

# Research on the Willingness of College Students to Bear Their Own Expenses Based on Questionnaire and Linear Regression Analysis

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## ABSTRACT

The report analyses the willingness of college students to pay for themselves and its possible influencing factors. This research will target Chinese college students. Given that it is common for college students to work abroad and pay their own expenses, it is meaningful to compare them to explore the ideological differences between Chinese college students and foreign college students. The study uses quantitative methods to collect questionnaires to understand some of the current situation and future wishes of college students and analyse them accordingly. The author collected data from three platforms. The sample size is 92 and the problem set is 17, which is reasonable. Three factors are mainly taken into consideration, namely, independence, external environment and family, and study whether they will affect willingness to pay for self of college students. Then, the author mainly used linear regression analysis for data analysis, which is a statistical tool used to investigate the relationship between variables. In this research, the author tested the relative relationship between two variables, such as family and willingness to pay for themselves. At the same time, researcher also controls variables, such as age or university level (freshman to senior). The research results show that three factors all affect the willingness of college students to pay to varying degrees. Given that the willingness of college students to pay for themselves is still a vague study, this research will fill the gap in this field. In addition, for research on the economic status and consumption of college students, this research can also be used as a reference.

**Keywords:** *data collection, willingness of paying for self, college students, linear regression analysis, questionnaire*

## 1. INTRODUCTION

With the development of China's economy, many people can live a high quality life and pay their children to enjoy a better education. However, among college students, some choose to pay tuition alone rather than relying on families. In some countries outside China, many college students choose to pay for their own expenses at the age of 18 or after college. According to a survey, 52% of college students work at least 27 weeks a year, according to government census data. A survey of 3500 students found that many students had to bear their own university expenses, while 24.4% said they fully covered all their university expenses [11]. Therefore, on a global scale, the situation of Chinese college students is different from that of universities in other countries. Thus, the author hopes to study the willingness of Chinese college students to pay for their own expenses.

The following questions will be investigated in this paper: What factors will affect the willingness of college students to pay for their living expenses? How do these factors affect the willingness of college students to pay for themselves? What is your attitude towards college students' own expenses?

## 2. LITERATURE REVIEW

In this section, several factors that may affect college students' self-payment will be discussed, namely "Family" (the economic status of the family), "Independence" (the independence of college students), and "External environment" (some influences made by external environment). Here previous literature will help carry out the analysis. This section mainly includes the theoretical framework of the research and the three hypotheses corresponding to the three variables.

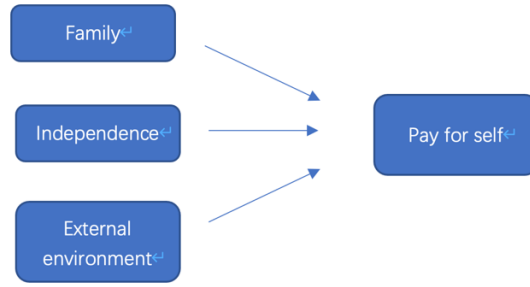


Figure 1. Theoretical framework

**2.1. The economic status of the family and college students’ self-payment**

The first question is how the financial situation of the family affects the college living expenses of college students. The economic status of the family is defined here as the property owned by the family, the social resources owned by the family members, and the salary income of the family members per period.

The economic status of the family will become an important factor in the research. The quality of the family's economic status or the quality of the resources that parents receive will directly affect their children. Some parents with financial resources can provide more resources to increase human, social and financial capital to promote the development of their children [3]. Similarly, financial stress and difficulties may affect parents' emotions, behaviours, and beliefs, which in turn affect their parenting styles and socialization strategies [2]. Therefore, when the family’s financial situation is better, then college students will have more resources, and then they may not need to consider their own living expenses. When the family’s financial situation is not good, the parents’ education method may potentially affect the children. It will make them more willing to bear the financial pressure of the family prematurely, which may cause them to pay for their own college expenses.

As analysed above, family status will become a factor that affects whether college students choose to bear the expenses independently. In the literature, a measure of income can be gotten, on an 8-point income scale, namely,

- 1=less than US\$10,000;
- 2=US\$10,000–US\$29,999;
- 3=US\$30,000–US\$49,999;
- 4=US\$50,000–US\$69,999;
- 5=US\$70,000–US\$100,000;
- 6=US\$100,000–US\$150,000;
- 7=US\$150,000–US\$200,000;

8=more than US\$200,000 [4].

Then select a certain number of college students to anonymously count their family status. The author will list the above grades and let them judge whether their family status is better or not. Assign a value of 1-5 respectively. The better the family status, the more they can choose. High value (It is not necessary to judge according to the above requirements, the above is for reference only) Here, the first hypothesis can be conducted: The better the family's financial situation is, the lower the possibility that college students will consider paying for college living.

H1: The better the family's financial situation, the lower the probability those college students will consider paying for their college living expenses.

**2.2. The independence of college students and college students’ self-payment**

Firstly, the students are legally independent of their parents. According to the current law, under other conditions, if the child's age is greater than 24, in terms of financial aid, students studying for an undergraduate degree in the United States will be seen as financially independent from their parents [9]. Secondly, it can be seen that outsiders think that college students should be more independent. When students get older, their sense of independence will increase, and some outside voices make them choose independence. American universities reflect the norms and values of the middle class [6]. Therefore, when students transition to these environments, some people want them to leave their families, go their own way, and focus on their life goals [10].

From the perspective of the outside society and the law, college students are considered to have a certain degree of independence, but how to measure it is still a problem need to pay attention to. The concept of soft independence will help measure it. In a report, there are four important aspects to measure soft independence, namely: Gaining freedom, Becoming self-expressive, Pursuing their own interests, and Gaining maturity [4]. In the research, students will be asked to judge several of

the indicators based on five levels, 1-5 represent their own degree of compliance, and get data for analysis.

Judging from our life experience, when a person is more independent, they will choose to take responsibility for themselves, and they may choose to pay for their own expenses. Hence, it is supposed that the stronger the independence of students, the stronger their willingness to pay for themselves.

H2: The stronger the independence of students, the stronger their willingness to pay for themselves.

### ***2.3. The external environment and college students' self-payment***

When going to university, people will be exposed to some new environments. There may be some students who are the ones who pay for their own expenses. Then, they can affect the others and deepen their willingness to bear the expenses. These people can be defined as the external environment, and the author believes that the external environment will have some impact on everyone. In the survey, the author will focus on exploring the impact of the external environment on the investigator, and set a value of 1-5, the investigator will choose from them, 1 means less impact, 5 means greater impact, and define the external environment based on the values obtained from these questions. According to the theory of public opinion formation, in various decision-making scenarios from politics to individuals, individuals may be influenced by each other rather than by the media. This theory defines a special kind of people, opinion leaders, who will act as an intermediary between the mass media and most social circles [5]. In other words, this type of person will have a great influence on others. The author preliminarily considers these students who pay for their own expenses as opinion leaders, then the author will get the hypothesis that the external environment will have a great influence on the willingness of students to pay for their own expenses.

H3: The external environment will have a great influence on the willingness of students to pay for their own expenses.

## **3. RESEARCH METHODOLOGY**

### ***3.1. Research strategy***

This research uses raw data for analysis to explore the relationship between variables. The research selects data from a single point in time, which is a cross-sectional study. The variables investigated are student independence, family economic situation and external environment. The survey unit is a domestic university student, and the research strategy of the survey is to use the questionnaire in the natural environment. The survey covers four different grades of college students, collect

their agreement with some points of view, and analyse these data in detail to study whether there is a certain linear relationship between the variables, to test whether the hypothesis is reasonable, and to discuss the proposed problem.

### ***3.2. Data collection method***

The research focuses on the use of three platforms to complete all data collection. Firstly, use the wenjuanxing to make a suitable questionnaire. Wenjuanxing is a platform that provides functions equivalent to Amazon Mechanical Turk, which can create questionnaires and collect data [12]. The data are collected mainly through two platforms, one is WeChat, and the other is QQ. WeChat was first released by the Chinese multinational company Tencent Holdings Co., Ltd. in January 2011. It is a very popular social platform in China. Currently, there are more than 1 billion monthly active users, and in January 2014, an important new feature was added to WeChat to send red envelopes [7]. QQ is a platform like WeChat, and it also has some similar functions. The author sends questionnaires and collect data through these two platforms. College students can fill in the questionnaires through links or scan QR codes. In this survey, the author hopes to collect 90 questionnaires, which will basically meet the minimum ratio required by Hair [8].

### ***3.3. Sampling strategy***

In the research, the author uses a simple random sampling method, which allows to identify the investigators more easily in need. Simple random sampling allows to minimize sampling error and selection bias [1]. This can reduce the subjectivity of the researcher, and at the same time make the surveyed personnel more in line with our research needs.

### ***3.4. Research instrument***

#### ***3.4.1. Family***

The variable of family economic conditions allows respondents to self-evaluate according to the 8-point income scale (1 = less than US\$10,000; 2 = US\$10,000–US\$29,999; 3 = US\$30,000–US\$49,999; 4 = US\$50,000–US\$69,999; 5 = US\$70,000–US\$100,000; 6 = US\$100,000–US\$150,000; 7 = US\$150,000–US\$200,000; 8 = more than US\$200,000) [4]. Given that the family's economic situation may involve personal privacy, it will not directly ask respondents to choose one of these eight levels. To specify the standard, questionnaire adopts some questions, such as whether you think your family is in good condition according to the scale, the respondent can choose from 1-5 numbers that suit them, and 1 to 5 are from strongly disagree to

strongly agree. Higher score means better family conditions

**3.4.2. Independence**

The author uses the concept of soft independence to measure the variables of independence. In one research, there are four important aspects to measure soft independence, namely gaining freedom, expressing ourselves, pursuing our own interests and gaining maturity [4]. In this study, the students were asked to evaluate these indicators based on five levels, of which 1-5 indicate strong disagreement and strong agreement, and obtain data for analysis. The higher the score, the stronger the independence.

**3.4.3. External environment**

The author focuses on measuring the external environment by the degree of impact of the interviewee’s external environment. Since there is not a suitable measurement method from previous papers, the questionnaire sets up some questions to measure, these questions will include the impact of the overall environment, the impact of friends and the pressure you feel. Similarly, a value of 1 to 5 will be used to express strong disagreement to strong agreement. The greater the impact and pressure, the higher the value, which means that the external environmental impact is greater.

**3.4.4. Pay for oneself**

This survey will study the willingness of Chinese college students to pay for themselves. Therefore, this variable is an aspect that has not been covered in the past. The questionnaire measures this variable by the student’s willingness to pay, the student’s current payment situation, and the future payment idea. Values 1-5 range from strongly disagree to strongly agree. The higher the value, the stronger the overall willingness of the student.

**3.5. Analytical methods used**

In this study, linear regression analysis is used for analysis, which is a statistical tool used to investigate the relationship between variables. Often, researchers try to determine the causal relationship of one variable to another. Researchers collected data on relevant basic variables and used regression to estimate the quantitative impact of causal variables on the variables [10]. In the research, the relative relationship between two variables is tested, such as family and willingness to pay for themselves.

**4. RESULTS**

**4.1. Sample characteristics**

		Statistics		
		Age	Gender	Grade
N	Valid	92	92	92
	Missing	0	0	0
Mode			2	2
Range			1	3
Minimum			1	1
Maximum			2	4

**Figure 2. Statistics**

Firstly, the sample size is 92 and the problem set is 17, which is reasonable.

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	45	48.9	48.9	48.9
	female	47	51.1	51.1	100.0
	Total	92	100.0	100.0	

**Figure 3. Gender**

Among the genders, males accounted for 48.9% and females accounted for 51.1. This is generally reasonable, and each accounted for half.

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17	1	1.1	1.1	1.1
	18	12	13.0	13.0	14.1
	19	36	39.1	39.1	53.3
	20	29	31.5	31.5	84.8
	21	7	7.6	7.6	92.4
	22	7	7.6	7.6	100.0
	Total	92	100.0	100.0	

**Figure 4. Age**

In terms of age, most of them are between 18-20 years old. This is because the age of most college students is mostly concentrated here, and a small number are 17, 21 and 22 years old.

		Grade			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	freshman	15	16.3	16.3	16.3
	sophomore	59	64.1	64.1	80.4
	junior	10	10.9	10.9	91.3
	senior	8	8.7	8.7	100.0
	Total	92	100.0	100.0	

**Figure 5. Grade**

Regarding grades, most of them are concentrated in sophomores. This is because most of the collected data comes from sophomores, with the least number of seniors (WKU has fewer seniors and there is no reliable

way to seek help from seniors). To a certain extent, it is not reasonable, but in general, the data can basically represent the level of college students.

**4.2. Checking for validity and reliability**

**Rotated Component Matrix<sup>a</sup>**

	Component			
	1	2	3	4
PayForSelf3	.871			
PayForSelf2	.804			
PayForSelf4	.732	.447		
PayForSelf1	.589	.517		
Family3		.808		
Independence3		.749		
Independence1		.735		
ExternalEnvironment1			.829	
ExternalEnvironment3	.466		.770	
ExternalEnvironment2			.726	
Family2				.801
Family1				.760

Extraction Method: Principal Component Analysis.  
Rotation Method: Varimax with Kaiser Normalization.  
a. Rotation converged in 6 iterations.

**Figure 6.** Rotated component matrix

In the survey, the question the author chose to delete was Family3 and PayForSelf1, where the difference between the two values in PayForSelf1 was less than 0.2.

**Rotated Component Matrix<sup>a</sup>**

	Component			
	1	2	3	4
PayForSelf3	.900			
PayForSelf2	.782			
PayForSelf4	.628	.603		
Independence3		.869		
Independence1		.857		
ExternalEnvironment1			.824	
ExternalEnvironment2			.760	
ExternalEnvironment3	.417		.751	
Family2				.862
Family1				.695

Extraction Method: Principal Component Analysis.  
Rotation Method: Varimax with Kaiser Normalization.  
a. Rotation converged in 5 iterations.

**Figure 7.** Rotated component matrix

Then analysis on the factors is shown in table 1.

**TABLE I.** THE ANALYSIS ON THE FACTORS

Factor	Statements	Factor loadings	Reliability	Variance explained
	Pay For Self		0.832	21.489%
Pa3	You have already paid a lot of your own living expenses	0.900		
Pa2	You think college students should pay a lot of their own living expenses.	0.782		
Pa4	You will try to pay for your living expenses in the future.	0.628		
	Independence		0.831	21.194%
In3	College students are more mature.	0.869		
In1	College students have gained more freedom.	0.857		
	External Environment		0.776	21.005%
EE1	The external environment will have a great impact on you.	0.824		
EE2	If you hear that other have paid for their living expenses, you will feel stressed.	0.760		
EE3	If your friend paid for the living expenses of the university by himself, then your willingness to pay the expenses will become stronger	0.751		

	Family		0.449	13.419%
Fa2	You think you don't need to pay for living expenses if your family conditions are good.	0.862		
Fa1	You will consider your family situation to pay for living expenses	0.695		
			Overall reliability y=0.813	Overall variance=77.107%

4.3. Checking for normality

**Descriptive Statistics**

	N Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
				Statistic	Std. Error	Statistic	Std. Error
Independence1	92	4.24	1.278	-.623	.251	-.107	.498
Independence3	92	4.15	1.300	-.381	.251	-.638	.498
ExternalEnvironment1	92	3.93	1.117	-.352	.251	-.543	.498
ExternalEnvironment2	92	3.73	1.335	-.278	.251	-.587	.498
ExternalEnvironment3	92	3.34	1.320	.084	.251	-.779	.498
Family1	92	3.90	1.258	.019	.251	-.827	.498
Family2	92	3.08	1.672	.454	.251	-.873	.498
Family3	92	2.80	1.251	.346	.251	-.897	.498
PayForSelf1	92	3.30	1.097	-.073	.251	-.711	.498
PayForSelf2	92	3.11	1.253	.510	.251	-.422	.498
PayForSelf3	92	2.52	1.134	.338	.251	-.738	.498
PayForSelf4	92	3.68	1.437	.029	.251	-.993	.498
Valid N (listwise)	92						

Figure 8. Descriptive statistics

Through the above table, all Skewness is between -2 and +2, and all Kurtosis is between -7 and +7, and the data meet the requirements.

4.4. Hypotheses testing

This research mainly discusses the factors that influence the willingness of contemporary college students to pay for their living expenses in China. In fact, in foreign countries, a large part of college students pays for the expenses of the university themselves, but this is not common in China. Therefore, my research will test three hypotheses to determine whether three factors, family, independence and external environment will affect college students.

**H1: The better the family's financial situation, the lower the probability those college students will consider paying for their college living expenses.**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.115 <sup>a</sup>	.013	.002	.83861

a. Predictors: (Constant), Family

Figure 9. Model summary

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.847	1	.847	1.205	.275 <sup>b</sup>
	Residual	63.295	90	.703		
	Total	64.142	91			

a. Dependent Variable: PayForSelf  
b. Predictors: (Constant), Family

Figure 10. ANOVA

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.066	.263		7.843	.000
	Family	.102	.093	.115	1.098	.275

a. Dependent Variable: PayForSelf

Figure 11. Coefficients

Through SPSS data analysis, this hypothesis is rejected. Figure 11 shows that the p value is greater than 0.05. Therefore, the hypothesis does not hold. In the habitual perception, the college students with good family conditions may not think of paying for their living expenses by themselves, but the data tells us that there is no obvious linear relationship between college students' willingness to pay for their living expenses and family conditions. Even if college students have a better family background, they may still choose to work hard to pay for their living expenses, and some students with poor family conditions may be unwilling to work hard and let their families help pay for the expenses.

**H2: The stronger the independence of students, the stronger their willingness to pay for themselves.**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.526 <sup>a</sup>	.277	.269	.71794

a. Predictors: (Constant), Independence

**Figure 12.** Model summary

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.752	1	17.752	34.441	.000 <sup>b</sup>
	Residual	46.389	90	.515		
	Total	64.142	91			

a. Dependent Variable: PayForSelf  
b. Predictors: (Constant), Independence

**Figure 13.** ANOVA

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.785	.275		2.853	.005
	Independence	.429	.073	.526	5.869	.000

a. Dependent Variable: PayForSelf

**Figure 14.** Coefficients

According to SPSS data analysis, the hypothesis is accepted. From Figure 14, it can be found that the p value is less than 0.05. According to Figure 12, the R Square value is 0.277, which indicates that 27.7% of the change in the dependent variable is explained by the independence of college students. In addition, it can be seen from Figure 14 that the value of the standardized coefficient Beta is 0.526, which means that an increase in IV units will result in an increase in DV by 0.526 units. Therefore, this relationship is positive, and the independence of college students has a major positive impact on their willingness to pay for their living expenses. In fact, this is in line with the basic understanding that independent students will be more inclined to pay their own expenses during college.

**H3: The external environment will have a great influence on the willingness of students to pay for their own expenses.**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.487 <sup>a</sup>	.237	.229	.73723

a. Predictors: (Constant), ExternalEnvironment

**Figure 15.** Model Summary

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.226	1	15.226	28.015	.000 <sup>b</sup>
	Residual	48.916	90	.544		
	Total	64.142	91			

a. Dependent Variable: PayForSelf  
b. Predictors: (Constant), ExternalEnvironment

**Figure 16.** ANOVA

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.897	.283		3.168	.002
	ExternalEnvironment	.504	.095	.487	5.293	.000

a. Dependent Variable: PayForSelf

**Figure 17.** Coefficients

Through SPSS data analysis, the author basically believes that the hypothesis is accepted. From Figure 17, the p value is less than 0.05. According to Figure 15, the R Square value is 0.237, which indicates that 23.7% of the change in the dependent variable is explained by the independence of college students. In addition, as can be seen from Figure 17, the value of the standardized coefficient Beta is 0.487, which means that an increase in IV units will result in an increase in DV by 0.487 units. Therefore, this relationship is positive, and the external environment of college students also has a significant positive impact on their willingness to pay for their living expenses. In fact, this is also common sense in life, some people choose to pay for themselves, so more college students will feel some pressure, and therefore try to pay for themselves cost.

**5. DISCUSSION**

The problem of this research is to study the influence of some factors on the willingness of college students to pay for themselves. In the study, three hypotheses were put forward: family, independence and external environment will have some influence on the willingness of college students to pay for themselves. It is found that the hypotheses of independence and the external environment were valid, while the assumption of the family factor was rejected.

The findings of this research are as follows. Firstly, in the established hypothesis, the independence and the willingness of college students to pay their own expenses have a certain impact. In other words, the more independent college students are more willing to pay their own expenses. According to the current situation, Chinese college students rarely think of paying for the expenses by themselves. In some foreign countries, this is generally a problem faced by college students. Based on this situation, is the independence of foreign college students stronger than that of Chinese college students? If so, should China strengthen the education of students' independence in the compulsory education stage at this stage? This will be a problem that deserves our attention, and it is also a very meaningful thing. Secondly, there is a hypothesis rejected in the research. The better the family conditions, the less willing college students will pay their own tuition. However, the results of the research do not support this view. This also allows us to re-understand the impact of family conditions on students. In China, the previous view was that "the children of the poor take care of their homes early", but now there are indeed some views that "it is difficult for the poor to have high-quality children." It will tell us that in this era, children with good family conditions have better resources, and they are more likely to become independent and capable children, and some children with poor family conditions may find it difficult to exceed family conditions due to lack of resources. This will cause the whole society to think about how to use the existing resources to nurture our children, and what measures should be taken for those children whose family conditions are not good. This is a question worthy of our consideration, and it is also the significance of this research.

## 6. CONCLUSION

The result of this study suggests that there are at least two factors that affect the willingness of college students to pay for themselves. Firstly, the more independent students are willing to pay for themselves; secondly, the external environment will affect the willingness of college students to pay for themselves. In addition, the result rejected the influence of family factors on college students' willingness to pay for themselves. Overall, this study discussed some possible factors and tested them, so as to provide a certain understanding of the willingness of college students to pay for themselves.

There may be some possible limitation in this study.

First are the possible methodological limitations. In this study, the researcher mainly used the form of questionnaires to collect data, but this does not guarantee that every questionnaire sent will be filled out by the investigator carefully, and there may be some errors. In addition, in the design of the questionnaire, the number of questions for some test factors can be increased, so

that the data provided by the questionnaire will be more reliable and sufficient during data analysis.

Second is the possible limitations attributed to researchers, most of the data comes from some students of WKU. Therefore, this may not be representative of the level of college students in China. Similarly, WKU is an expensive school, which also means that many of the students surveyed have better family conditions, which will affect the results of the experiment to a certain extent. In addition, given that the researchers' social relations are mostly concentrated in two provinces (Zhejiang and Henan), the surveyed college students may be more concentrated in these two regions, which may not be able to accurately estimate the whole China College student level.

It is hoped that in the future, these researched influencing factors will guide people how to train college students to a certain extent, how to face up to the differences in the thinking of college students at home and abroad, and to better understand the inner activities of some college students.

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