

ORIGINAL RESEARCH ARTICLE

Financial impact of COVID-19 on DPT students in the United States

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Abstract

Purpose: The coronavirus disease 2019 (COVID-19) pandemic has had an impact on students with a change in method of delivery of education, loss of employment, food insecurity and increased stress levels. The purpose of this study was to determine the financial impact of the COVID-19 pandemic on Doctor of Physical Therapy (DPT) students in the US.

Methods: Nine hundred four DPT students participated in a cross-sectional survey study, completing a 47-question survey including information regarding demographics, level of financial concern, reasons for and consequences of financial concern, student loan debt and employment.

Results: Results indicate an overall increase in the level of financial concern during the COVID-19 pandemic. More than two-thirds of participants who were employed part-time had disruption of employment. African Americans report higher levels of financial concern compared to Caucasians ($P < 0.05$). Asian/Pacific Islanders, African Americans and Hispanics report higher difficulty purchasing food compared to Caucasians ($P < 0.05$). Those with household income levels below \$100,000 report higher incidences of needing to purchase additional equipment for online learning compared to higher household income ($P < 0.05$). Two-thirds of them feel that their employment will be impacted upon graduation, with half anticipating \$100,000 and up in student loan debt.

Conclusion: The COVID-19 pandemic was considered to have a significant financial impact on DPT students. Race plays an important role when examining the financial impact of the COVID-19 pandemic. DPT programs and employers need to be cognizant of the financial strain affecting DPT students and new graduates and seek support from government or private programs to assist students.

Keywords: COVID-19; finances; DPT students; student loans; pandemic; job outlook

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The coronavirus disease 2019 (COVID-19) pandemic hit the United States (US) in early 2020, escalating to a national emergency on March 1, 2020.¹ The unemployment rate in the US reached 14.7% in April 2020, affecting 23.1 million Americans.² Thirty-six percent of physical therapists (PTs) and 48% of physical therapist assistants (PTAs) reported a reduction in work hours by July 2020. Forty percent of PTs and 44% of PTAs reported a reduction in weekly income through July 2020. PTs and PTAs also encountered lay-offs (7 and 15%, respectively) and furlough (16 and 26%, respectively) during the pandemic.³

Layoffs and furloughs didn't just affect working individuals; they also affected current students and recent graduates seeking employment as the number of available job opportunities decreased. In New York City, 40% of students lost their jobs and also experienced housing insecurity as a

result of COVID-19.⁴ Despite the decreased job outlook, financial obligations remained, with one of the biggest being student loans. The average amount of student loan debt for Doctor of Physical Therapy (DPT) students is \$92,000 with a median income of \$85,000 nationally.⁵ With the decline in the job outlook for new grads entering the physical therapy profession, based on current trends, there may be a financial impact of COVID-19 on DPT students.

In addition to increased unemployment rates, many colleges and universities switched to an online or hybrid format mid-semester in Spring 2020 to accommodate social distancing guidelines.⁶ This change affected many healthcare programs, including DPT programs. In the US, pre-pandemic, there were only seven of over 240 entry-level DPT programs offering some type of hybrid learning.⁷ The switch to online or hybrid format

learning can also affect student finances. While the ability to conduct courses in an online format benefited many programs to be able to continue the delivery of education, it does not come without its challenges.^{8,9} Working from home, faculty members expressed an increased financial burden due to the need to purchase or upgrade appropriate equipment as well as increased utility bills.¹⁰ Although students experienced technology-related difficulties such as poor internet streaming quality, affecting their education,¹¹ the financial impact of transitioning to online learning on students remains unclear.

Students faced additional challenges related to the pandemic. Emotional and mental health crises emerged such as increased levels of stress, anxiety, depression and strain on work–life balance.¹¹ One in three students experienced food insecurity as a result of the COVID-19 pandemic, which is 15% higher compared to 2019.¹²

This study aims to investigate the financial impact of COVID-19 on DPT students across the US. To reach this aim, a survey was administered to all DPT programs in the US. Our results provide insight into the causes and consequences of financial strain amongst DPT students related to demographics and household income as a result of the COVID-19 pandemic.

Methods

Design

This was a cross-sectional survey study, with a survey administered to eligible participants in May 2020. Data were collected at one point in time with responses related to ‘prior to COVID-19’ being retrospective.

Ethics approval

The study protocol was approved by the College of Staten Island Institutional Review Board (Approval: 2020-0342). All subjects provided consent.

Subjects

Nine hundred four students enrolled or accepted into entry-level DPT programs throughout the US participated in this study.

Emails with a cover letter, informed consent document and link to the survey were sent to 244 Program Chairs from entry-level DPT programs in the US to forward to their current and incoming DPT students. Emails were retrieved from the Commission on Accreditation of Physical Therapy Education (CAPTE) website, which lists contact information for all accredited and developing DPT programs.

Inclusion criteria for this study included acceptance into or current enrollment in a DPT program in the US.

Procedures

A 47-question survey, designed by the researcher, was created using Survey Monkey (see Appendix). The survey was not assessed for content validity; however, survey questions were developed based on conversations with students during academic advisement sessions regarding loss of jobs, difficulty purchasing food and concerns about paying tuition fees for courses they were not participating in. Questions were also based on conversations with other academic advisors, the Program Director at our institution and college emails referencing technological resources available for students to assist with online learning. Gender categories were selected following consultation with the LGBTQ Resource Center at our institution. Age groups were 5-year ranges except for the 18- to 21- and 22- to 25-year groups that were selected based on the assumption that students (18–21 years) are more financially dependent on family members and reflect those in undergraduate programs. Race categories were selected by the researcher and based on institutional admissions data.

Analysis

Data were analyzed using independent t-tests to compare demographically identified groups. Statistical significance was set at $P < 0.05$. Participants were grouped on the basis of race, age, gender, household income, marital status and location.

Results

Participant demographics

A total of 904 individuals participated in this study, which reflects that 2.46% of all students enrolled in DPT programs in the US according to CAPTE.¹³ Demographics are listed in Table 1 and are compared to DPT student applicant data from the Physical Therapy Centralized Application Service.¹⁴ The highest represented age category was 22–24 years old (55.86%), followed by 25–29 (32.19%). People who aged 35 years and older represented <2% of total respondents. A majority (84.07%) identified as being single, 14.27% married or having a domestic partner and 0.22% divorced. Level in program representation is as follows: Level 1 (32.30%), Level 2 (28.76%), Level 3, not final year (1.66%), Level 3, final year (29.42%), Level 4 (0.55%), admitted students (6.97%) and others (0.33%). Location of DPT programs represented includes West: 2.77%, Midwest: 22.23%, Southwest: 5.75%, South: 27.43%, Mid-Atlantic: 33.63% and Northeast: 8.19%.

All respondents

Prior to the COVID-19 pandemic, 13.72% of the respondents were reported to be very concerned about finances

Table 1. Demographics of respondents by race/ethnicity and gender compared to Physical Therapy Centralized Application Service (PTCAS) applicant data from 2018 to 2019¹¹

Race/Ethnicity	Male	Female	Nonbinary	Not listed	Prefer not to answer	Total	PTCAS data
American Indian/Alaskan Native	0.00%	0.22%	0.00%	0.00%	0.00%	0.22%	0.14%
Hispanic	2.10%	3.43%	0.00%	0.00%	0.00%	5.53%	9.45%
Asian/Pacific Islander	2.88%	4.65%	0.00%	0.00%	0.00%	7.52%	10.11%
Black/African American	1.44%	3.32%	0.00%	0.00%	0.00%	4.76%	3.96%
White/Caucasian	19.69%	58.85%	0.33%	0.11%	0.11%	79.09%	70.62%
Multiple ethnicity	0.88%	1.99%	0.00%	0.00%	0.00%	2.88%	3.59%
Decline to answer	N/A	N/A	N/A	N/A	N/A	N/A	2.13%
Total	26.99%	72.46%	0.33%	0.11%	0.11%		
PTCAS data	39.3%	60.7%	N/A	N/A	N/A		

compared to 39.38% being very concerned during the COVID-19 pandemic. Prior to COVID-19, 17.26% of the respondents were reported to be concerned about finances, compared to 7.63% during the COVID-19 pandemic.

Following a transition to online learning, 32.41% of all respondents reported having to purchase additional equipment (i.e. laptop, headset, printer, printer ink, etc.) and 41.92% reported incurring additional utility costs (i.e. gas, electric, Internet). About half of all respondents (49.56%) reported that they incurred additional food costs.

When asked if they had difficulty purchasing food as a result of COVID-19, 25.66% of all respondents responded, 'yes'. Thirty-four percent reported difficulty focusing in schools and 3.10% reported a risk of having to drop out of their DPT program due to financial concerns from COVID-19.

Race

Table 2 presents the level of financial concern before and during the COVID-19 pandemic by race/ethnicity. Table 3 displays reasons for financial concern by race. Statistical significance ($P < 0.05$) was found between Black/African Americans compared to White/Caucasians for incurring additional food costs.

Table 4 presents consequences of financial concern by race. About 6% of Asian/Pacific Islanders compared to only 2.80% of White/Caucasians reported being at risk of dropping out of their DPT program; however, no statistical significance was found.

Household income

Household income was defined by 'your income plus the income of anyone who supports you financially'. Thirty-five percent of respondents' household income level was reported as under \$20,000, while only 2.99% reported a household income over \$200,000. A majority (73.45%) of respondents' self-reported household income level fell below \$100,000.

The level of financial concern was rated higher by people with lower incomes. Approximately 22% of those who have a household income <\$20,000 were very concerned about finances prior to COVID-19, while 0% of those with a household income greater than \$200,000 expressed the same level of concern. The level of financial concern for those making <\$20,000, being very concerned, was significantly higher ($P < 0.05$) than those making \$50,000 or more, in all income categories. Statistical significance ($P < 0.05$) was also found in those who expressed not being concerned prior to COVID-19: \$50,000–\$75,000 and \$100,000–\$175,000 compared to <\$20,000 household income.

During the COVID-19 pandemic, 53.44% of those with a household income of <\$20,000 reported being very concerned about finances, which is a 31.88% increase compared to the period before the COVID-19 pandemic. Statistical significance ($P < 0.05$) was found between groups for those who were very concerned about finances during the COVID-19 pandemic (<\$20,000 significantly higher than \$50,000–\$175,000; \$20,000–\$50,000 significantly higher than \$50,000–\$75,000 and \$100,000–\$175,000; \$50,000–\$75,000 significantly higher than \$100,000–\$150,000) as well as those who were not concerned about finances (\$100,000–\$175,000 significantly higher than \$20,000–\$100,000). Table 5 presents reasons for financial concern due to household income.

When asked about incurring additional food costs due to COVID-19, those with household income of \$175,000–\$200,000 had the lowest percentage (29.41%). Those with household income of \$50,000–\$75,000 had the highest percentage of respondents in this category (56.45%), which is significantly higher ($P < 0.05$) than those with household income of \$100,000–\$125,000 (41.46%) and \$125,000–\$150,000 (36.36%).

Those with household income of \$150,000–\$175,000 had the highest percentage (51.61%) reporting an increase in utility costs, followed by those with household income of \$20,000–\$50,000 (51.24%). Those with household

Table 2. Level of financial concern prior to COVID-19 pandemic and during COVID-19 pandemic by race/ethnicity

Race/ethnicity	Very concerned		Concerned		Slightly concerned		Not concerned	
	Prior to COVID-19	During COVID-19	Prior to COVID-19	During COVID-19	Prior to COVID-19	During COVID-19	Prior to COVID-19	During COVID-19
All	13.72%	39.38%	28.87%	31.53%	40.15%	21.46%	17.26%	7.63%
White/Caucasian	11.19%	37.62%	28.25%	32.17%	42.66% [†]	22.38%	17.90%	7.83%
Black/African American	27.91% [*]	55.81% [§]	30.23%	18.60%	39.53%	18.60%	2.33% [‡]	6.98%
Asian/Pacific Islander	27.94% [*]	47.06%	29.41%	29.41%	27.94%	17.65%	14.71%	5.88%
Hispanic	20.00%	44.00%	28.00%	34.00%	34.00%	18.00%	18.00%	4.00%
Multiple ethnicity	11.54%	34.62%	46.15%	38.46%	15.38%	15.38%	26.92%	11.54%

**P* < 0.05 Black/African Americans and Asian/Pacific Islanders versus White/Caucasian.

[†]*P* < 0.05 White/Caucasian versus Asian/Pacific Islanders.

[‡]*P* < 0.05 Black/African American versus White/Caucasian, Asian/Pacific Islander and Hispanic.

[§]*P* < 0.05 Black/African American versus White/Caucasian.

Table 3. Reasons for financial concern by race/ethnicity

Race/ethnicity	Had to purchase additional equipment	Incurred additional food costs	Incurred additional utility costs
All	32.41%	49.56%	41.92%
White/Caucasian	31.47%	46.57%	40.14%
Black/African American	41.86%	69.77% [*]	44.19%
Asian/Pacific Islander	29.41%	58.82%	48.53%
Hispanic	38.00%	60.00%	50.00%
Multiple Ethnicity	42.31%	53.85%	57.69%

**P* < 0.05 Black/African American versus White/Caucasian.

Table 4. Consequences of financial concern by race/ethnicity

Race/ethnicity	Difficulty purchasing food	Difficulty focusing in school	Risk of dropping out of DPT program
All	25.66%	34.40%	3.10%
White/Caucasian	22.24%	32.45%	2.80%
Black/African American	37.21% [*]	34.88%	4.65%
Asian/Pacific Islander	36.76% [*]	50.00% [†]	5.88%
Hispanic	40.00% [*]	38.00%	2.00%
Multiple ethnicity	42.31%	42.31%	3.85%

**P* < 0.05 Black/African American, Asian/Pacific Islander and Hispanic versus White/Caucasian.

[†]*P* < 0.05 Asian/Pacific Islanders versus White/Caucasian.

income of \$20,000–\$50,000 responding with increased utility costs were significantly higher (*P* < 0.05) than those with household income of \$50,000–\$75,000 and \$100,000–\$125,000.

As household income level decreases, reports of difficulty purchasing food following the COVID-19 pandemic increase. Those with household income of <\$20,000 had the highest percentage (34.69%)

reporting difficulty purchasing food during the COVID-19 pandemic, which is significantly higher than those with household income of \$75,000–\$125,000 and \$150,000–\$175,000. Those responding with difficulty purchasing food from the \$20,000–\$75,000 household income categories were significantly higher than those with household income of \$100,000–\$125,000.

Table 5. Reasons for financial concern due to household income

Household income	Had to purchase additional equipment	Incurred additional food costs	Incurred additional utility costs
All	32.41%	49.56%	41.92%
<\$20,000	35.63%*	49.38%	46.56%‡
\$20,000–\$50,000	38.84%*	52.07%	51.24%‡
\$50,000–\$75,000	35.48%*	56.45%†	35.48%
\$75,000–\$100,000	35.35%*	53.45%	42.42%
\$100,000–\$125,000	19.51%	41.46%	31.71%
\$125,000–\$150,000	21.21%	36.36%	33.33%
\$150,000–\$175,000	29.03%	54.84%	51.61%
\$175,000–\$200,000	5.88%	29.41%	17.65%
>\$200,000	18.52%	33.33%	25.93%

* $P < 0.05$: <\$20,000–\$100,000 versus \$100,000–\$125,000.

† $P < 0.05$: \$50,000–\$75,000 versus \$100,000–\$150,000.

‡ $P < 0.05$: <\$20,000–\$50,000 versus \$50,000–\$75,000 and \$100,000–\$125,000.

Those with household income level of \$75,000–\$100,000 had the highest percentage (41.41%) reporting difficulty focusing in school due to financial concern from COVID-19, which is significantly higher than those with household income of \$100,000–\$150,000. Those with household income <\$20,000–\$50,000 and \$75,000–\$100,000 are also significantly higher than the \$100,000–\$150,000 household income levels when it comes to difficulty focusing in school due to financial concern from COVID-19.

Employment

Fifty-seven percent of respondents were employed prior to the COVID-19 pandemic. Of those employed, 24.08% worked <5 h and 26.01% worked <10 h. Approximately 4.35% of respondents worked <25 h and 4.65% of respondents worked >25 h. Of those who were employed, 81.70% had their employment disrupted due to COVID-19 due to the following reasons: 28.44% furloughed, 17.48% scheduled for less hours, 34.50% terminated from their jobs and 19.35% reported ‘other’ for the type of disruption. When asked if they were able to secure funds from other means such as stimulus check, unemployment, loans, etc., 33.02% of those who were employed and whose employment was disrupted were unable to secure funds from other means; this population comprises 15.18% of all survey respondents.

Financial aid

Approximately 76% of respondents reported receiving financial aid. Of those receiving financial aid, 11.66% of them reported their financial aid being delayed, 3.06% reported their financial aid being reduced and 0.73% reported their financial aid being cancelled. Twenty-one

percent of respondents were receiving government assistance prior to COVID-19.

Student loans

Approximately 81.08% of respondents reported taking out student loans to fund their DPT education. Of those who did not take out student loans prior to COVID-19, 32.16% will now need to take out student loans to fund their DPT education as a result of COVID-19.

Only 10.07% of the respondents anticipate graduating with no student loan debt. Twelve percent of them anticipate <\$50,000, 28.76% with \$50,000–\$100,000 and 49.22% with \$100,000 and up in student loan debt. Six percent of them anticipate >\$200,000 in student loan debt.

Graduation and tuition

Fourteen percent of respondents reported that COVID-19 has delayed their graduation to a later time than originally scheduled. Almost one-quarter of respondents reported that they will incur additional tuition costs as a result of COVID-19, and 22.35% of respondents reported that they incurred additional costs as a result of their clinical experience being disrupted.

Job outlook

A majority (65.27%) feel that their employment will be impacted upon graduation due to the impact of COVID-19. When asked about job outlook, 87.45% of those in their final year of DPT school in Spring 2020 feel that their employment will be impacted, whereas only 50.68% of first-year students and 38.10% of admitted students feel the same.

Discussion

This study explored the financial impact of COVID-19 on DPT students, presenting data on the level of financial concern before and during the COVID-19 pandemic, the reasons for financial concern and the consequences of financial concern by race, age, gender, household income, marital status, location and level in DPT program. Although age, gender, marital status, location and level in DPT program were assessed, they were not included in the results due to no statistical significance found.

DPT students appear to be at a financial disadvantage due to the change in academic instruction, furloughs and lay-offs, changes in clinical education experiences and perceived limitation of job opportunities upon graduation. There was a pattern in responses for participants expressing increased stress levels, mental health concerns, difficulty concentrating and lack of motivation related to financial strain. Many participants reported a loss of employment for themselves, their spouses or parents who support them financially, leading to taking out additional student loans, dipping into savings or maxing out credit cards. Due to the age group represented, many students were claimed as dependents on their parents' tax returns and did not receive a stimulus check. A large number of responses reflected moving in with family to save money, with some having to continue to pay rent for a home they were no longer living in. Many participants reported delaying life goals such as marriage and buying a home due to financial concerns. For individuals with children, childcare added additional challenges as schools became virtual for all parties. Paying for tuition for clinical courses that were cancelled due to COVID-19 as well as on campus amenities that students no longer had access to were participants' primary concern.

Thirty-five percent of respondents' household income level is under \$20,000, which is below the federal poverty line. These low-income levels coupled with almost one-third of students needing to purchase additional equipment for online learning, half incurring additional food costs and about 42% incurring additional utility costs can lead to an increased financial concern amongst DPT students. In addition, almost 15% of participants experienced delayed graduation, leading to delayed employment, and 24% of them incurred additional tuition costs due to the COVID-19 pandemic.

Race appears to play an important role when looking at the financial impact of COVID-19. While Black/African Americans and Asian/Pacific Islanders comprised only 12% of respondents in this study, there was a significant difference in the level of financial concern between these two groups and White/Caucasian respondents prior to the COVID-19 pandemic. While the only significance found during the COVID-19 pandemic was between Black/

African Americans and White/Caucasians, Asian/Pacific Islanders also reported a high level of financial concern compared to White/Caucasians.

While statistically not significant, it is important to note that Black/African Americans had the highest percentage of individuals reporting taking out student loans to fund their DPT education, needing to purchase additional equipment for online learning, incurring additional food costs and difficulty purchasing food as a result of the COVID-19 pandemic compared to all other racial/ethnic groups. Despite these differences, Black/African Americans had the lowest percentage of individuals receiving government assistance prior to the pandemic. Also, about 12% of Black/African Americans reported working >25 h per week, compared to only 4–8% of all other racial/ethnic groups. One reason findings may not be statistically significant is due to the small percentage of Black/African American students in the sample.

Student loan debt also contributes to financial concern amongst DPT students. Many participants reported needing to take out additional student loans to pay for tuition due to the loss of employment for themselves and/or from someone who supported them financially. The most frequently reported student loan debt category was \$100,000–\$124,999, similar to findings by Ambler, showing a 197% debt to income ratio with a median income of \$67,900.¹⁵ Alternatively, the results of this study found that half of participants anticipate \$100,000 and up in student loan debt, compared to three quarters in Ambler's study.¹⁵ Our findings also note that about one-third of students who did not take out student loans before the COVID-19 pandemic will now need to do so as a direct result of the pandemic. The high debt-to-income ratio puts students at an increased need for financial support, which could lead to the need of obtaining a second job, delaying buying a home and/or having a family.

Limitations

While there was a large sample size with responses from participants throughout the US, only 2.46% of the total population of DPT students nationwide participated in our study. Moreover, only 24 states were represented out of 50 with the majority of responses being from the Midwest, South and Mid-Atlantic regions. Specific PT programs were not recorded, and thus the number of programs with participants was unknown. Results were also collected 2 months following many state closures due to the COVID-19 pandemic; therefore the longer-term financial impact of the pandemic may be different. Responses to questions prior to the COVID-19 pandemic were retrospective and therefore a limitation due to recall and recency bias. The survey was not reviewed for content validity by students, and certain categories listed for demographics were not

based on typical government or APTA categories. There is an opportunity for misunderstanding of questions because of this.

Conclusion

This study examined the financial impact of the COVID-19 pandemic on DPT students in the United States. Our findings indicate a negative financial impact on DPT students. DPT student low-income level, high student loan debt, poor job outlook, need to purchase additional equipment and incurring higher utility bills to accommodate online learning have created additional financial concerns. Race also plays an important role when it comes to finances amongst DPT students. DPT programs and employers need to be cognizant of this financial strain affecting current DPT students and new graduates and reach out to government programs to offer assistance to these students.

Conflict of interest and funding

The author has no conflict of interest. The College of Staten Island, City University of New York.

Ethics statement

The College of Staten Island, City University of New York IRB Approval (2020-0342).

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Appendix



Financial impact of COVID-19 on DPT students in the United States

Survey questions

I Consent to participate in this study.

A. Yes

B. No

1. With which gender do you most identify?

a. Male (cisgender or transgender)

b. Female (cisgender or transgender)

c. Nonbinary

d. Not listed

e. Prefer not to answer

2. Age

a. 18–21 years

b. 22–24 years

c. 25–29 years

d. 30–34 years

e. 35–39 years

f. 40–44 years

g. 45–49 years

h. 50–54 years

i. 55–59 years

j. 60–64 years

k. 65+ years

3. Which race/ethnicity best describes you? Choose one.

a. American Indian or Alaskan Native

b. Asian/Pacific Islander

c. Black or African American

d. Hispanic

e. White/Caucasian

f. Multiple ethnicity/other

4. Marital status
 - a. Single (never married)
 - b. Married
 - c. Domestic partner
 - d. Divorced
 - e. Widowed
 - f. Prefer not to answer
5. Level in DPT program during Spring 2020 semester:
 - a. Level 1/first year
 - b. Level 2/second year
 - c. Level 3 (not final year)/third year
 - d. Level 3 (final year)/third year
 - e. Level 4/fourth year
 - f. Other
6. Is your DPT program:
 - a. Full time
 - b. Weekend program
 - c. Part time
7. Which state is your DPT program available in?
8. Which city is your DPT program available in?
9. Is your DPT program available in:
 - a. Urban area
 - b. Suburban area
 - c. Rural area
10. What is the location of your typical residence while in school?
 - a. Urban area
 - b. Suburban area
 - c. Rural area
11. What is your household income (include your income plus income of anyone who helps to support you financially)?
 - a. <\$20,000
 - b. \$20,000–\$50,000
 - c. \$50,000–\$75,000
 - d. \$75,000–\$100,000
 - e. \$100,000–\$125,000
 - f. \$125,000–\$150,000

- g. \$150,000–\$175,000
 - h. \$175,000–\$200,000
 - i. >\$200,000
 - j. Prefer not to answer
12. How concerned were you about finances prior to COVID-19?
- a. Very concerned
 - b. Concerned
 - c. Slightly concerned
 - d. Not concerned
13. How concerned are you about finances now?
- a. Very concerned
 - b. Concerned
 - c. Slightly concerned
 - d. Not concerned
14. Were you living on campus prior to COVID-19?
- a. Yes
 - b. No
15. Did your living arrangements while at school change due to COVID-19?
- a. Yes
 - b. No
16. Were you paying rent/mortgage for your housing prior to COVID-19?
- a. Yes
 - b. No
- Living on campus
17. Do you currently pay rent/mortgage for your housing?
- a. Yes
 - b. No
 - c. Living on campus
18. Did your city/state enforce closure of businesses/non-essential employees to work from home?
- a. Yes
 - b. No
19. Prior to COVID-19 were you employed?
- a. No
 - b. Yes, Part time (<5 h per week)
 - c. Yes, Part time (<10 h per week)
 - d. Yes, Part time (<15 h per week)

- e. Yes, Part time (<20 h per week)
 - f. Yes, Part time (<25 h per week)
 - g. Yes, Full time (>25 h per week)
20. The money made from your employment is used for (check all that apply):
- a. Housing
 - b. Food
 - c. Utilities
 - d. Transportation (gas, tolls, bus fare, subway, Uber, Lyft, etc.)
 - e. Leisure
 - f. Tuition
 - g. Books for school
 - h. Other
 - i. Not employed
21. Was your employment disrupted by COVID-19?
- a. Yes
 - b. No
 - c. Was not employed prior to COVID-19
22. If yes, how was your employment disrupted?
- a. Scheduled for less hours
 - b. Furloughed
 - c. Employment was terminated
 - d. Other
 - e. N/A
23. If your employment was disrupted, are you able to secure funds from other means? Check all that apply.
- a. Unemployment
 - b. Loans
 - c. CARES Act Stimulus Check
 - d. Government-assisted programs
 - e. My employer continues to pay me my regular salary
 - f. Other
 - g. Not able to secure funds from other means
 - h. N/A
24. Prior to COVID-19, did you receive financial assistance from government-assisted programs?
- a. Yes
 - b. No
 - c. Prefer not to answer

25. Regardless of employment status prior to and now, since COVID-19 have you received funds from (check all that apply):
- a. CARES Act Stimulus Check
 - b. Emergency grant funding
 - c. Government-assisted programs
 - d. Other
 - e. None of the above
 - f. Prefer not to answer
26. Prior to COVID-19 did you take out student loans to fund any part of your DPT education?
- a. Yes
 - b. No
27. Will you now need to obtain student loans to fund any part of your DPT education due to the impact of COVID-19?
- a. Yes
 - b. No
28. What will be your estimated total amount of student loans from undergraduate and graduate programs upon graduation?
- a. a. \$0
 - b. b. \$1–9,999
 - c. c. \$10,000–19,999
 - d. d. \$20,000–29,999
 - e. e. \$30,000–39,999
 - f. f. \$40,000–49,999
 - g. \$50,000–59,999
 - h. \$60,000–69,999
 - i. \$70,000–79,999
 - j. \$80,000–89,999
 - k. \$90,000–99,999
 - l. \$100,000–124,999
 - m. \$125,000–149,999
 - n. \$150,000–174,999
 - o. \$175,000–200,000
 - p. >\$200,000
29. If you are receiving financial aid, has it been:
- a. Delayed
 - b. Reduced
 - c. Cancelled
 - d. None of the above
 - e. Not receiving financial aid

30. Will you need to reevaluate your previous financial aid application due to COVID-19?
- Yes
 - No
 - N/A
31. Did your DPT program transition to online learning during the Spring 2020 semester?
- Yes
 - No
32. Did you have to purchase any additional equipment (laptop, printer, ink/toner, paper, software, furniture, headphones) to accommodate online learning?
- Yes (specify)
 - No
 - N/A
33. Have you incurred additional utility (electric) and Internet costs due to online learning?
- a. Yes
 - b. No
 - c. N/A
34. Have you incurred additional costs for food due to COVID-19?
- a. Yes
 - b. No
35. Have you had difficulty purchasing food due to financial strain from COVID-19?
- a. Yes
 - b. No
36. Has financial strain due to COVID-19 impacted your ability to participate in your coursework (attend courses, study for exams, complete assignments, etc.)?
- a. Yes
 - b. No
37. If you were an admitted student to your DPT program in the Spring 2020 semester, did COVID-19 affect your decision to attend your DPT program?
- a. Yes
 - b. No
38. Are you at risk of having to drop out of your DPT program due to financial strain from COVID-19?
- a. Yes
 - b. No
39. Do you feel COVID-19 will impact your ability to secure employment as a physical therapist upon graduation?
- a. Yes
 - b. No
40. What are your originally scheduled month and year of graduation?

41. As of now, has COVID-19 impacted your graduation date to a later time than originally scheduled?
 - a. Yes
 - b. No
42. If your graduation date has been affected, how concerned are you about finances due to this?
 - a. Very concerned
 - b. Concerned
 - c. Slightly concerned
 - d. Not concerned
 - e. N/A
43. Will you incur additional tuition costs as a result of COVID-19 (delayed graduation, curriculum changes, etc.)?
 - a. Yes
 - b. No
44. Were any of your clinical experiences disrupted due to COVID-19?
 - a. Yes
 - b. No
45. Did/will you incur additional costs from disruption of clinical experiences due to COVID-19 (i.e. If you will be placed in a different clinical site at a later date, will you need to pay for additional housing, cost of travel, cancellation fees for travel or housing if experience was cancelled or delayed, etc.)?
 - a. Yes
 - b. No
 - c. Unsure
 - d. N/A
46. In what other ways has COVID-19 impacted your current financial situation? (open ended)