

College Enrollment During the Pandemic: Insights into Enrollment Decisions among Black, Florida College Applicants

WEB APPENDICES

April 2022

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Appendix A. Survey Methodology

The survey used in this study was developed at The Hope Center for College, Community, and Justice and distributed by Miami Dade College and Hillsborough Community College to all new applicants for the Fall 2021 term. To be eligible to participate, applicants had to have a Florida address, be 18 years of age or older, and be first-time applicants to their intended college.

Recruitment language for the survey was also provided to each college. A sample of the recruitment email can be found below. Surveys were sent to 7,194 applicants at Miami Dade College, with a response rate of 9.5% (686 respondents), and 7,871 applicants at Hillsborough, with a response rate of 6.7% (527 respondents). The overall response rate was 8% (1,213 respondents). Surveys were administered in June and July and were open for approximately four weeks.

SAMPLE RECRUITMENT EMAIL

Subject: Future Miami Dade College Students: We need your help

From email address: [someone students "know" at COLLEGE NAME]

[COLLEGE LETTERHEAD FOR EMAIL]

Dear [fill student first name],

Congrats on applying to [COLLEGE NAME] College! Being a college student looks different for everyone, and we would love to know more about your expectations, goals and challenges as you start this exciting journey.

Click here to share your story. [SURVEY LINKED HERE]

Be honest -- everything you say is confidential. If you have questions, send us a note at hopesrvy@temple.edu.

Thank you. Sara Goldrick-Rab, Founding Director <u>Hope Center for College, Community, and Justice</u>

SURVEY PARTICIPANTS

Table A-1 reflects the background characteristics of college applicants surveyed. To examine differences across demographic background accurately and responsibly, a set of rules were employed to be sure no results for an applicant subgroup with too few applicants were presented. For this study, a threshold of 10 applicants within a



given subgroup was set for inclusion in analysis. Some applicant subgroups did not meet this threshold and therefore were not examined in this study. For instance, while 17 individuals identified as transgender, once examined within race and ethnicity, no racial or ethnic subgroup exceeded the 10-applicant threshold. Therefore, transgender applicants were grouped in the results for LGBT applicants.

DEFINING APPLICANT SUBGROUPS BY RACE AND ETHNICITY

Not all racial or ethnic background options presented on the survey were included in the results. Survey respondents were asked to select any of the racial and ethnic identities presented in Table A-1. However, only racial and ethnic background options with at least ten respondents are listed throughout the report. For instance, only six individuals identified as Southeastern Asian. Therefore, Southeast Asian is not examined as a separate group and is included in the group of Asian applicants instead.

The final racial and ethnic categories used in this report include: White or Caucasian; Hispanic or Latinx/Latina/Latino or Chicanx/Chicana/Chicano; Black Hispanic or Afro-Latin; African; African American or Black; West Indian or Afro-Caribbean. When reporting results by racial and ethnic categories in the figures, the labels for subgroups were shortened to the following: White, African American, Black Hispanic, West Indian or Caribbean. African, Latinx, and Asian.

For analyses between racial and ethnic groups, mutually exclusive groups were created. Applicants who identified as the following were included in the sample of Black participants: African, African American or Black, West Indian or African Caribbean, or Black Hispanic or Afro-Latin. Any applicant who identified as Hispanic or Latinx/Latina/Latino or Chicanx/Chicana/Chicano but was not already included in the sample for Black applicants was included in the Latinx sample of applicants. All applicants who identified as White but were not already included in the Black or Latinx applicant samples were included in the White applicant sample. Of the 45 respondents who identified as Asian, 7 were included in the sample of Black applicants, 8 were included in the sample of Latinx applicants, and 2 were included in the sample of White applicants. Twenty-seven Asian respondents remained as a separate group, however, few respondents consistently answered survey questions to meet the 10 applicant inclusion criteria.

All individuals who identified as African also identified as either African American or Black, Black Hispanic or Afro-Latin, or West Indian or Caribbean. Therefore, all respondents who identified as African were included in the subsample of Black respondents. No individual who identified as West Indian or Caribbean also identified as White. Three individuals who identified as West Indian or Caribbean also identified as Latinx. However, all three of these individuals also identified as Black Hispanic and therefore were included in the larger pool of Black applicants.



TABLE A-1 | CHARACTERISTICS OF SURVEY RESPONDENTS

					Hillsbo	orough
	Ove	erall	Miami Da	de College	Communi	ty College
	Ν	%	Ν	%	Ν	%
Race and Ethnicity						
African American	217	18	106	15	111	21
Black Hispanic	62	5	43	6	19	4
African	26	2	16	2	10	2
West Indian or Caribbean	41	3	23	3	18	3
Latinx	717	59	515	75	202	38
White	527	43	283	41	244	46
Asian	45	4	18	3	27	5
American Indian	10	1	1	0	9	2
Indigenous	10	1	5	1	5	1
Middle Eastern	17	1	6	1	11	2
Another Race	35	3	25	4	10	2
Gender Identity						
Female	784	65	418	61	366	69
Male	401	33	260	38	141	27
Another Gender Identity	75	6	55	8	20	4
LGBT						
Yes	168	14	87	13	81	15
Parenting Status						
Yes	125	10	88	13	37	7
Experienced Basic Needs I	nsecurity					
Yes	270	22	170	25	100	19
Received Public Benefits						
Yes	421	35	265	39	156	30

Source | 2021 Fall Plans for Attendance Survey and Admin Enrollment Data from Miami Dade College and Hillsborough Community College.

Notes | N = 1,213. 'Asian' includes applicants who identified as Asian, Southeast Asian, Pacific Islander or Native Hawaiian. 'Middle Eastern' includes applicants who identified as Middle Eastern, North African, or Arab American. 'American Indian' includes applicants who identified as American Indian or Alaska Native. 'Latinx' includes applicants who identified as Hispanic, Latinx/Latina/Latino or Chicanx/Chicana/Chicano. 'Another gender identity' includes applicants who identified as non-binary, those who did not respond, or those for which gender was missing. The group LGBT includes applicants who identified as gay, lesbian, bisexual, or transgender.



Appendix B. Modeling Approach

BASIC MODEL

(1) $Y_i = \alpha + \beta^* Race/Ethnicity_i + X_i + \delta^* College + \varepsilon_i$

We used logistic regression methods to estimate the model above for each outcome (any enrollment/full-time enrollment) and sample (all applicants/Black applicants), for a total of four regression models. For this model, Y_i represents the outcome of interest for applicant i. These outcomes are dichotomous indicators for whether an applicant enrolled for the fall semester and, if enrolled, whether they are a full-time (compared to part-time) student. β represents the coefficients for our indicator for race/ethnicity. X indicates a set of additional applicant-level background covariates (gender, LGBT identity, parenting status, first-generation college-goer status, FAFSA filing status, financial role in their family, receipt of public benefits, and experiences with basic needs insecurity). δ indicates a set of fixed effects for each college. ϵ_i is a term for applicant-specific random error. In our models focused on the sub-sample of Black applicants, we replaced broader racial/ethnic categories with specific ethnic backgrounds among Black applicants, but include all other controls used for the full sample.

EXPANDED MODEL

(2) $Y_i = \alpha + \beta^* Race/Ethnicity_i + \varphi^* (Plans, Concerns, or Supports)_i + X_i + \delta^* College + \varepsilon_i$

We use the same logistic regression method to estimate the expanded model for each outcome and sample as the basic model, but with an additional set of analyses for a total of twelve regression models. In the expanded model presented above, we explore additional predictors of the outcome of interest while still holding applicant background covariates and college fixed effects constant. φ represents the set of covariates from our three expanded analyses. Each of these expanded models includes its own set of variables:

- 1. Plans to pay for college (i.e., use of Pell Grant, student loans, private scholarship, public scholarship, current job, future job, support from family and friends, savings);
- 2. Concerns about paying for college (i.e., worries about loans, worries about expenses, doubts about affording college); and
- 3. Access to pre-college supports (i.e., help deciding which college to attend, filling out college applications, writing a personal statement, applying for scholarships, filing for FAFSA, understanding financial aid, adjusting to college life, resources in college health, mental health, food, or housing).

For our analyses of the subsample of Black applicants, we combined worries about loans and worries about expenses into one dichotomous indicator for whether an applicant has worries about paying for college. We also combined access to pre-college supports into one indicator for whether an applicant had access to any of these supports.

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We reported the results from the statistical models in two ways. First, in the tables contained in these appendices, we reported odds ratios and associated statistical significance. For the figures presented in our main report, we reported statistical significance from the models with odds ratios, but displayed the marginal means. Throughout the report, we use a 10% threshold for statistical significance (p < 0.1). Significance levels are indicated as: *p < 0.1, ** p < 0.05, *** p < 0.01.

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Appendix C. Three Survey Measures of Basic Needs Insecurity

We define "experienced any basic needs insecurity" as having experienced food insecurity, housing insecurity, and/or homelessness. The survey measures used to assess each of these are described below.

FOOD SECURITY

To assess food *security*, we used questions from the 18-item Household Food Security Survey Module (shown below) from the U.S. Department of Agriculture (USDA).¹ It is important to note that while we mainly discuss *insecurity*, the standard is to measure the level of *security*, referring to those with low or very low security as "food insecure."

Food Security Module

Adult Stage 1

- 1. "In the last 30 days, I worried whether my food would run out before I got money to buy more."
 - a. Often true
 - b. Sometimes true
 - c. Never true
- 2. "In the last 30 days, the food that I bought just didn't last, and I didn't have money to get more."
 - a. Often true
 - b. Sometimes true
 - c. Never true
- 3. "In the last 30 days, I couldn't afford to eat balanced meals."
 - a. Often true
 - b. Sometimes true
 - c. Never true

If the respondent answers "often true" or "sometimes true" to any of the three questions in Adult Stage 1, then proceed to Adult Stage 2.

Adult Stage 2

- 4. "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?"
 - a. Yes
 - b. No
- 5. [If yes to question 4, ask] "In the last 30 days, how many days did this happen?"
 - a. Once
 - b. Twice
 - c. Three times
 - d. Four times



- e. Five times
- f. More than five times
- 6. "In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?"
 - a. Yes
 - b. No
- 7. "In the last 30 days, were you ever hungry but didn't eat because there wasn't enough money for food?"
 - a. Yes
 - b. No
- 8. "In the last 30 days, did you lose weight because there wasn't enough money for food?"
 - a. Yes
 - b. No

If the respondent answers "yes" to any of the questions in Adult Stage 2, then proceed to Adult Stage 3.

Adult Stage 3

- 9. "In the last 30 days, did you ever not eat for a whole day because there wasn't enough money for food?"
 - a. Yes
 - b. No
- 10. [If yes to question 9, ask] "In the last 30 days, how many days did this happen?"
 - a. Once
 - b. Twice
 - c. Three times
 - d. Four times
 - e. Five times
 - f. More than five times

To calculate a raw score for food security, we counted the number of questions to which an applicant answered affirmatively.

- g. "Often true" and "Sometimes true" were counted as affirmative answers.
- h. Answers of "Three times" or more were counted as a "yes." We translated the raw score into food security levels as follows:

Food Security Level	Raw Score 10-item
High	0
Marginal	1-2
Low	3-5
Very Low	6-10



HOUSING INSECURITY

To assess housing insecurity, we used a series of survey questions adapted from the national Survey of Income and Program Participation (SIPP) Adult Well-Being Module to measure applicants' access to and ability to pay for safe and reliable housing.² In the fall of 2021 we asked applicants the following questions:

Housing Insecurity Module

- 1. "In the past 12 months was there a rent or mortgage increase that made it difficult to pay?"
 - a. Yes
 - b. No
- 2. "In the past 12 months have you: (mark "Yes" or "No" for each item)
 - a. Been unable to pay or underpaid your rent or mortgage?
 - b. Not paid the full amount for utilities (such as gas, oil, electric, water, internet, phone?)
 - c. Borrowed money from friends or family to help pay for the bills?
 - d. Had an account default or go into collections?
 - e. Moved in with other people for a little while, because of financial problems?
 - f. Lived with others beyond the expected capacity of the house or apartment?
- 3. In the past 12 months, have you LEFT your household because you felt unsafe?
 - a. Yes
 - b. No
- 4. "In the past 12 months, how many times have you moved?"
 - a. Once
 - b. Twice
 - c. Three times
 - d. Four times
 - e. Five times
 - f. More than five times
 - g. I have not moved in the past 12 months

Applicants were considered housing insecure if they answered "yes" to any of the first eight questions or said they moved at least three times (question #4).

HOMELESSNESS

To measure homelessness, we asked a series of survey questions that align with the definition of homelessness dictated by the McKinney Vento Homeless Assistance Act. Please refer to pp. 31–32 in Crutchfield and Maguire (2017) for further discussion of this measure.³ Applicants were considered homeless if they answered affirmatively to question #1 OR parts c through k of question #2 in the Homelessness Module (below).

Homelessness Module

1. Do any of the following apply to you? (mark "Yes" or "No" for each item)

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- a. I am or was homeless or an unaccompanied minor
- 2. "In the past 12 months, have you slept in any of the following places? Please check all that apply."
 - a. In a rented or owned house, mobile home, or apartment (alone or with roommates or friends)
 - b. In a rented or owned house, mobile home, or apartment (with family)
 - c. Temporarily staying with a relative, friend, or couch surfing until I find other housing
 - d. Temporarily at a hotel or motel without a permanent home to return to (not on vacation or business travel)
 - e. At a shelter
 - f. In transitional housing or independent living program
 - g. At a group home such as a halfway house or residential program for mental health or substance abuse
 - h. At a treatment center (such as detox, hospital, etc.)
 - i. In a camper or RV
 - j. Outdoor location such as street, sidewalk, or alley; bus or train stop; campground or woods, park, beach, or riverbed; under bridge or overpass; or other
 - k. In a closed area/space with a roof not meant for human habitation such as an abandoned building; car, truck, or van; encampment or tent; unconverted garage, attic, or basement; etc.

Appendix D. Detailed Tables of Data Referenced in Full Report

TABLE D-1 | LIKELIHOOD OF ENROLLING IN COLLEGE IN THE FALL AND LIKELIHOOD OF ENROLLING AT FULL-TIME STATUS BY APPLICANTS' DEMOGRAPHIC, EDUCATIONAL AND FINANCIAL BACKGROUND CHARACTERISTICS, FULL SAMPLE (FIGURES 1, 2, 3 & 4)

		Fall Enr	ollment			Full-Tim	e Status	
	MM	OR	SE	p-val	MM	OR	SE	p-val
Race								
Ref: Black	79	1.00			74	1.00		
White	85	1.52	0.38	0.09	74	0.96	0.24	0.87
Latinx	82	1.18	0.23	0.41	76	1.10	0.22	0.65
Other Races	88	2.04	0.87	0.09	80	1.36	0.52	0.42
Gender Identity								
Ref: Male	81	1.00			76	1.00		
Female	83	1.09	0.19	0.62	76	0.97	0.17	0.86
Another Gender Identity	84	1.25	0.49	0.56	69	0.68	0.23	0.26
Identified as LGBT								
Ref: No	82	1.00			76	1.00		
Yes	83	1.04	0.24	0.87	76	1.02	0.24	0.93
Parenting Status								
Ref: No	80	1.00			77	1.00		
Yes	86	1.55	0.47	0.15	79	1.13	0.31	0.65
Family Member Attended College								
Ref: No	85	1.00			74	1.00		
Yes	87	1.15	0.41	0.70	67	0.69	0.27	0.35
Family Member Has College Degree	e							
Ref: No	78	1.00			73	1.00		
Yes	81	1.29	0.37	0.38	82	1.83	0.53	0.04
FAFSA Filing Status								
Ref: Dependent	86	1.00			79	1.00		
Independent	81	0.65	0.15	0.05	57	0.34	0.07	0.00
Support Provided to Family								
Ref: I do not expect to contribute	85	1.00			77	1.00		



	Fall Enrollment					Full-Time	e Status	
	MM	OR	SE	p-val	MM	OR	SE	p-val
I expect to contribute a little bit to the bills	85	1.07	0.36	0.85	77	0.99	0.32	0.98
l expect to contribute to some of the bills, but not quite half	84	0.92	0.28	0.77	77	1.05	0.31	0.87
l expect to cover about half of our bills	79	0.66	0.23	0.24	80	1.20	0.45	0.62
l expect to be the main financial support	76	0.56	0.20	0.11	77	1.00	0.38	0.99
Received Public Benefits								
Ref: No	76	1.00			77	1.00		
Yes	82	1.48	0.31	0.06	79	1.18	0.25	0.43
Experienced Basic Needs Insecurity								
Ref: No	82	1.00			75	1.00		
Yes	75	0.64	0.13	0.03	75	0.98	0.21	0.93

Notes | N = 1,213 for fall enrollment, N = 997 for full-time enrollment. Marginal means (MM), odds ratios (OR), standard errors (SE), and p-values (p-val) from a logistic regression of fall enrollment on demographic characteristics reported on the left. Marginal means, odds ratios, standard errors, and p-values from a logistic regression of full-time enrollment reported on the right. Both models include college fixed effects. Age data is missing. 'Latinx' includes applicants who identified as Hispanic, Latinx/Latina/Latino or Chicanx/Chicana/Chicano. The category labeled as 'Other Races' includes applicants who identified as Asian, Southeast Asian, West Indian or Afro-Caribbean, Middle Eastern or North African or Arab American, American Indian or Alaska Native, Indigenous, Pacific Islander or Native Hawaiian, Other, or applicants who preferred not to answer. 'Another gender identity' includes applicants who identified as gay, lesbian, bisexual, or those for which gender was missing. The group LGBT includes applicants who identified as gay, lesbian, bisexual, or transgender.

TABLE D-2 | LIKELIHOOD OF ENROLLING IN COLLEGE IN THE FALL AND LIKELIHOOD OF ENROLLING AT FULL-TIME STATUS BY APPLICANTS' DEMOGRAPHIC, EDUCATIONAL AND FINANCIAL BACKGROUND CHARACTERISTICS, BLACK APPLICANTS

		Fall Enrollment				Full-Time Status			
	MM	OR	SE	p-val	MM	OR	SE	p-val	
Ethnicity									
Ref: African American	79	1.00			69	1.00			
							FORC	COLLEGE,	



		Fall Enr	ollment			Full-Tim	e Status	
	MM	OR	SE	p-val	MM	OR	SE	p-val
Black Hispanic	83	1.36	0.73	0.57	67	0.90	0.42	0.82
African	48	0.16	0.10	0.00	58	0.56	0.41	0.43
West Indian or Afro-Caribbean	83	1.33	0.76	0.62	89	4.61	2.85	0.01
Gender Identity								
Ref: Male	74	1.00			80	1.00		
Female	79	1.50	0.62	0.32	69	0.51	0.23	0.13
Another Gender Identity	91	4.54	5.78	0.23	69	0.53	0.43	0.43
Identified as LGBT								
Ref: No	75	1.00			74	1.00		
Yes	84	1.92	1.26	0.32	60	0.45	0.25	0.15
Parenting Status					_			
Ref: No	84	1.00			78	1.00		
Yes	92	2.95	2.37	0.18	88	2.39	1.72	0.23
Family Member Attended College								
Ref: No	81	1.00			64	1.00		
Yes	84	1.33	1.33	0.77	77	2.24	2.82	0.52
Family Member Has College Degree	!							
Ref: No	72	1.00			43	1.00		
Yes	59	0.44	0.27	0.19	56	1.97	1.23	0.28
FAFSA Filing Status								
Ref: Dependent	83	1.00			78	1.00		
Independent	81	0.81	0.42	0.69	66	0.47	0.25	0.15
Support Provided to Family								
Ref: I do not expect to contribute	80	1.00			59	1.00		
l expect to contribute a little bit to the bills	81	1.09	0.76	0.90	57	0.92	0.62	0.91
l expect to contribute to some of the bills, but not quite half	80	1.06	0.67	0.93	86	5.59	4.04	0.02
l expect to cover about half of our bills	88	2.12	1.72	0.36	69	1.72	1.22	0.44
l expect to be the main financial support	73	0.61	0.46	0.51	71	1.89	1.64	0.47
Received Public Benefits								
Ref: No	69	1.00			68	1.00		



	Fall Enrollment				Full-Time Status			
	MM	OR	SE	p-val	MM	OR	SE	p-val
Yes	72	1.25	0.56	0.62	76	1.63	0.88	0.36
Experienced Basic Needs Insecurity								
Ref: No	55	1.00			73	1.00		
Yes	51	0.67	0.32	0.40	59	0.45	0.23	0.12

Notes | N = 262 for fall enrollment, N = 205 for full-time enrollment. Marginal means (MM), odds ratios (OR), standard errors (SE), and p-values (p-val) from a logistic regression of fall enrollment on demographic characteristics reported on the left. Marginal means, odds ratios, standard errors, and p-values from a logistic regression of full-time enrollment reported on the right. Both models are estimated for the sub-sample of Black applicants only. Both models include college fixed effects. Age data is missing. 'African American' includes applicants who identified as African American or Black. Black Hispanic includes applicants who identified as Black Hispanic or Afro-Latin. 'Another gender identity' includes applicants who identified as non-binary, those who did not respond, or those for which gender was missing. The group LGBT includes applicants who identified as gay, lesbian, bisexual, or transgender.

TABLE D-3 | LIKELIHOOD OF ENROLLING IN COLLEGE IN THE FALL AND LIKELIHOOD OF ENROLLING AT FULL-TIME STATUS BY APPLICANTS' PLANS TO PAY FOR COLLEGE, FULL SAMPLE (FIGURES 5 & 6)

		Fall Enr	ollment			Full-Tim	e Status	
	MM	OR	SE	p-val	MM	OR	SE	p-val
Pell Grant								
Ref: No	85	1.00			76	1.00		
Yes	90	1.70	0.45	0.04	80	1.30	0.33	0.30
Student Lo	ans							
Ref: No	82	1.00			79	1.00		
Yes	76	0.67	0.16	0.08	75	0.77	0.18	0.27
Private Sch	olarship							
Ref: No	77	1.00			71	1.00		
Yes	77	1.04	0.34	0.91	68	0.84	0.26	0.57
Public Scho	olarship							
Ref: No	82	1.00			72	1.00		
Yes	86	1.33	0.34	0.26	79	1.56	0.39	0.07
Current Jol	Ь				Ť.			
Ref: No	83	1.00			78	1.00		



Yes	84	1.05	0.25	0.84	72	0.69	0.16	0.12
Future Job								
Ref: No	83	1.00			73	1.00		
Yes	82	0.90	0.23	0.68	78	1.36	0.33	0.21
Support from	n Family/F	Friends						
Ref: No	82	1.00			76	1.00		
Yes	85	1.33	0.35	0.28	81	1.37	0.35	0.23
Savings								
Ref: No	84	1.00			72	1.00		
Yes	78	0.63	0.16	0.07	78	1.41	0.35	0.16

N = 1,213 for fall enrollment, N = 997 for full-time enrollment. Marginal means (MM), odds ratios (OR), standard errors (SE), and p-values (p-val) from a logistic regression of fall enrollment on plans to pay for college reported on the left. Marginal means, odds ratios, standard errors, and p-values from a logistic regression of full-time enrollment on plans to pay for college reported on the right. Both include college fixed effects and controls for the demographic factors reported in Table D-1.

TABLE D-4 | LIKELIHOOD OF ENROLLING IN COLLEGE IN THE FALL AND LIKELIHOOD OF ENROLLING AT FULL-TIME STATUS BY APPLICANTS' PLANS TO PAY FOR COLLEGE, BLACK APPLICANTS

		Fall Enr	ollment		Full-Time Status				
	MM	OR	SE	p-val	MM	OR	SE	p-val	
Pell Grant									
Ref: No	86	1.00			73	1.00			
Yes	84	0.89	0.55	0.85	87	3.52	2.41	0.07	
Student Loa	ns								
Ref: No	64	1.00			74	1.00			
Yes	61	0.83	0.51	0.76	84	2.33	1.58	0.21	
Private Scho	olarship								
Ref: No	79	1.00			56	1.00			
Yes	82	1.31	1.11	0.75	83	7.35	7.46	0.05	
Public Schol	larship								
Ref: No	73	1.00			87	1.00			
Yes	75	1.16	0.73	0.82	74	0.32	0.23	0.12	

		Fall Enr	ollment			Full-Tim	ne Status	
	MM	OR	SE	p-val	MM	OR	SE	p-val
Current Job								
Ref: No	83	1.00			72	1.00		
Yes	80	0.76	0.46	0.66	55	0.31	0.22	0.10
Future Job								
Ref: No	78	1.00			84	1.00		
Yes	85	2.04	1.41	0.30	71	0.37	0.27	0.18
Support from	n Family/F	riends						
Ref: No	82	1.00			49	1.00		
Yes	80	0.88	0.61	0.85	75	5.90	4.55	0.02
Savings								
Ref: No	83	1.00			69	1.00		
Yes	64	0.25	0.18	0.05	86	4.21	3.12	0.05

Notes | N = 262 for fall enrollment, N = 205 for full-time enrollment. Marginal means (MM), odds ratios (OR), standard errors (SE), and p-values (p-val) from a logistic regression of fall enrollment on plans to pay for college reported on the left. Marginal means, odds ratios, standard errors, and p-values from a logistic regression of full-time enrollment reported on the right. Both models are estimated for the sub-sample of Black applicants only and include college fixed effects and the demographic controls shown in D-2.

TABLE D-5 | LIKELIHOOD OF ENROLLING IN COLLEGE IN THE FALL AND LIKELIHOOD OF ENROLLING AT FULL-TIME STATUS BY APPLICANTS' CONCERNS ABOUT PAYING FOR COLLEGE, FULL SAMPLE (FIGURES 7 & 8)

	Fall Enrollment				Full-Time Status				
	MM	OR	SE	p-val	MM	OR	SE	p-val	
Worried abo	out Expense	es							
Ref: No	85	1.00			72	1.00			
Yes	80	0.66	0.16	0.09	77	1.27	0.28	0.27	
Worried abo	out Loans								
Ref: No	77	1.00			73	1.00			
Yes	85	1.77	0.42	0.02	66	0.68	0.16	0.09	
Doubtful ab	out Affordi	ing College							
Ref: No	84	1.00			77	1.00			



			Full-Time Status					
	MM	OR	SE	p-val	MM	OR	SE	p-val
Yes	85	1.07	0.26	0.79	78	1.07	0.26	0.77

Notes | N = 1,213 for fall enrollment, N = 997 for full-time enrollment. Marginal means (MM), odds ratios (OR), standard errors (SE), and p-values (p-val) from a logistic regression of fall enrollment on concerns about paying for college reported on the left. Marginal means, odds ratios, standard errors, and p-values from a logistic regression of full-time enrollment reported on the right. Both include college fixed effects and controls for the demographic factors reported in Table D-1.

TABLE D-6 | LIKELIHOOD OF ENROLLING IN COLLEGE IN THE FALL AND LIKELIHOOD OF ENROLLING AT FULL-TIME STATUS BY APPLICANTS' CONCERNS ABOUT PAYING FOR COLLEGE, BLACK APPLICANTS

	Fall Enrollment				Full-Time Status				
	MM	OR	SE	p-val	MM	OR	SE	p-val	
Worried abc	ut Expense	es or Loans							
Ref: No	75	1.00			71	1.00			
Yes	85	2.22	1.16	0.13	62	0.57	0.33	0.34	
Doubtful ab	out Affordi	ing College							
Ref: No	76	1.00			76	1.00			
Yes	66	0.50	0.28	0.21	86	2.23	1.31	0.17	

Source | 2021 survey of new college applicants to Miami Dade College and Hillsborough Community College. Enrollment outcomes were reported by the colleges.

Notes | N = 262 for fall enrollment, N = 205 for full-time enrollment. Marginal means (MM), odds ratios (OR), standard errors (SE), and p-values (p-val) from a logistic regression of fall enrollment on concerns about paying for college reported on the left. Marginal means, odds ratios, standard errors, and p-values from a logistic regression of full-time enrollment reported on the right. Both models are estimated for the sub-sample of Black applicants only and include college fixed effects and the demographic controls shown in D-2.

TABLE D-7 | PLANS TO USE STUDENT LOANS AMONG APPLICANTS WHO REPORTED BEING WORRIED ABOUT STUDENT LOANS

	Ν	%
Planning on Using Loans to Pay for College		
No	313	47



	Ν	%
Yes	218	33
Missing response	128	19

Source | 2021 survey of new college applicants to Miami Dade College and Hillsborough Community College. Notes | Reports whether applicants who reported being worried about taking out student loans to pay for college planned on using student loans.

TABLE D-8 | LIKELIHOOD OF ENROLLING IN COLLEGE IN THE FALL AND LIKELIHOOD OF ENROLLING AT FULL-TIME STATUS BY APPLICANTS' ACCESS TO PRE-COLLEGE SUPPORTS, FULL SAMPLE (FIGURE 9)

	Fall Enrollment				Full-Time Status				
	MM	OR	SE	p-val	MM	OR	SE	p-val	
College I Mi	ght Attend	J							
Ref: No	74	1.00			76	1.00			
Yes	77	1.16	0.42	0.69	73	0.88	0.28	0.68	
Filling out C	ollege App	lications			1				
Ref: No	89	1.00			75	1.00			
Yes	89	1.00	0.36	0.99	71	0.81	0.24	0.49	
Writing a Pe	rsonal Stat	tement			1				
Ref: No	78	1.00			79	1.00			
Yes	77	0.93	0.33	0.84	80	1.06	0.33	0.84	
Applying for	Scholarsh	ips			1				
Ref: No	69	1.00			82	1.00			
Yes	69	1.04	0.36	0.91	82	0.97	0.28	0.90	
Filing a FAF	SA				1				
Ref: No	87	1.00			68	1.00			
Yes	89	1.23	0.46	0.59	70	1.11	0.36	0.74	
Understandi	ng Financi	al Aid			1				
Ref: No	88	1.00			68	1.00			
Yes	86	0.85	0.32	0.67	79	1.94	0.60	0.03	
Adjusting to	College Li	fe			1				
Ref: No	88	1.00			74	1.00			
Yes	89	1.04	0.41	0.92	73	0.92	0.30	0.80	
BNI Resourc	ces in Colle	ege							



		Fall Enr	ollment		Full-Time Status			
	MM	OR	SE	p-val	MM	OR	SE	p-val
Ref: No	81	1.00			74	1.00		
Yes	78	0.80	0.31	0.56	73	0.93	0.30	0.83

Notes | N = 1,213 for fall enrollment, N = 997 for full-time enrollment. BNI Resources in College includes health, mental health, food, or housing resources. Marginal means (MM), odds ratios (OR), standard errors (SE), and pvalues (p-val) from a logistic regression of fall enrollment on concerns about paying for college reported on the left. Odds ratios, standard errors, and p-values from a logistic regression of full-time enrollment reported on the right. Both models include college fixed effects and controls for the demographic factors reported in Table D-1.

TABLE D-9 | LIKELIHOOD OF ENROLLING IN COLLEGE IN THE FALL AND LIKELIHOOD OF ENROLLING AT FULL-TIME STATUS BY APPLICANTS' ACCESS TO PRE-COLLEGE SUPPORTS, BLACK APPLICANTS

Fall Enrollment					Full-Time Status			
	MM	OR	SE	p-val	MM	OR	SE	p-val
Received any pre-college supports								
Ref: No	94	1.00			42	1.00		
Yes	86	0.24	0.23	0.14	76	5.92	5.99	0.08

Source | 2021 survey of new college applicants to Miami Dade College and Hillsborough Community College. Enrollment outcomes were reported by the colleges.

Notes | N = 262 for fall enrollment, N = 205 for full-time enrollment. Marginal means (MM), odds ratios (OR), standard errors (SE), and p-values (p-val) from a logistic regression of fall enrollment on receiving any pre-college supports reported on the left. Marginal means, odds ratios, standard errors, and p-values from a logistic regression of full-time enrollment reported on the right. Both models are estimated for the sub-sample of Black applicants only and include the demographic controls shown in D-2.



Appendix E. Survey Questions Used to Capture Applicant Background Characteristics

- 1. How do you usually identify your race and/or ethnicity? (mark "Yes" or "No" for each item)
 - a. White or Caucasian
 - b. Asian or Asian American
 - c. Southeast Asian
 - d. Hispanic or Latinx/Latina/Latino or Chicanx/Chicana/Chicano
 - e. Black Hispanic or Afro-Latin
 - f. African
 - g. African American or Black
 - h. West Indian or Afro-Caribbean
 - i. Middle Eastern or North African or Arab or Arab American
 - j. American Indian or Alaska Native
 - k. Indigenous
 - I. Pacific Islander or Native Hawaiian
 - m. Other
 - n. Prefer not to answer
- 2. What is your gender? (mark "Yes" or "No" for each item)
 - a. Male
 - b. Female
 - c. Non-binary / third gender
 - d. Prefer not to answer
- 3. Do you identify as transgender?
 - a. Yes
 - b. No
 - c. Prefer not to answer
- 4. What is your sexual orientation?
 - a. Heterosexual or straight
 - b. Gay or lesbian
 - c. Bisexual
 - d. Prefer to self-describe
 - e. Prefer not to answer



- 5. To what extent do you expect to help your family with bills while you are attending college?
 - a. I expect to be the main financial support for my family
 - b. I expect to cover about half of our bills
 - c. I expect to contribute some to the bills, but not quite half
 - d. I expect to contribute a little bit to the bills
 - e. I do not expect to contribute to the bills
 - f. I am not sure
- 6. Do you or anyone in your home receive any of the following? (mark "Yes" or "No" for each item)
 - a. Medicaid
 - b. Supplemental Nutrition Assistance Program (SNAP)
 - c. Free or reduced-price lunch
 - d. Special Supplemental Nutrition Program for Women, Infants, and Children
 - e. Temporary Assistance for Needy Families (TANF)
 - f. Supplemental Security Income (SSI)
- 7. Not counting work, are you currently responsible for caring for any children during the day (your own children, siblings, relatives, etc.) under the age of 18?
 - a. Yes
 - b. No
- 8. Do you plan on attending [college name] in the fall?
 - a. Yes
 - b. No
- 9. I plan on being enrolled:
 - a. Full-time (four classes or more per semester)
 - b. Part-time (one to three classes per semester)
 - c. I'm not sure
- 10. Which of the following ways do you plan on using to pay for your expenses (such as tuition, rent, fees, or books) this year? (select "Yes" or "No" for each)
 - a. Pell grant
 - b. Student loans
 - c. Private scholarships
 - d. School or government scholarships
 - e. A job I have now
 - f. A job I will get in the future
 - g. Support from family and friends
 - h. Savings
- 11. How worried or stressed are you about paying for these expenses?



- a. Extremely upset or worried
- b. Very upset or worried
- c. Somewhat upset or worried
- d. Slightly upset or worried
- e. Not upset or worried at all
- 12. How upset or worried are you about the idea of taking out student loans to pay for school?
 - a. Extremely upset or worried
 - b. Very upset or worried
 - c. Somewhat upset or worried
 - d. Slightly upset or worried
 - e. Not upset or worried at all
- 13. How sure are you that you will be able to afford your college costs?
 - a. Very confident
 - b. Confident
 - c. Doubtful
 - d. Very doubtful



- ² See <u>https://www.census.gov/programs-surveys/sipp/about/sipp-content-information.html#par_textimage_5</u>
- ³ Crutchfield, R. M., & Maguire, J. (2017). <u>Researching basic needs in higher education: Qualitative and quantitative</u> <u>instruments to explore a holistic understanding of food and housing insecurity.</u> Long Beach, California: Basic Needs Initiative, Office of the Chancellor, California State University.

¹ U.S. Department of Agriculture, Economic Research Service. (2012). <u>U.S. adult food security survey module: Three-</u> <u>stage design, with screeners</u>.