

EMPLOYMENT, VOLUNTEER WORK AND CREDIT CARD DEBT
NCHA Survey Results

National College Health Assessment
Spring 2003

INTRODUCTION AND METHODOLOGY.....2

FINDINGS.....3

CREDIT CARD DEBT.....3

 Gender Differences 4

 Undergraduate and Graduate/Professional Students 4

 Undergraduate Years in School 5

 High-Risk Drinkers 5

 Full-Time and Part-Time 5

 Race / Ethnicity 5

 GLBT Students 5

 Age Categories 6

Credit Card Debt and Academic Performance 6

EMPLOYMENT7

 Gender..... 7

 Undergraduate and Graduate/Professional Students 8

 Age Categories..... 8

 Full-Time and Part-Time Students..... 8

 Undergraduate Years in School 9

 On-Campus and Off-Campus..... 9

 GLBT Students 9

Employment and Academic Performance 10

VOLUNTEER WORK.....10

FUTURE RESEARCH.....11

OTHER SOURCES OF INFORMATION.....11

* significant to $\leq .05$, ** significant to $\leq .01$, ***significant to $\leq .001$

Introduction and Methodology

The National College Health Assessment (NCHA) survey instrument is a comprehensive survey designed to assess all aspects of students' health including general health, alcohol and drug use, sexual health and activity, exercise habits, and nutrition. This report pertains to items regarding financial situation including credit card debt and employment.

Reference to the NCHA comparative information refers to the national sample for the spring 2003 survey conducted by the American College Health Association (ACHA), which consists of 19,497 respondents from 33 schools around the country.

Reference to the OSU sample refers to the spring 2003 administration of the survey on the main campus of The Ohio State University. A random sample of 3,000 undergraduate, graduate and professional students were surveyed, 562 responses were collected (18.7%). The sample from The Ohio State University is not exactly comparable to the national sample, primarily in that the OSU sample contains more graduate students, and therefore older students, than the national sample. This is partly accounted for by including analysis by class rank and age, but this difference needs to be considered in interpreting comparisons to the national findings.

In the analysis, various student populations were stratified by gender, age category, class rank, international status and campus residence. Some distinctions were made for ethnicity and sexual orientation; however, caution is recommended in the interpretation of the results given the small sample size.

Some distinctions are made for high-risk drinkers, which are categorized by the definition used in the Spring 2002 CORE Alcohol and Drug survey, an undergraduate study administered by the Core Institute at Southern Illinois University. A high-risk drinker is categorized as someone who drank five or more drinks at one sitting in the past two weeks. Reference to time frames such as, within the last year, within the last month or 30 days, etc. are in relationship to the day the survey was administered in April 2003.

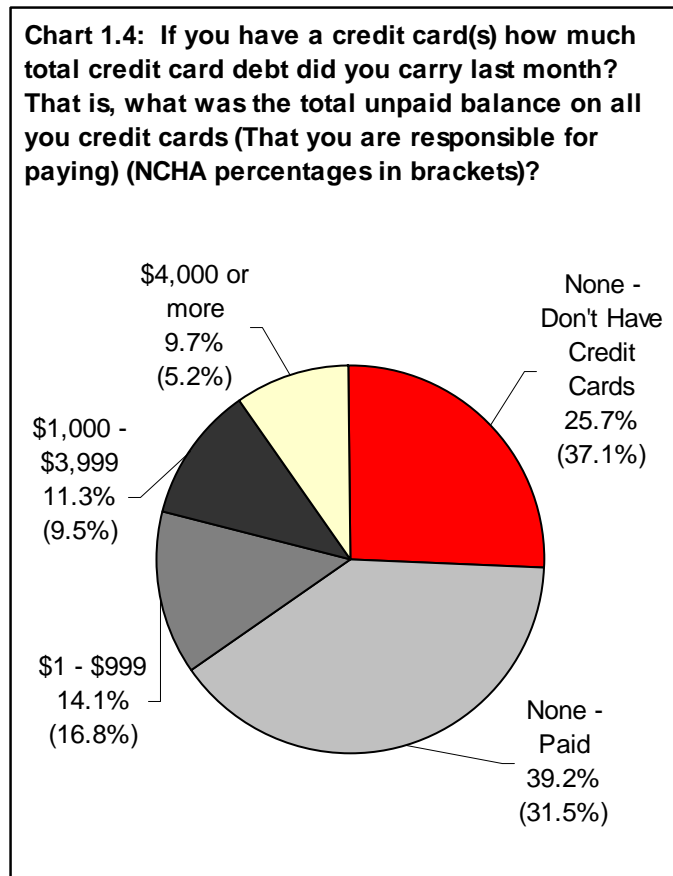
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FINDINGS

Credit Card Debt

The previous months balance on credit cards was used as the measure for student credit card debt. The percentage of OSU students (n=548) owing more than \$1,000 on their credit card (21.0%) was significantly greater than the NCHA (n=18,934) percentage of 14.7%. Overall, a higher percent of OSU students reported having credits cards and having greater debt, as compared to the NCHA population, $\chi^2(4) = 56.109^{***}$ (See Chart 1.4).

In interpreting results, it is important to note that the population of OSU students surveyed is significantly older than the national sample with which they are being compared. A request has been made to NCHA for data that will allow a comparison controlling for student age.



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Gender Differences

- There were no significant differences between OSU women and men for credit card debt (See Table 1.20).
- While both groups show higher levels of debt than their counterparts in the national sample, OSU women appear to have significantly higher levels who report \$4,000 or more of debt, with 10.7% of OSU women reporting this level of debt compared to 4.9% in the national sample, $\chi^2(4) = 42.437^{***}$ (Table 1.33).

Table 1.33: If you have a credit card(s) how much total credit card debt did you carry last month? That is, what was the total unpaid balance on all you credit cards (That you are responsible for paying) (percentages)?

	OSU Women (n=327)	NCHA Women (n=12,096)	Difference	OSU Men (n=221)	NCHA Men (n=5,888)	Difference
\$4,000 or more	10.7	4.9	5.8	8.1	5.4	2.7
\$1,000 - \$3,999	12.5	9.3	3.2	9.5	9.3	0.2
\$1 - \$999	14.4	17.4	-3.0	13.6	15.3	-1.7
None - Paid	36.1	30.6	5.5	43.9	34.1	9.8
None - Don't Have Credit Cards	26.3	37.8	-11.5	24.9	35.9	-11.0

Undergraduate and Graduate/Professional Students

- A significantly lower percent of OSU undergraduates report having credit card debt (14.2% with \$1,000 or more), as compared to graduate/professional students with 37.1% reporting debt of \$1,000 or more, $\chi^2(4) = 72.000^{***}$ (See Table 1.34).

Table 1.34: If you have a credit card(s) how much total credit card debt did you carry last month? That is, what was the total unpaid balance on all you credit cards (That you are responsible for paying) (percentages)?

	OSU Under-graduates (n=159)	OSU Graduate/Professional (n=159)	Difference
\$4,000 or more	6.4	17.6	-11.2
\$1,000 - \$3,999	7.8	19.5	-11.7
\$1 - \$999	15.2	10.7	4.5
None - Paid	35.6	47.2	-11.6
None - Don't Have Credit Cards	35.0	5.0	30.0

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Undergraduate Years in School

- There were significant differences between undergraduate class rank and level of credit card debt. Of first year students, 1.4% reported credit card debt of \$1,000 or more, compared to 2.4% of second year, 14.1% of third year, 18.3% of fourth year students, and 52.3% of fifth year students, $\chi^2 (16) = 106.717^{***}$

High-Risk Drinkers

- High-risk drinkers (n=215) were found to have significantly less credit card debt as compared to low-risk drinkers (n=330). Eighteen percent (18.1%) of high-risk drinkers had a credit card debt of \$1,000 or more, as compared to 23.0% of low-risk drinkers with \$1,000 or more debt. In addition, high-risk drinkers were significantly less likely to have credit cards with 29.3% reporting not having credit cards and 23.0% of low-risk drinkers reporting the same, $\chi^2 (16) = 14.696^{**}$.

Full-Time and Part-Time

- Full time students (n=508) were significantly less likely to carry credit card debt of \$1,000 or more (18.3%) as compared to part time students (n=38) with 55.3% reporting a credit card debt of \$1,000 or more, $\chi^2 (4) = 54.400^{***}$

Race / Ethnicity

- Significant differences were found based on ethnicity, with Black/African American students having the highest percent reporting \$1,000 or more debt and Asian/Pacific Islander students having the lowest percent at that level. Percentages reporting \$1,000 more of debt were as follows: Black/African American students (60.0%), Hispanic/Latino/a students (30.0%), White/Caucasian students (25%), and Asian/Pacific Islander students (8.2%), $\chi^2 (20) = 32.954^*$.

GLBT Students

- GLBT students (n=23) reported a greater percentage with a credit card debt than heterosexual students (n=519), with 30.4% of GLBT students and 20.8% of heterosexual students reporting a debt of \$1,000 or more, $\chi^2 (4) = 10.309^*$

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Age Categories

- Credit card debt was found to be significantly different between age categories of 18-20 year olds, 21-24 year olds, 25-29 year olds, 30-45 year olds, and 45+ year olds, $\chi^2(16) = 147.680^{***}$ (See Table 1.35).

Table 1.35: If you have a credit card(s) how much total credit card debt did you carry last month? That is, what was the total unpaid balance on all you credit cards (That you are responsible for paying)? (percentages)

	18 - 20 year olds (n=192)	21 - 24 year olds (n=216)	25 - 29 year olds (n=82=1)	30 - 45 year olds (n=51)	45+ year olds (n=8)
\$4,000 or more	0.0	8.8	23.5	21.6	50.0
\$1,000 - \$3,999	2.1	14.8	19.8	17.6	12.5
\$1 - \$999	10.9	17.1	12.3	15.7	12.5
None - Paid	38.5	40.7	38.3	39.2	25.0
None - Don't Have Credit	48.4	18.5	6.2	5.9	0.0

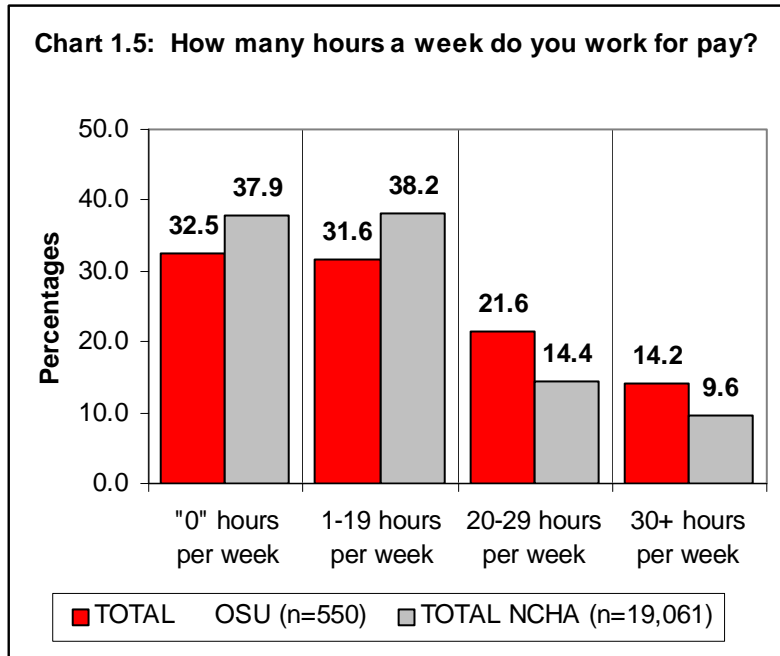
Credit Card Debt and Academic Performance

- Undergraduate students with credit cards but with no current debt reported significantly higher grade point averages (3.42) (n=133), as compared to undergraduate students with \$1 - \$999 (3.05) (n=57), \$1,000 - \$3,999 (2.86) (n=28), and \$4,000 or more (2.87) (n=23), $F(4,367) = 2.621^*$, $\eta^2 = 0.080$.

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Employment

Survey participants were asked how many hours a week they spent working for pay. Of OSU students (n=550) 67.5% (NCHA 62.1%) reported that they worked at least some hours each week and 35.8% (NCHA 24.3%) reported working more than 20 hours per week; which was significantly higher than the NCHA population, $\chi^2(3) = 42.605^{***}$ (See Chart 1.5).



Gender

- There were no significant differences between OSU men and women.
- Significant differences were however found between OSU and NCHA men, $\chi^2(3) = 8.076^*$, and women, $\chi^2(3) = 40.492^{***}$ (See Table 1.35). It appears that, while both genders are employed more hours than their national counterparts, that OSU women are working significantly more hours than women in the national sample.

Table 1.35: How many hours a week do you work for pay? (percentages)

	OSU Women (n=328)	NCHA Women (n=)	Difference	OSU Men (n=222)	NCHA Men (n=)	Difference
30+ hours per week	15.2	9.1	6.1	12.6	10.0	2.6
20-29 hours per week	22.9	14.2	8.7	19.8	14.5	5.3
1-19 hours per week	33.5	40.6	-7.1	28.8	34.0	-5.2
"0" hours per week	28.4	36.1	-7.7	38.7	41.5	-2.8

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Table 1.36: How many hours a week do you work for pay? (percentages)

	OSU Under-graduates (n=159)	OSU Graduate/Professional (n=159)	Difference
30+ hours per week	10.1	21.5	-11.4
20-29 hours per week	18.6	27.8	-9.2
1-19 hours per week	35.0	25.3	9.7
"0" hours per week	36.3	25.3	11.0

Undergraduate and Graduate/Professional Students

- OSU Undergraduates were significantly less likely to work 20 or more hours per week (28.7%), as compared to graduate/professional students with 49.3% working 20 or more hours per week, $\chi^2 (3) = 40.492^{***}$ (See Table 1.36).

Age Categories

There were significant differences between age categories for OSU students, showing an increase in the number of hours worked for each increasing age category. Eighteen to twenty year olds (n=193) reported 15.5% working 20 or more hours per week, 21-24 year olds (n=216) had 37.5%, 25 – 29 year olds (n=82) had 52.4%, 30-45 year olds (n=51) had 68.6%, and students 46 years or older (n=8) reported 75% working 20 or more hours per week. $\chi^2 (12) = 133.041^{***}$ (See Table 1.37).

Table 1.37: How many hours a week do you work for pay? (percentages)

	18 - 20 year olds (n=199)	21 - 24 year olds (n=219)	25 - 29 year olds (n=82)	30 - 45 year olds (n=51)	45+ year olds (n=6)
30+ hours per week	1.0	12.0	26.8	43.1	75.0
20-29 hours per week	14.5	25.5	25.6	25.5	25.0
1-19 hours per week	34.7	37.0	20.7	19.6	0.0
"0" hours per week	49.7	25.5	26.8	11.8	0.0

Full-Time and Part-Time Students

- A significantly larger percent of part-time students (n=38) worked for 30 or more hours per week (81.6%), as compared to full-time students (n=510) reporting 9.2% working 30 or more hours in a week, $\chi^2 (3) = 152.697^{***}$
- Over four percent (4.5%) of full-time students worked 40 or more hours per week.

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Undergraduate Years in School

Significant differences were found based on undergraduate years in school. First year students worked the fewest number of hours per week with 8.0% working 20 or more hours per week, as compared to fifth year students with 60.0% working 20 or more hours per week, $\chi^2(12) = 84.070^{***}$ (See Table 1.23).

Table 1.23: How many hours a week do you work for pay? (percentages)

	First Year Under-graduates (n=75)	Second Year Under-graduates (n=86)	Third Year Under-graduates (n=99)	Fourth Year Under-graduates (n=72)	Fifth Year Under-graduates (n=45)
30+ hours per week	0.0	4.7	7.1	15.3	35.6
20-29 hours per week	8.0	19.8	21.2	20.8	24.4
1-19 hours per week	25.3	34.9	45.5	36.1	26.7
"0" hours per week	66.7	40.7	26.3	27.8	13.3

On-Campus and Off-Campus

- Off-campus students (n=409) were significantly more likely to work more than 20 hours a week than on-campus students (n=141), with 42.8% (25.2% at 20-29 hours; 17.6% at 30+ hours) of off-campus students working 20+ hours per week, as compared to on-campus students with 15.6% (11.3% at 20-29 hours; 4.3% at 30+ hours) working 20+ hours per week, $\chi^2(3) = 44.048^{***}$.

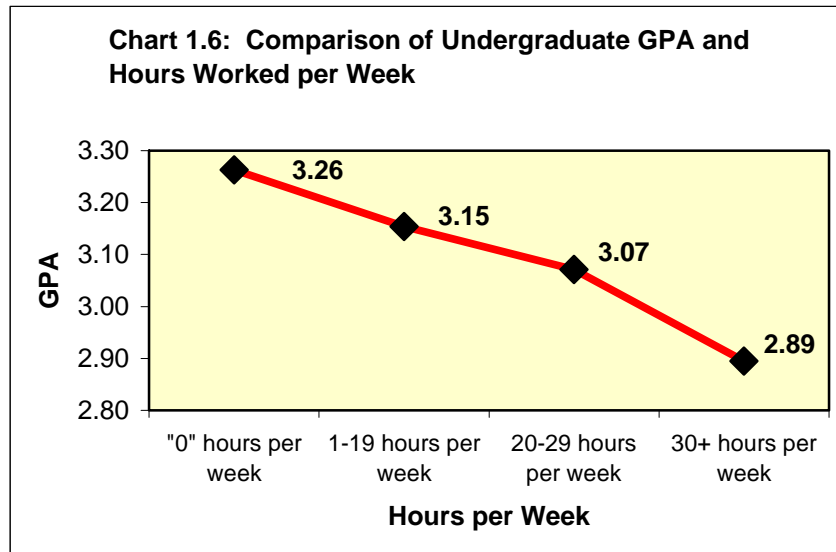
GLBT Students

- GLBT students (n=24) reported working significantly more hours per week than heterosexual students (n=520), with 62.5% (33.3% at 20-29 hours; 29.2% at 30+ hours) of GLBT students working 20+ hours per week as compared to heterosexual students with 34.3% (20.8% at 20-29 hours; 13.5% at 30+ hours) working 20+ hours per week, $\chi^2(3) = 9.115^*$.

* significant to $\leq .05$, ** significant to $\leq .01$, ***significant to $\leq .001$

Employment and Academic Performance

- In comparing the number of work hours and GPA for OSU undergraduates (n=375), the greater the number of hours worked by undergraduates, the lower the GPA. Students working no (0) hours per week, a GPA average of 3.26, showing significant differences in post hoc tests with undergraduates working 30+ hours, GPA average of 2.89, $F(3,371) = 2.939^*$, $\eta^2 = 0.023$ (See Chart 1.6).



Volunteer Work

Of OSU students, 36.5% reported (NCHA 35.2%) volunteered from 1-19 hours per week and 0.8% (NCHA 1.4%) volunteered for 20 or more hours per week. No significant differences were found between the NCAH and OSU samples.

No significant differences were found for other student populations with the exception of international students (n=38) with 20.1% reporting that they worked at 1-19 hours per week doing volunteer work, as compared to resident students (n=504) with 37.7% participating in volunteer work for 1-19 hours per week. An additional 0.6% of resident students and worked 20-29 hours doing volunteer work and 2.6% of international students worked 30+ hours, $\chi^2(3) = 17.286^{***}$.

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FUTURE RESEARCH

In addition to reports provided by the office of Student Affairs Assessment, additional uses of this data include:

- 1) Identification of specific issues with OSU students that might be improved programmatically by student affairs or other offices on campus. *In addition to referencing this report, programs and offices on campus may review the data files, or request a focused analysis of individual question items by contacting the Office of Student Affairs Assessment or Student Wellness to gain access to the data or obtain more detailed information.*
- 2) The tracking of change over time so that improvements or possible problem areas can be identified. *OSU currently plans to participate in the survey again in the spring of 2006 to enable this tracking.*
- 3) Making comparisons to the national sample so that OSU can identify areas that may need to be researched further in terms of identifying best practices from other institutions. *In addition to comparisons made in this report, a data set containing information from other large, research institutions has been requested from NCHA so that more specific comparisons can be made.*

OTHER SOURCES OF INFORMATION

The Ohio State University conducted a Student Spending Habits Survey in 2000, 2002, 2003 and 2005. This survey pertains to credit card debt, student loan debt and employment for undergraduate students. Results from the 2000-2003 administrations of the survey are currently available on the Student Affairs Assessment website. In 2005, the survey was redesigned to include more items on student financial behavior; results will be available in September 2005.

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