhoun Community College	AL
College of Southern Idaho	ID
College of Southern Maryland	MD
Cosumnes River College	CA
Cuesta College	CA
Cuyahoga Community College - Western Campus	OH
Eastern Iowa Community Colleges	IA
Eastfield College	TX
Golden West College	CA
Howard Community College	MD
Irvine Valley College	CA
Kalamazoo Valley Community College	MI
Laredo Community College	TX
Los Medanos College	CA
McLennan Community College	TX
Mt. Hood Community College	OR
North Lake College	TX
Polk State College	FL
Reedley College	CA
San Bernardino Valley College	CA
State College of Florida, Manatee-Sarasota	FL
Tyler Junior College	TX
Ventura College	CA
Waubonsee Community College	IL