

NOVEMBER 2018

Inventory of Financial Stability Services:

Results from a survey of community colleges
participating in the Texas Pathways Initiative

Trellis Research

By Max Wartel and Jeff Webster

About Trellis Company and Trellis Research

For nearly 40 years, Trellis Company (formerly TG) has provided individualized services to student loan borrowers and support to institutions and communities. Today we are expanding our commitment and helping improve the financial education and wellness of all we serve.

Trellis Company is a nonprofit 501(c)(3) corporation with the dual mission of helping student borrowers successfully repay their education loans and promoting access and success in higher education.

Trellis Research provides colleges and policymakers insight into student success through the lens of college affordability. With more than three decades of experience on the forefront of issues such as student debt, student loan counseling, and financial barriers to attainment, our research team continues to explore the role of personal finance and financial aid in higher education. Our latest initiative is the Student Financial Wellness Survey which is a free service to participating colleges interested in learning how their students think about finances, debt, basic needs, and financial literacy.

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Follow us on Twitter: @TrellisResearch

About the Survey

Trellis Research conducted a survey of Texas Community Colleges participating in the Texas Pathways Institute to construct an inventory of services and practices on behalf of the Texas Success Center and Texas Association of Community Colleges (TACC). The survey was administered through collaboration between Trellis Research and the Texas Success Center. Aggregated responses and findings are collected in this report.

Trellis Research contacted 47 community college administrators. This resulted in a total of 46 usable responses, for a response rate of 98 percent. The completion rate was 100 percent as all respondents who began the survey completed the final question.

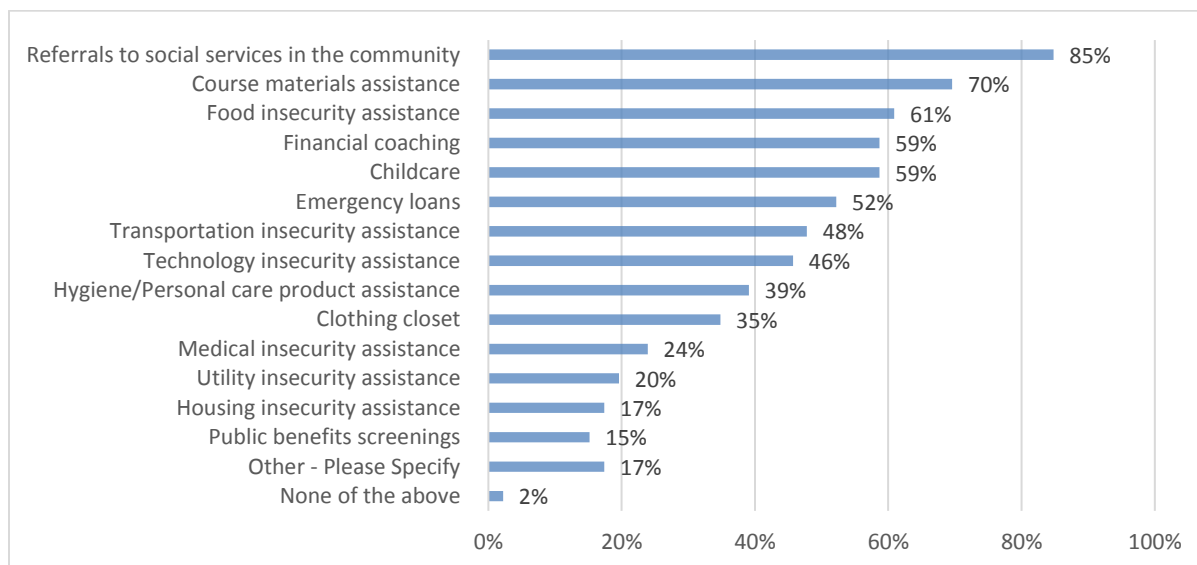
Each page of this report focuses on a single question, beginning with a graph showing the overall pattern of response, a chart that includes the number of respondents for each question, and, when applicable, bullet points highlighting the most interesting findings. Some figures may not sum to 100 percent due to rounding or exclusions based on previous responses.

Response Rate		
Population N	Sample n	Sample %
47	46	98%

Participating Institutions

Alamo Colleges	Lee College
Alvin Community College	Navarro College
Amarillo College	North Central Texas College
Angelina College	Northeast Texas Community College
Austin Community College	Odessa College
Blinn College	Panola College
Brazosport College	Paris Junior College
Central Texas College	Ranger College
Coastal Bend College	San Jacinto College
College of the Mainland	South Plains College
Collin College	South Texas College
Dallas CCCD	Southwest Texas Junior College
Del Mar College	Tarrant County College
El Paso Community College	Temple College
Frank Phillips College	Texarkana College
Galveston College	Texas Southmost College
Grayson College	Tyler Junior College
Hill College	Vernon College
Houston Community College	Victoria College
Howard College	Weatherford College
Kilgore College	Wharton County Junior College
Laredo College	

Q1: What financial stability services do you provide to students? Please select all that apply.

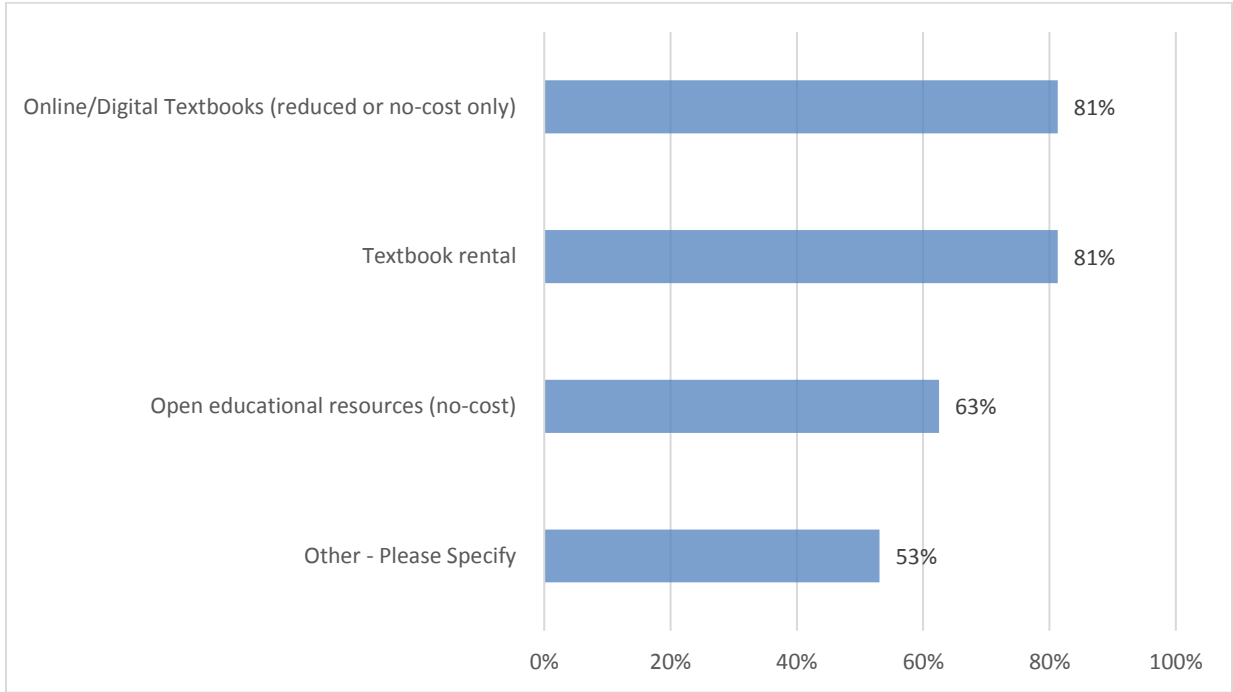


Service	Percent	Count (n=46)
Referrals to social services in the community	85%	39
Course materials assistance	70%	32
Food insecurity assistance	61%	28
Childcare	59%	27
Financial coaching	59%	27
Emergency loans	52%	24
Transportation insecurity assistance	48%	22
Technology insecurity assistance	46%	21
Hygiene/Personal care product assistance	39%	18
Clothing closet	35%	16
Medical insecurity assistance	24%	11
Utility insecurity assistance	20%	9
Housing insecurity assistance	17%	8
Public benefits screenings	15%	7
Other - Please Specify	17%	8
None of the above	2%	1

- The most prevalent service across campuses was referrals to social services provided by the larger community.
- Sixty-one percent of institutions provided some type of food security assistance. Findings from the Fall 2018 SFWS indicate that 55 percent of students at a sample of Texas community colleges experienced low or very low food security in the last 30 days.
- Despite 54 percent of students indicating showing signs of housing insecurity (SFWS, Fall 2018), only 17 percent of institutions indicated that they provided housing insecurity assistance.

Q2: What types of Course Materials Insecurity Assistance does your institution provide? Please select all that apply.

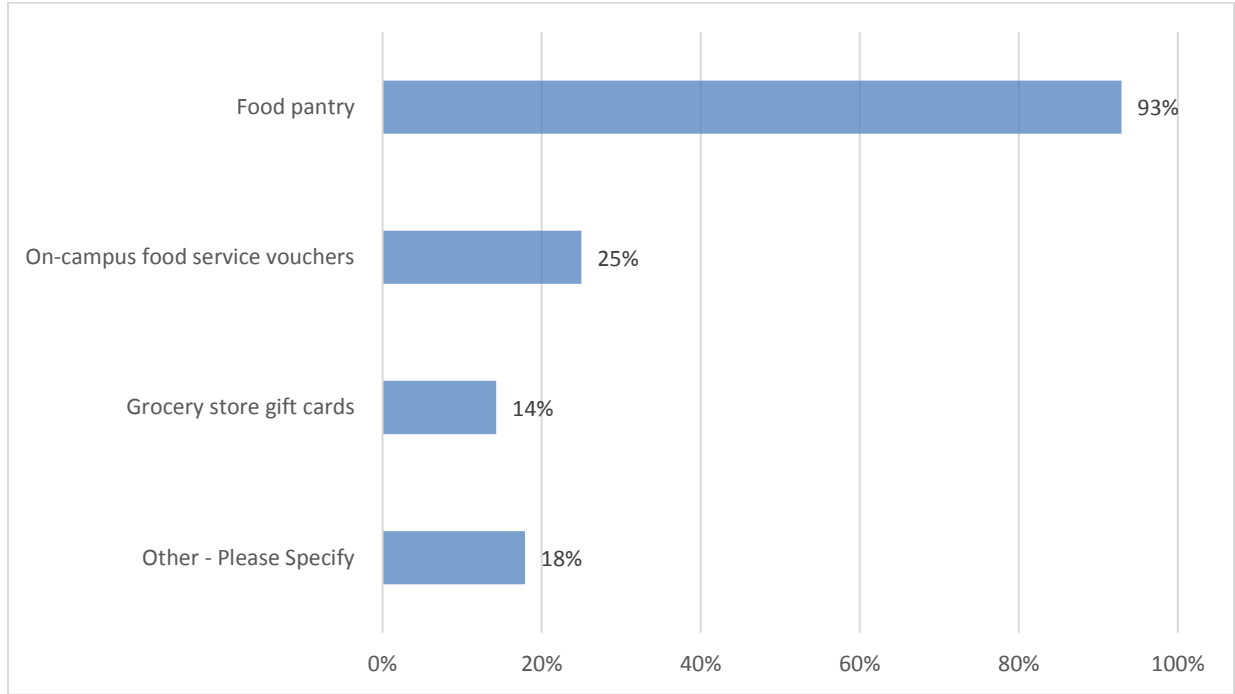
(of those who answered “Course Materials Insecurity Assistance” on Q1)



Service	Percent	Count (n=32)
Textbook rental	81%	26
Online/Digital Textbooks (reduced or no-cost only)	81%	26
Open educational resources (no-cost)	63%	20
Other - Please Specify	53%	17

**Q3: What types of Food Insecurity Assistance does your institution provide?
Please select all that apply.**

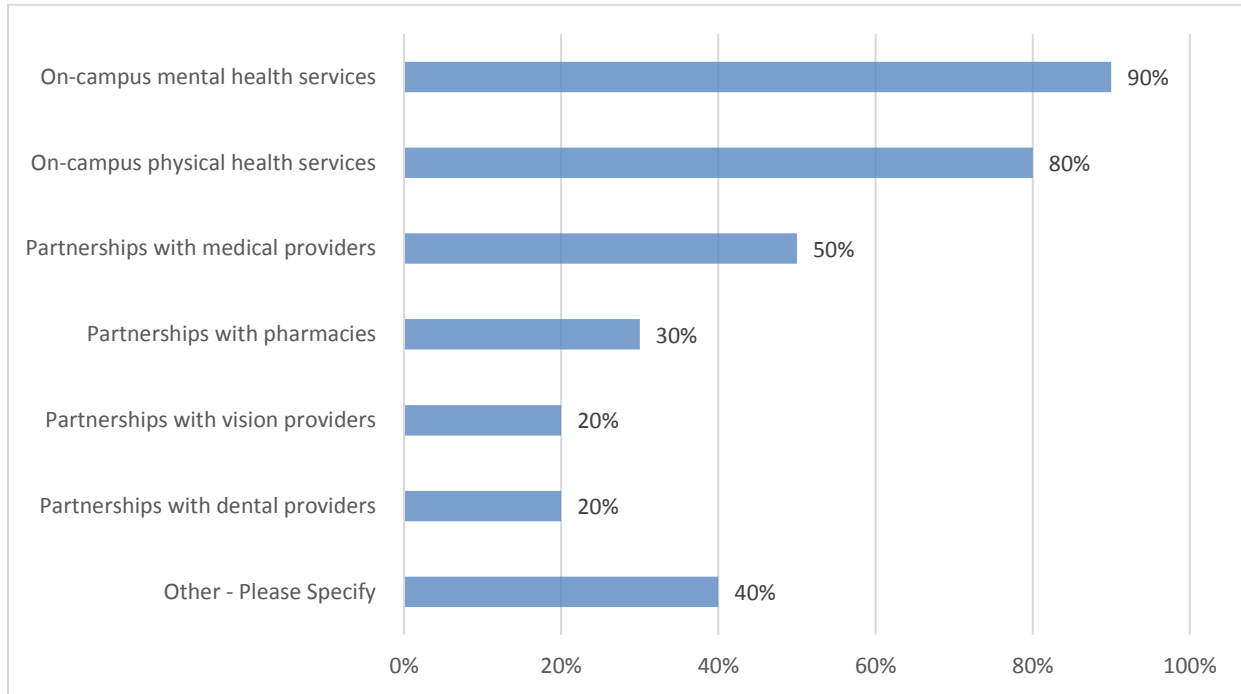
(of those who answered "Food Insecurity Assistance" on Q1)



Service	Percent	Count (n=28)
Food pantry	93%	26
On-campus food service vouchers	25%	7
Grocery store gift cards	14%	4
Other - Please Specify	18%	5

**Q4: What types of Medical Insecurity Assistance does your institution provide?
Please select all that apply.**

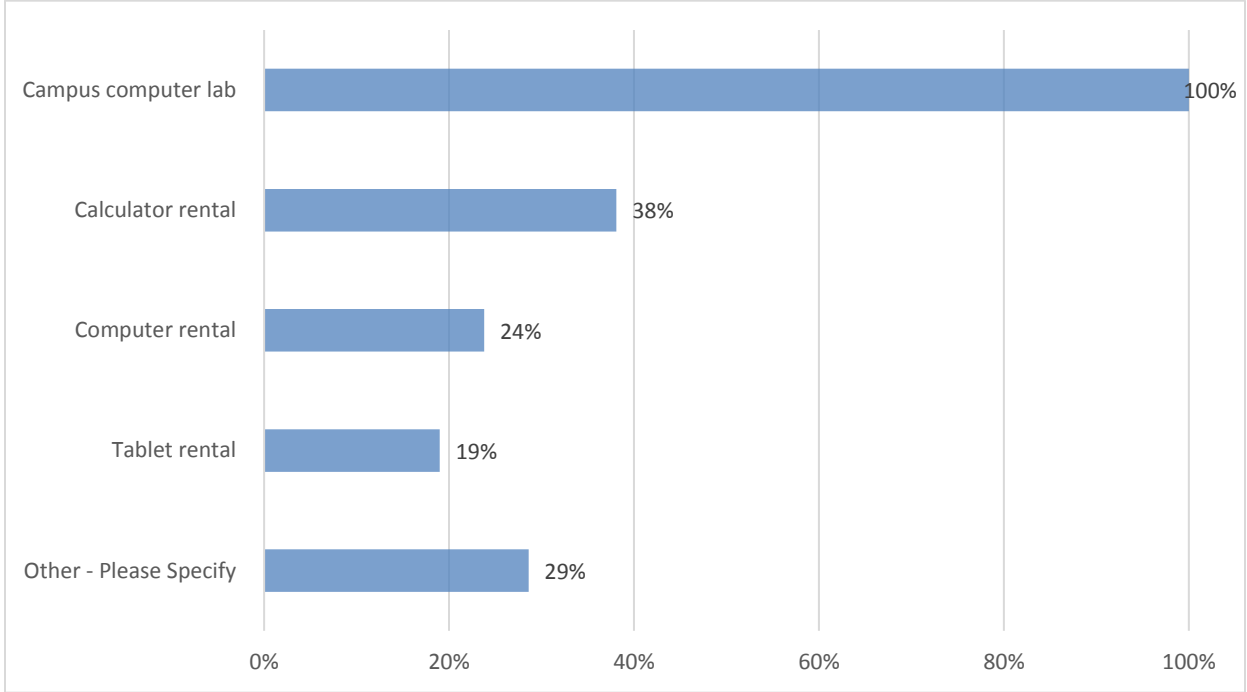
(of those who answered “Medical Insecurity Assistance” on Q1)



Value	Percent	Count (n=10)
On-campus mental health services	90%	9
On-campus physical health services	80%	8
Partnerships with medical providers	50%	5
Partnerships with pharmacies	30%	3
Partnerships with dental providers	20%	2
Partnerships with vision providers	20%	2
Other - Please Specify	40%	4

**Q5: What types of Technology Insecurity Assistance does your institution provide?
Please select all that apply.**

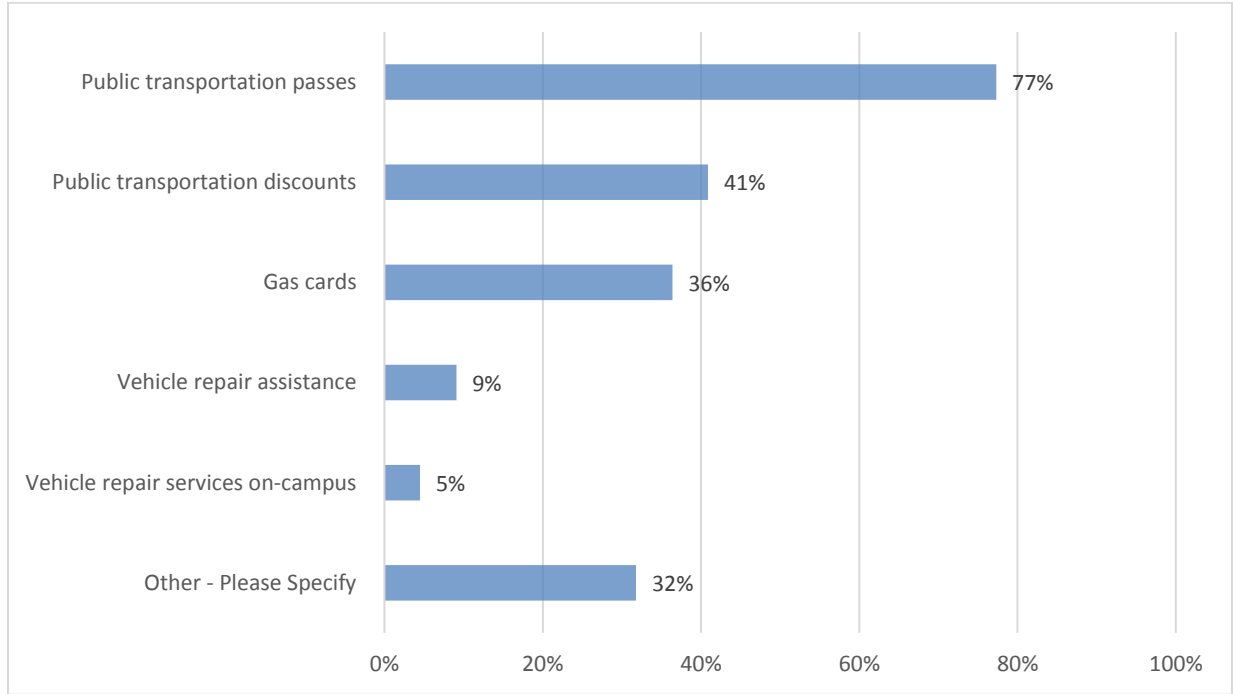
(of those who answered "Technology Insecurity Assistance" on Q1)



Value	Percent	Count (n=21)
Campus computer lab	100%	21
Calculator rental	38%	8
Computer rental	24%	5
Tablet rental	19%	4
Other - Please Specify	29%	6

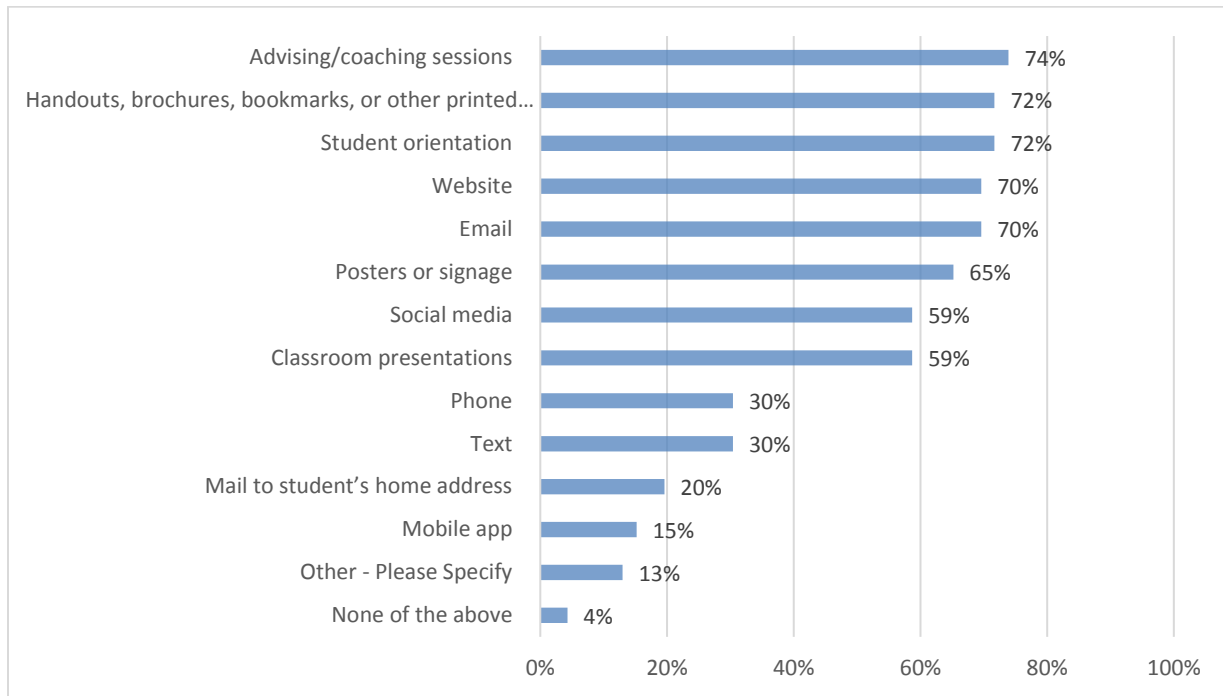
Q6.: What types of Transportation Insecurity Assistance does your institution provide? Please select all that apply.

(of those who answered “Transportation Insecurity Assistance” on Q1)



Value	Percent	Count (n=22)
Public transportation passes	77%	17
Public transportation discounts	41%	9
Gas cards	36%	8
Vehicle repair assistance	9%	2
Vehicle repair services on-campus	5%	1
Other - Please Specify	32%	7

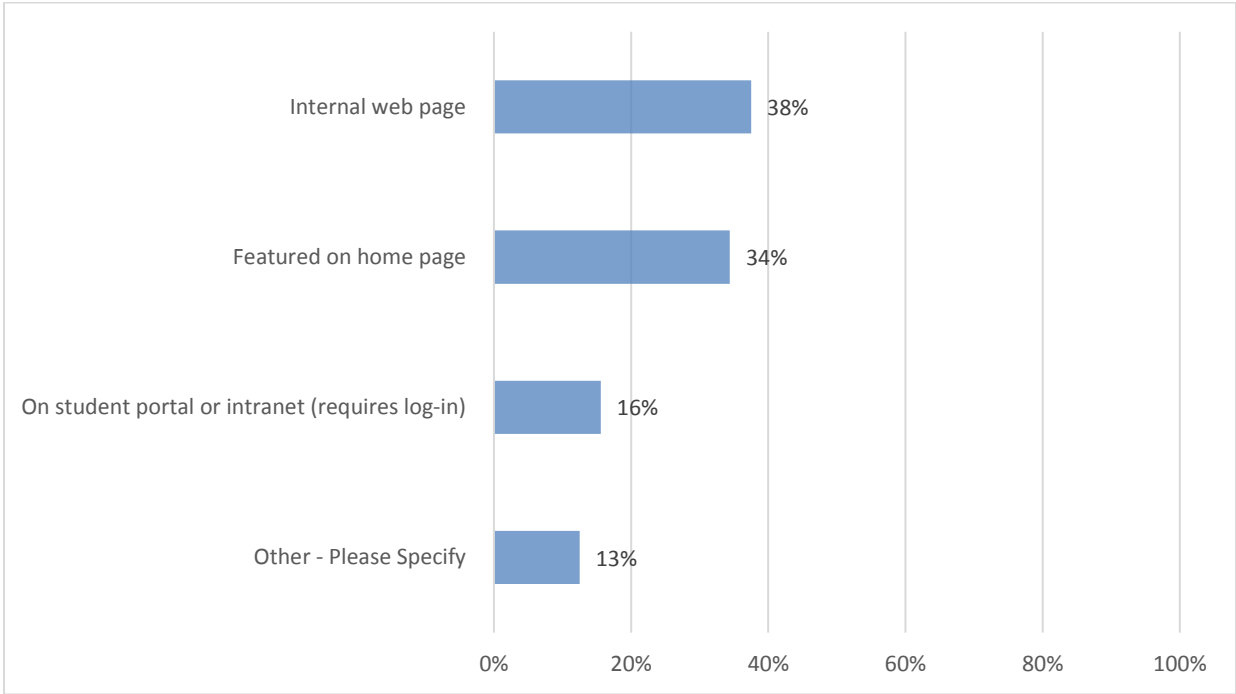
**Q7: How do you communicate with students about financial stability services?
Please select all that apply.**



Value	Percent	Count (n=46)
Advising/coaching sessions	74%	34
Handouts, brochures, bookmarks, or other printed materials	72%	33
Student orientation	72%	33
Website	70%	32
Email	70%	32
Posters or signage	65%	30
Classroom presentations	59%	27
Social media	59%	27
Text	30%	14
Phone	30%	14
Mail to student's home address	20%	9
Mobile app	15%	7
Other - Please Specify	13%	6
None of the above	4%	2

Q8: Where is the information on your website located?

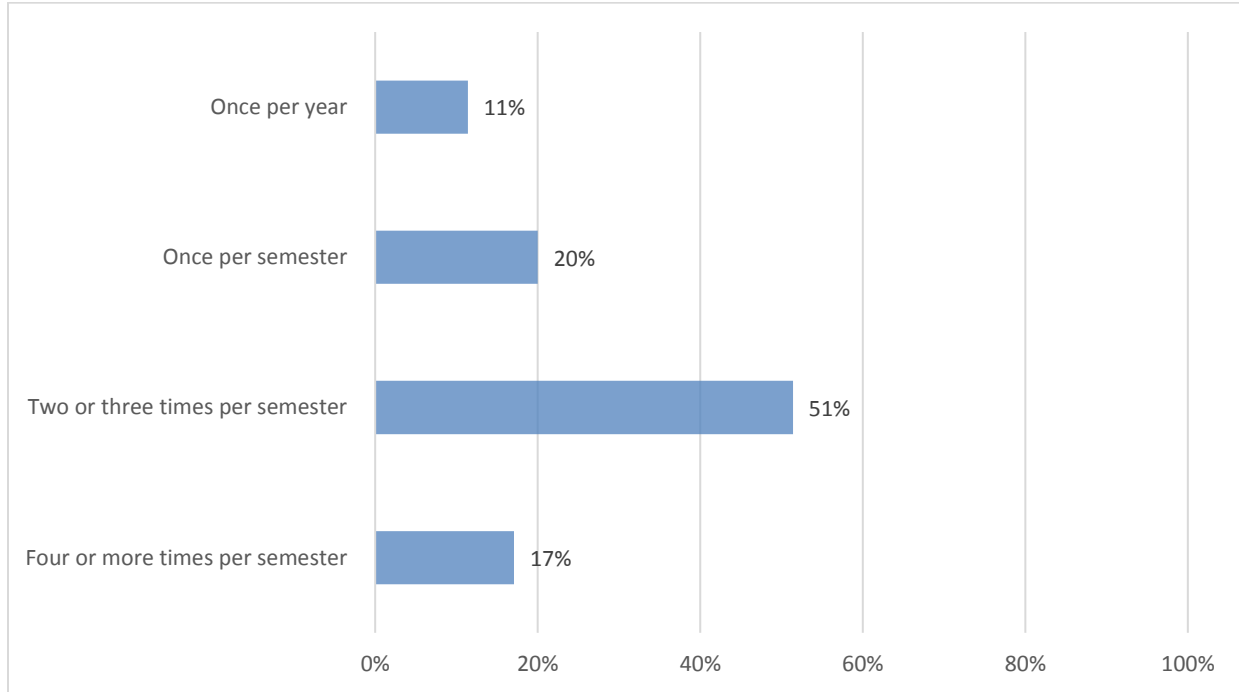
(of those who answered "Website" on Q7)



Value	Percent	Count (n=32)
Internal web page	38%	12
Featured on home page	34%	11
On student portal or intranet (log-in)	16%	5
Other - Please Specify	13%	4

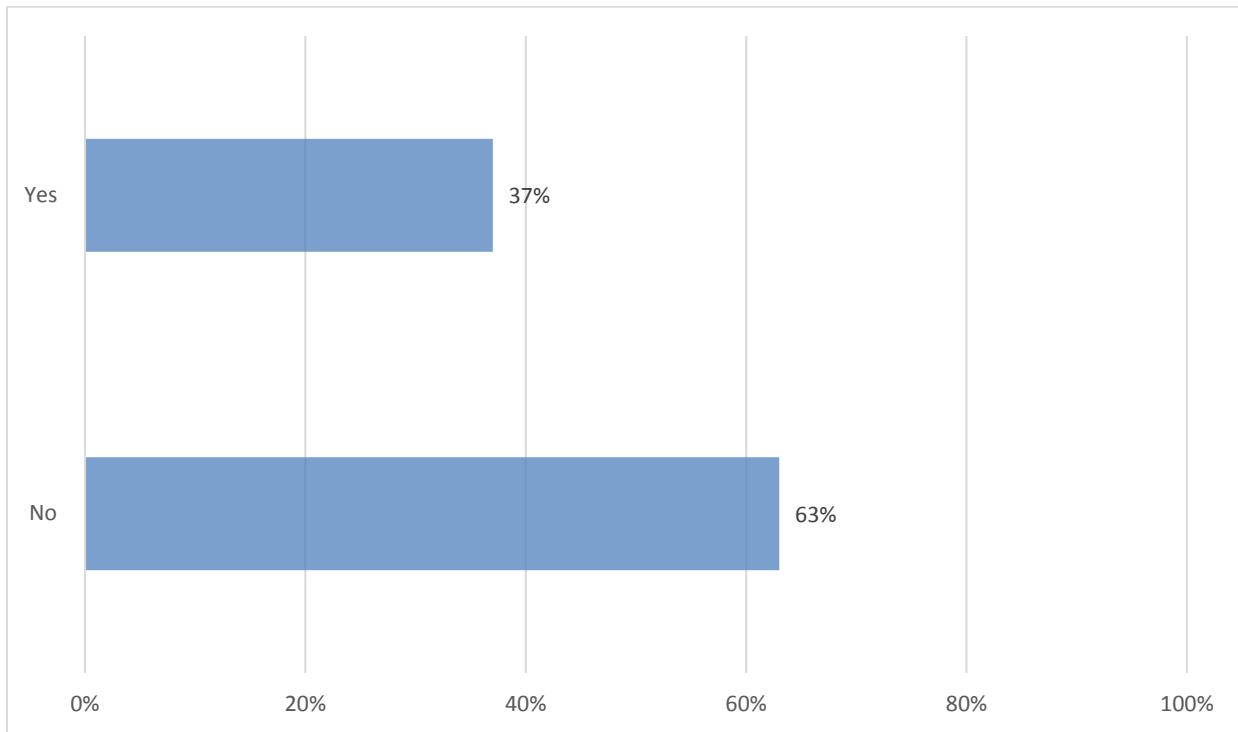
Q9: How often does your institution issue communications to the student body about financial stability services?

(of those who answered “Email”, “Text”, “Phone”, or “Social Media” on Q7)



Value	Percent	Count (n=35)
Once per year	11%	4
Once per semester	20%	7
Two or three times per semester	51%	18
Four or more times per semester	17%	6

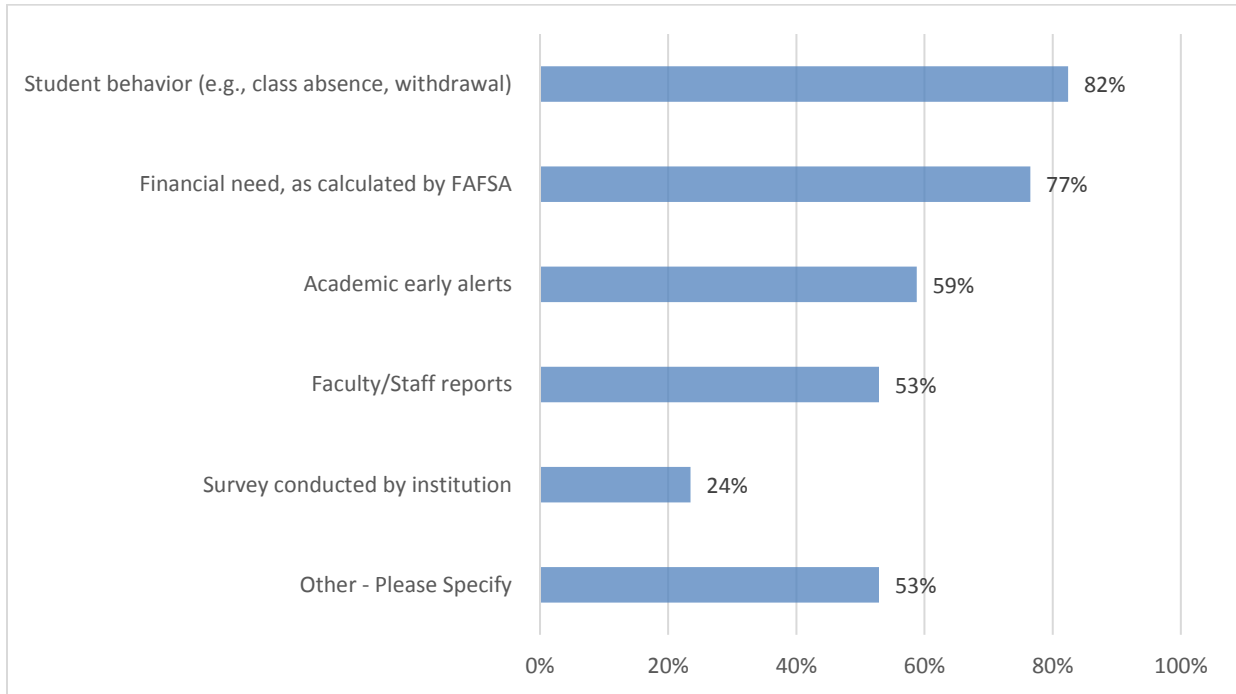
Q10: Do you target communication about financial stability services to certain groups of students?



Value	Percent	Count (n=46)
Yes	37%	17
No	63%	29

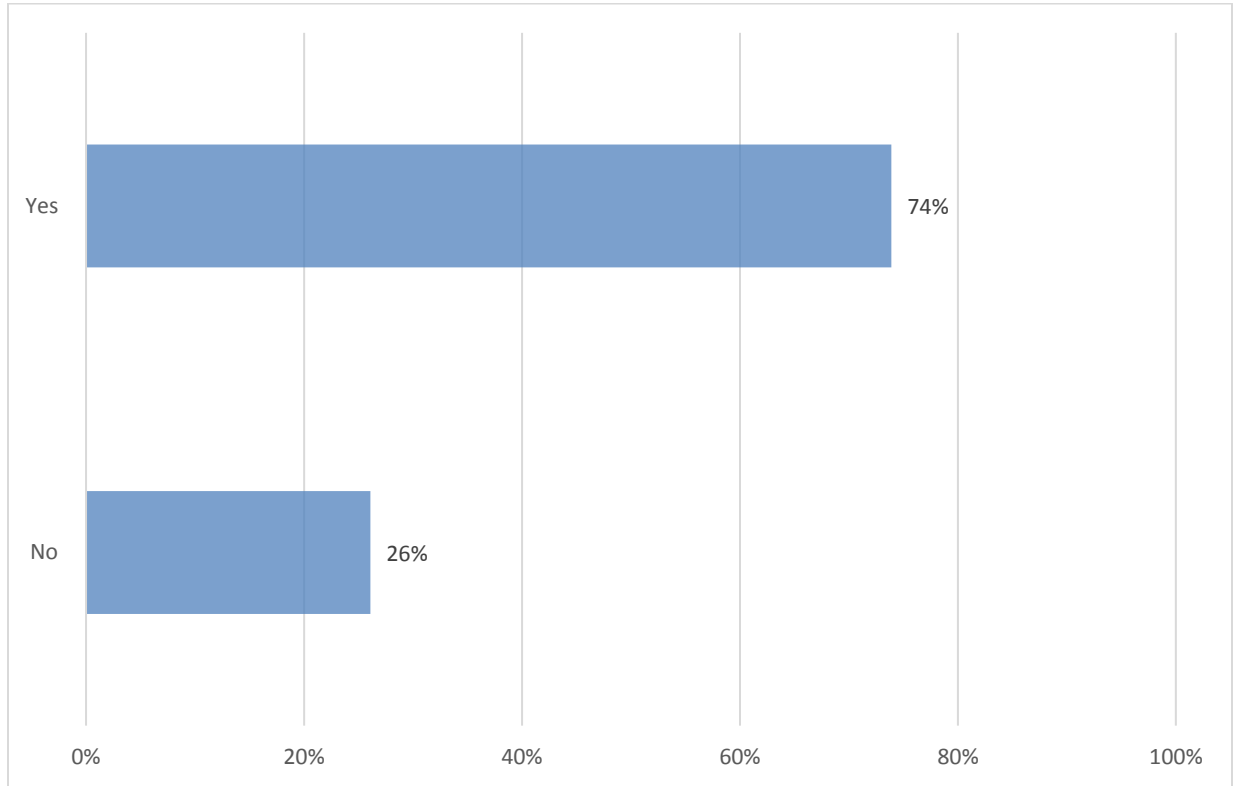
**Q11: How do you determine which students receive targeted communications?
Please select all that apply.**

(of those who answered “Yes” on Q10)



Value	Percent	Count (n=17)
Student behavior (e.g., class absence, withdrawal)	82%	14
Financial need, as calculated by FAFSA	77%	13
Academic early alerts	59%	10
Faculty/Staff reports	53%	9
Survey conducted by institution	24%	4
Other - Please Specify	53%	9

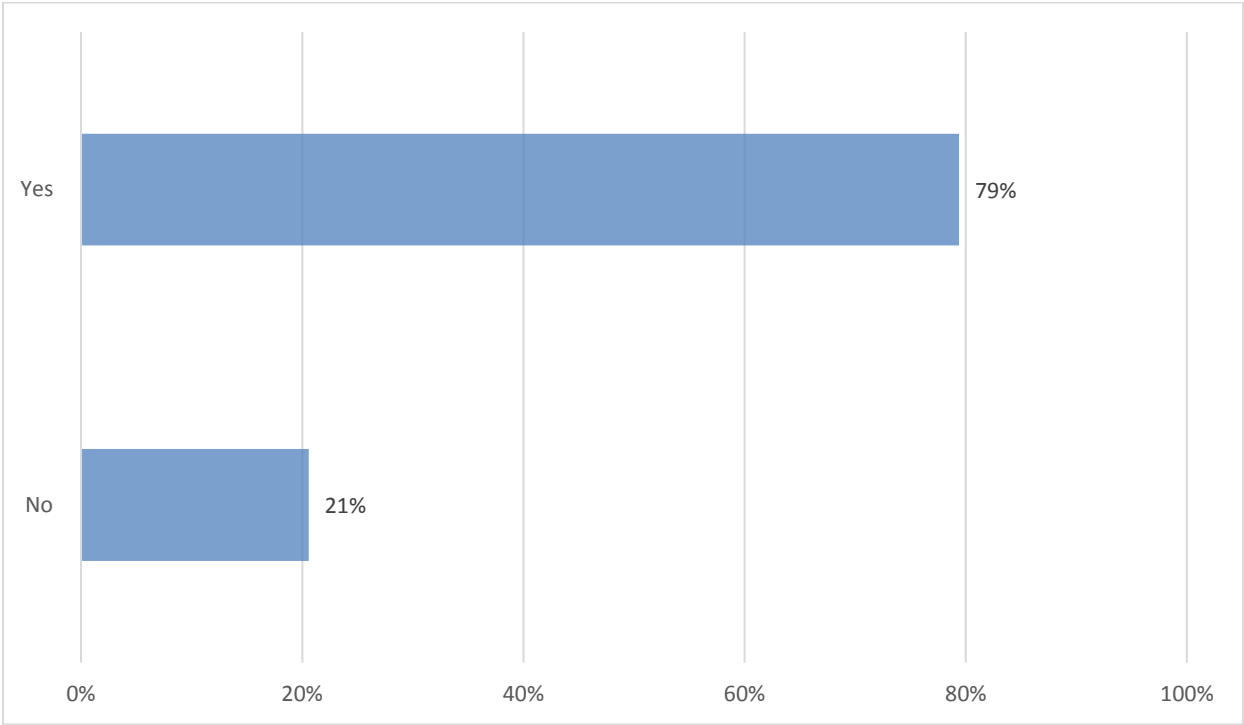
Q12: Does your college have more than one campus?



Value	Percent	Count (n=46)
Yes	74%	34
No	26%	12

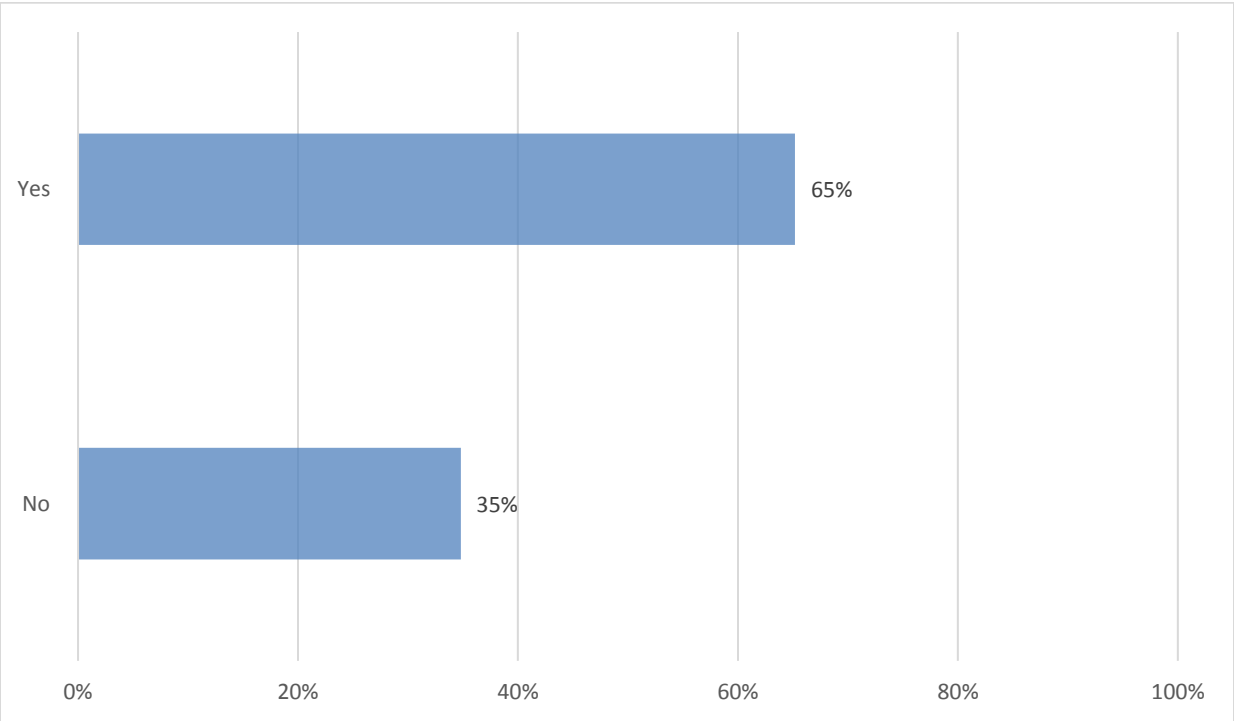
Q13: Are financial stability services offered at all campus locations?

(of those who answered “Yes” on Q12)



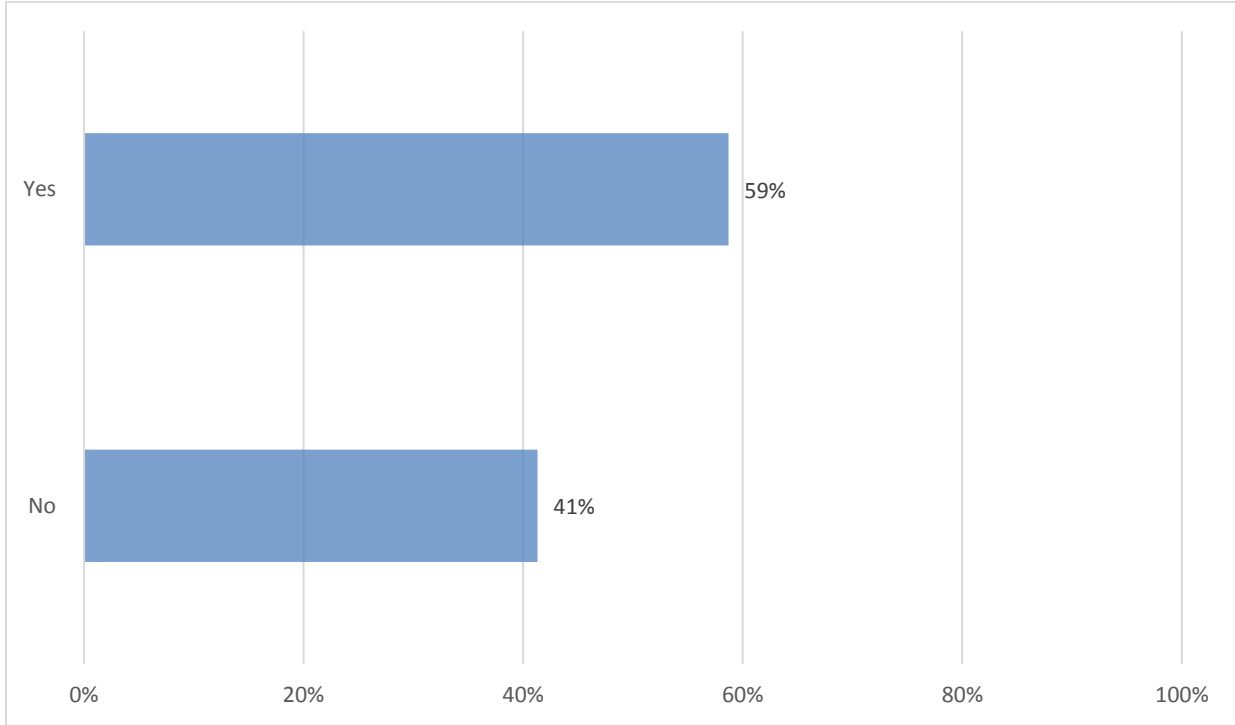
Value	Percent	Count (n=34)
Yes	79%	27
No	21%	7

Q14: Do you offer programming that informs faculty of college services related to financial aid and/or financial stability?



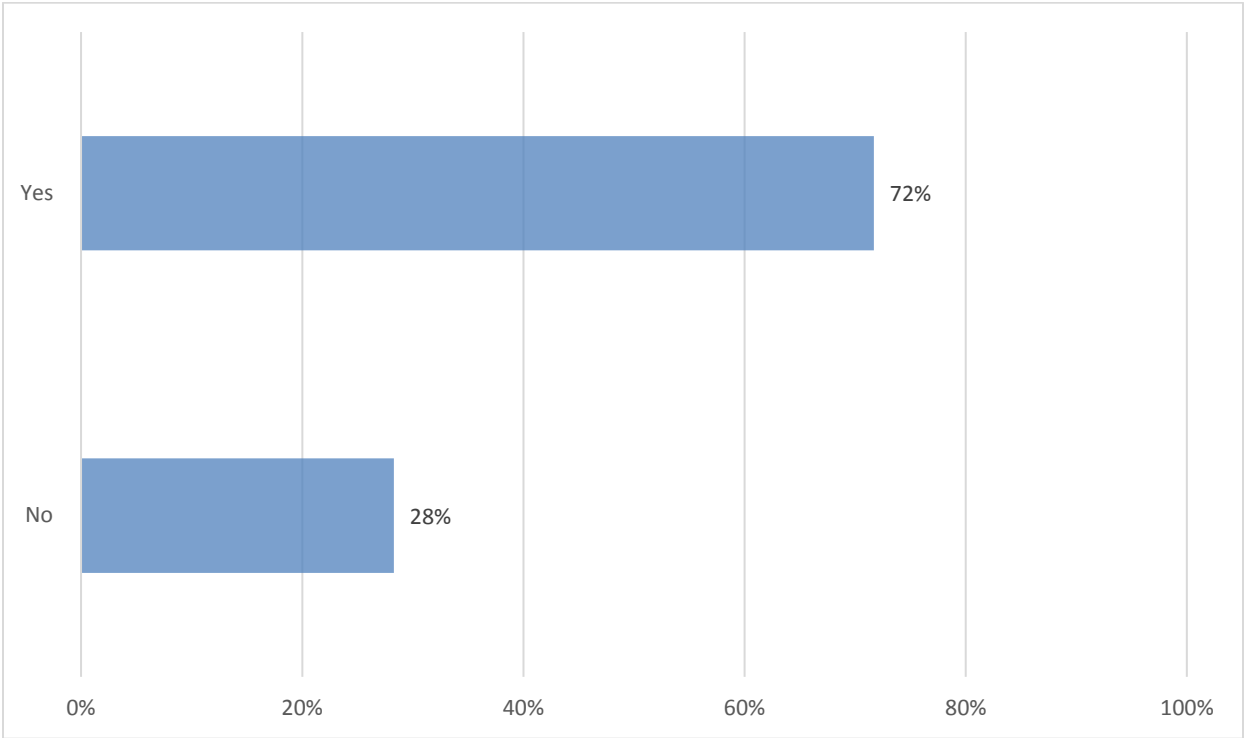
Value	Percent	Count (n=46)
Yes	65%	30
No	35%	16

Q15: Do you offer opportunities for faculty to engage in outreach related to financial aid and/or financial stability (e.g., providing financial coaching, developing financial literacy curriculum, volunteering in food pantry, etc.)?



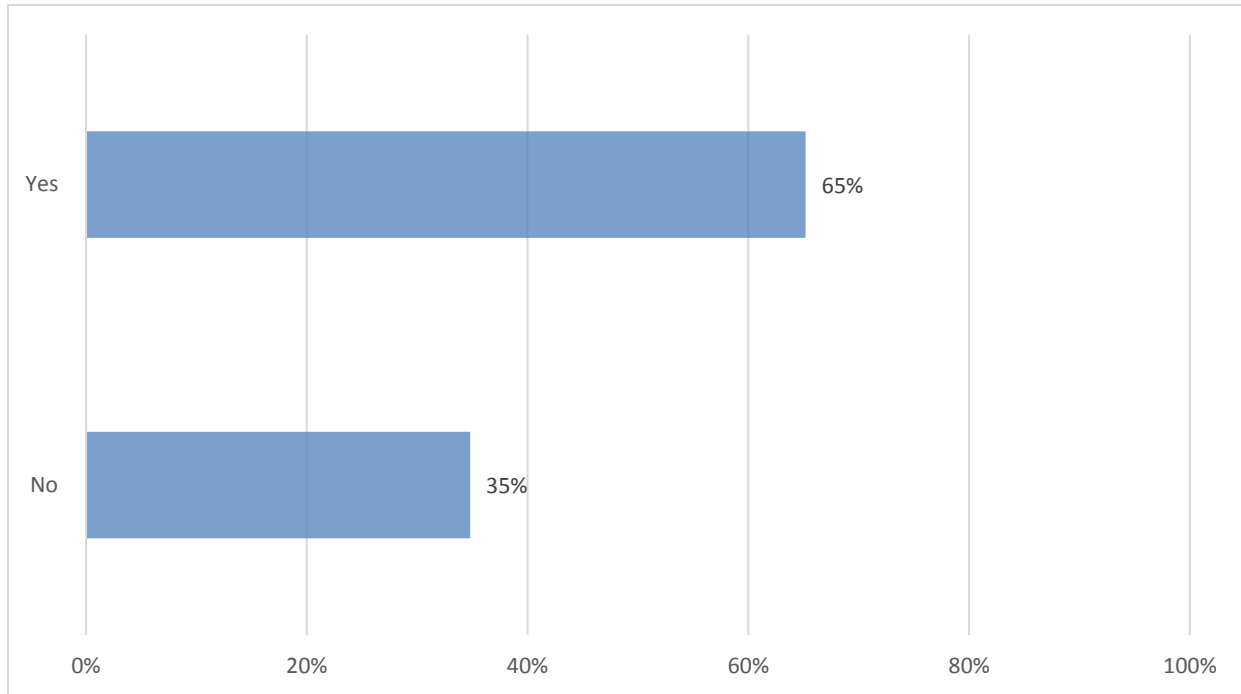
Value	Percent	Count (n=46)
Yes	59%	27
No	41%	19

Q16: Do you offer programming that informs staff of college services related to financial aid and/or financial stability?



Value	Percent	Count (n=46)
Yes	72%	33
No	28%	13

Q17: Do you offer opportunities for staff other than those responsible for delivery of financial aid or financial stability services to engage in outreach related to financial aid and/or financial stability (e.g., providing financial coaching, developing financial literacy curriculum, volunteering in food pantry, etc.)?

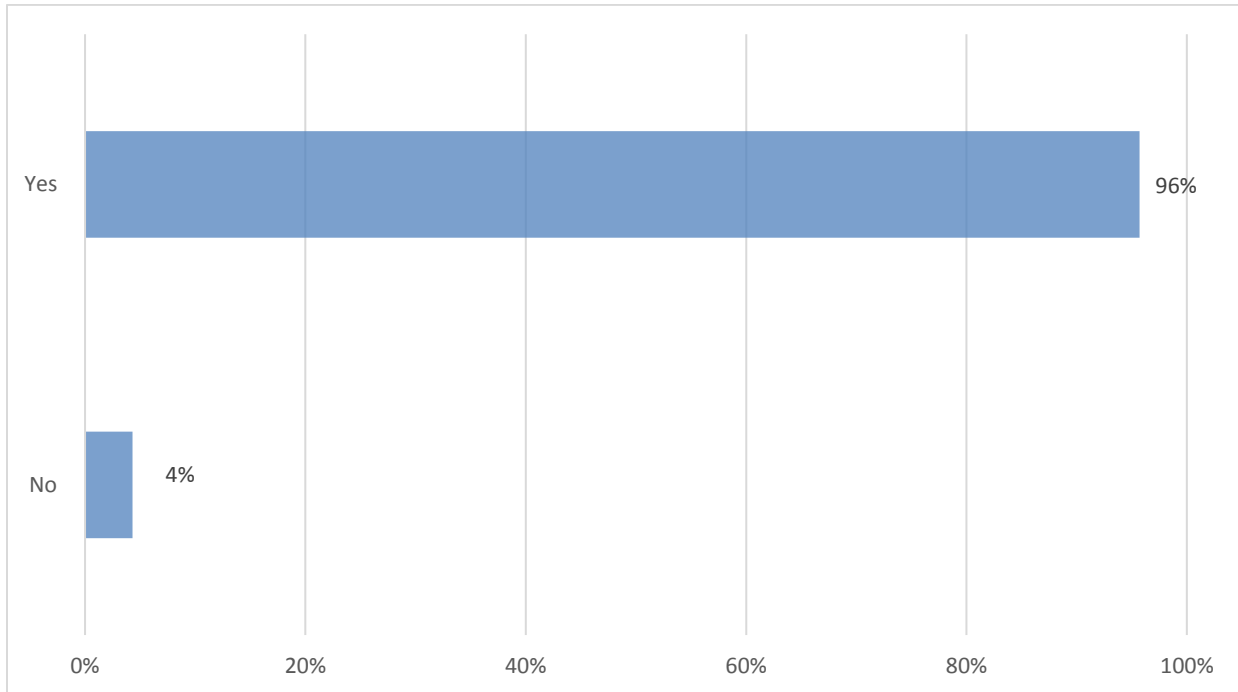


Value	Percent	Count (n=46)
Yes	65%	30
No	35%	16

Q18: Do you provide information sessions on financial aid for prospective students and/or their families before enrollment?

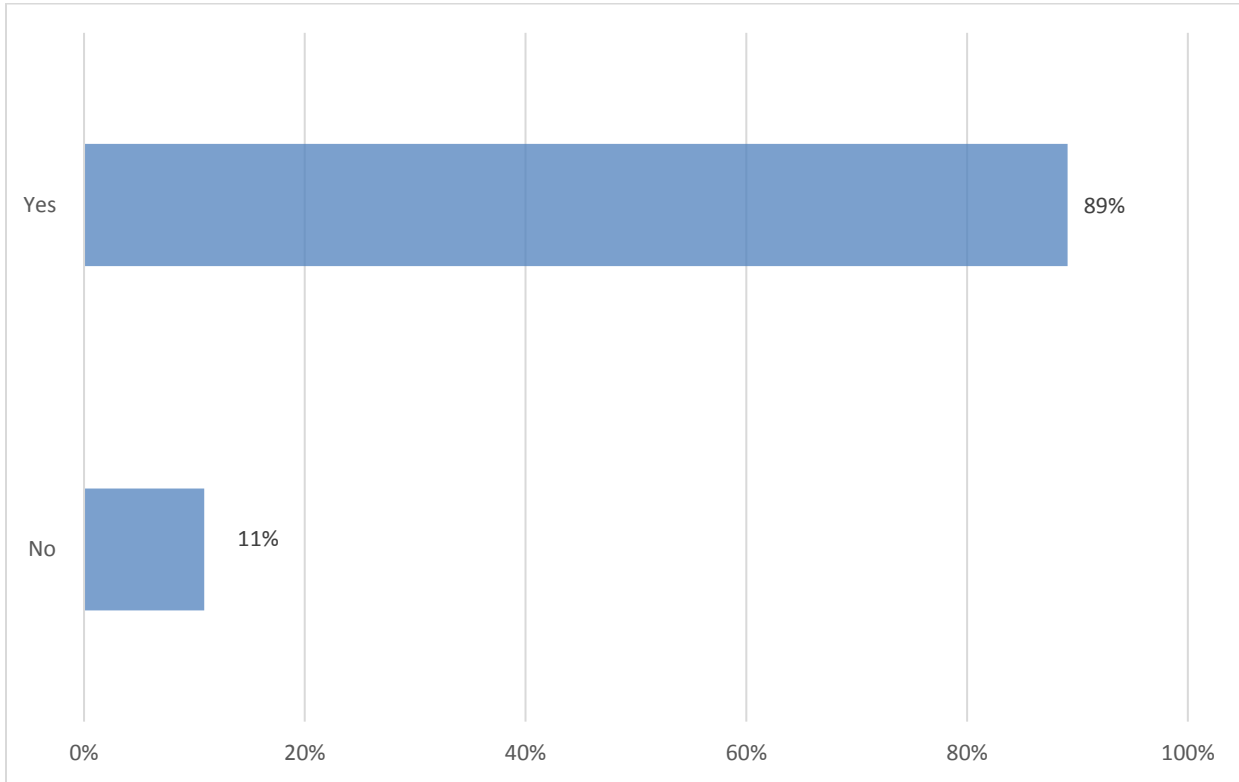
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Q19: Do you provide information sessions on financial aid for current students and/or their families?



Value	Percent	Count (n=46)
Yes	96%	44
No	4%	2

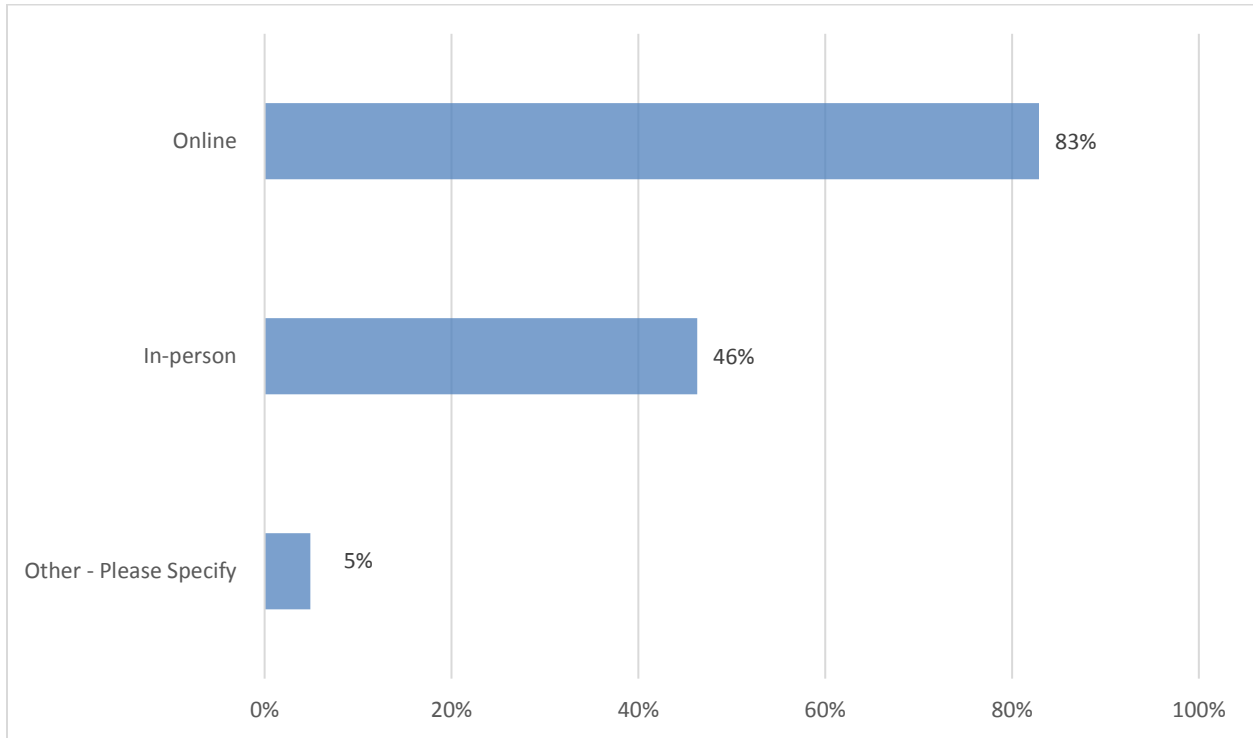
Q20: Do you participate in the Federal Direct Student Loan program?



Value	Percent	Count (n=46)
Yes	89%	41
No	11%	5

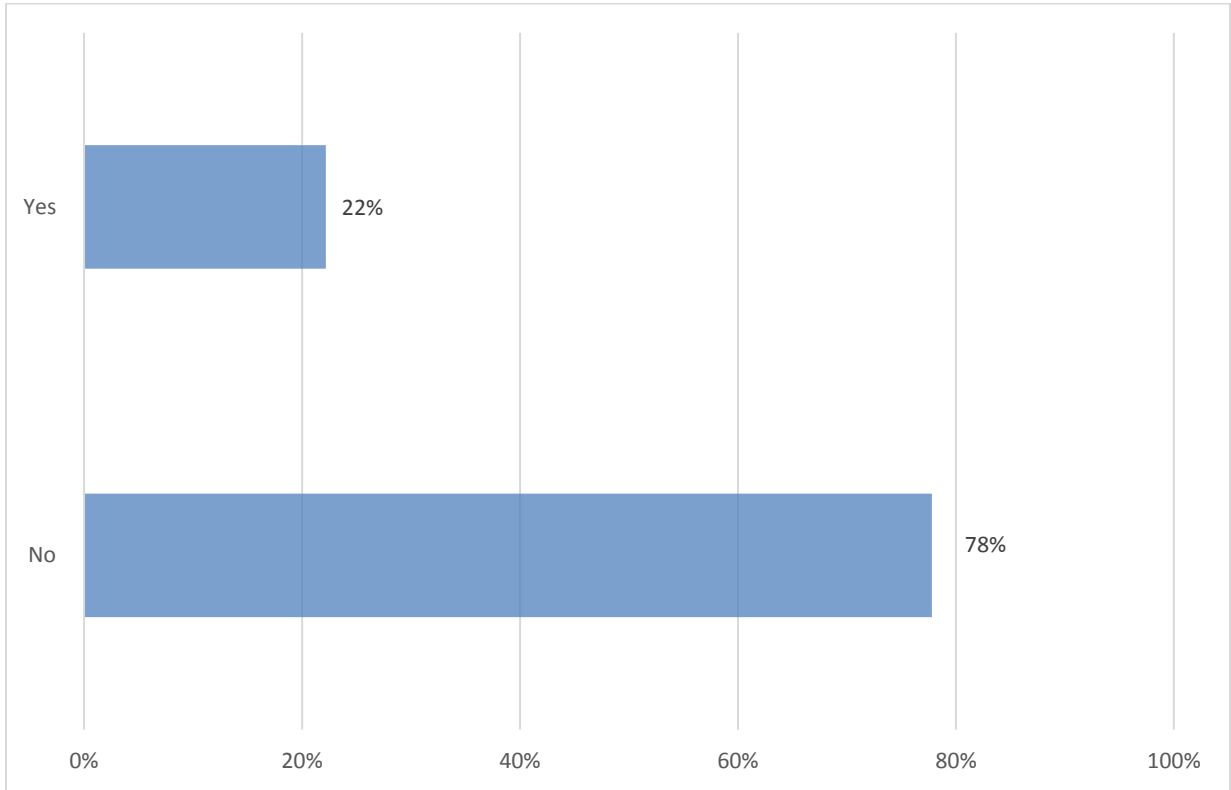
Q21: How do you offer required loan counseling? Please select all that apply.

(of those who answered "Yes" on Q20)



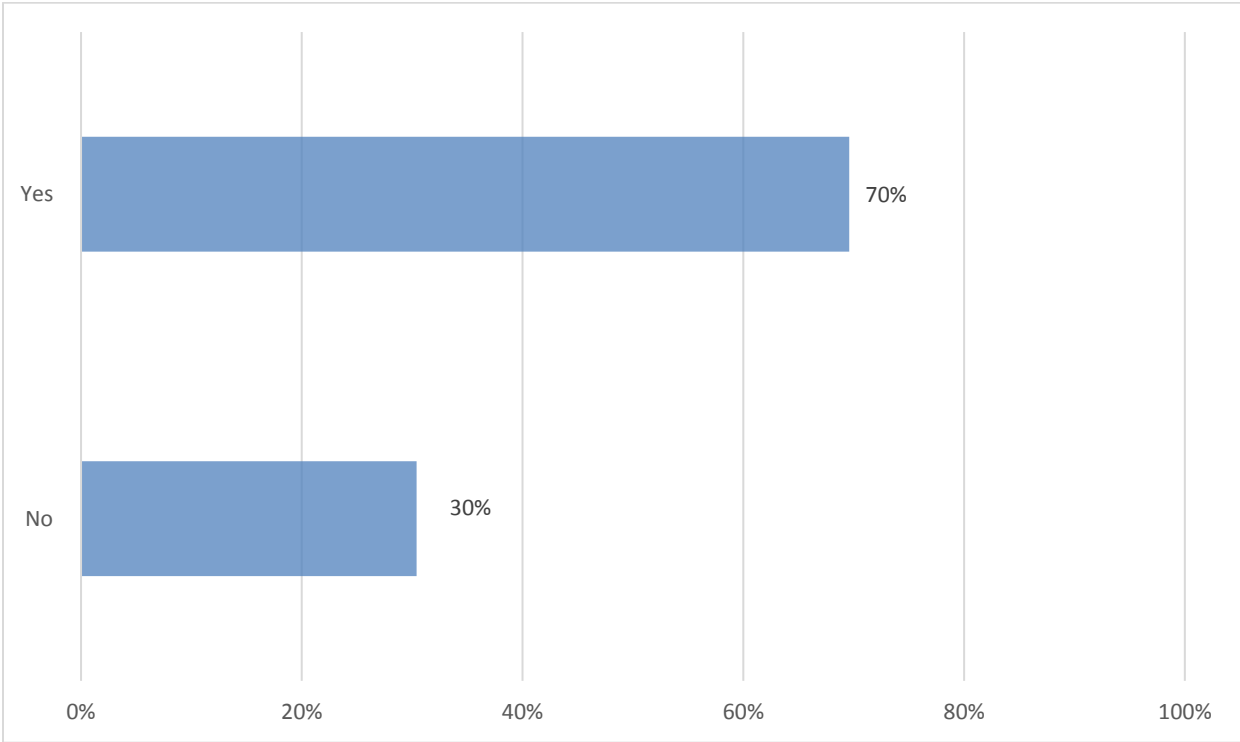
Value	Percent	Count (n=42)
Online	83%	34
In-person	46%	19
Other - Please Specify	5%	2

Q22: Do you refer students to private lenders?



Value	Percent	Count (n=45)
Yes	22%	10
No	78%	35

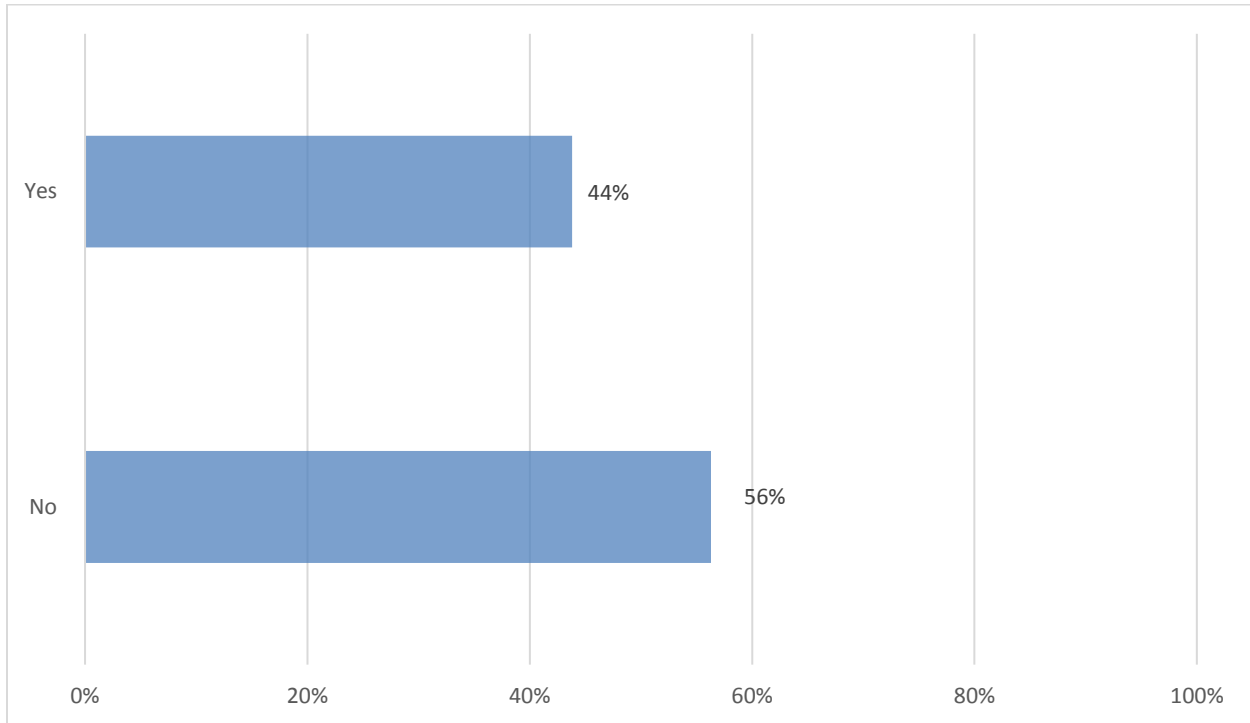
Q23: Do you offer financial literacy programming to students in addition to required loan counseling?



Value	Percent	Count (n=46)
Yes	70%	32
No	30%	14

Q24: Are students required to participate in financial literacy programming?

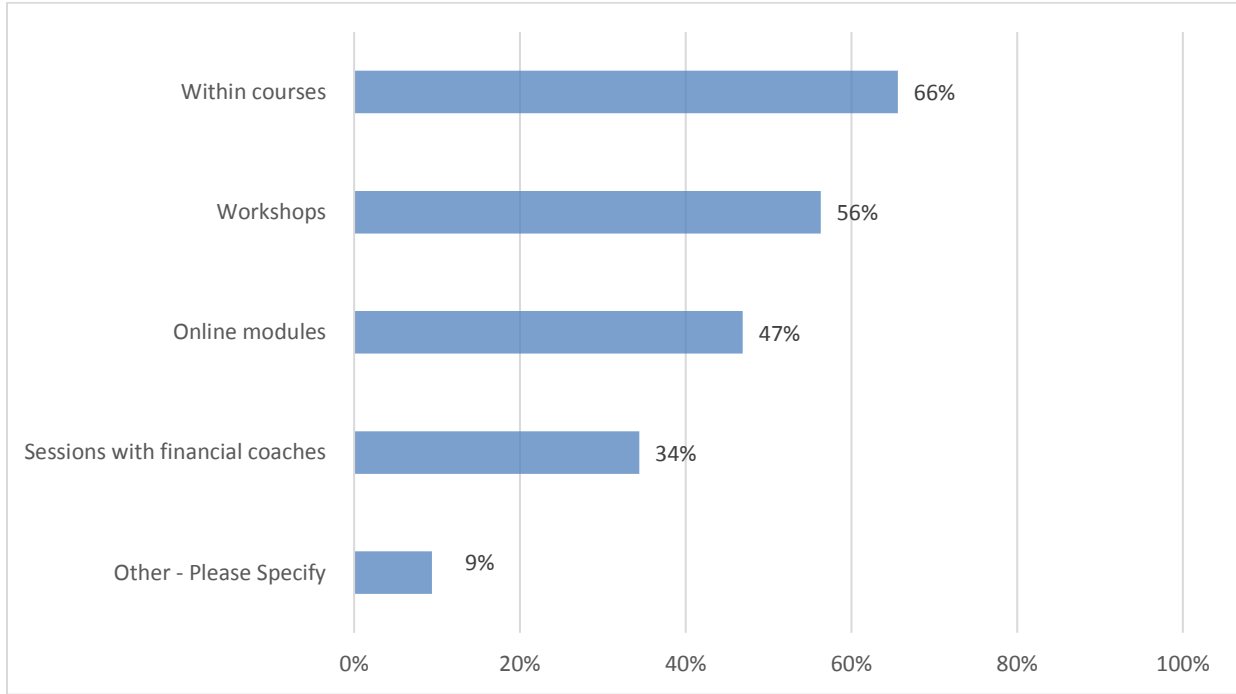
(of those who answered "Yes" on Q23)



Value	Percent	Count (n=32)
Yes	44%	14
No	56%	18

Q25: How do you deliver financial literacy programming? Please select all that apply.

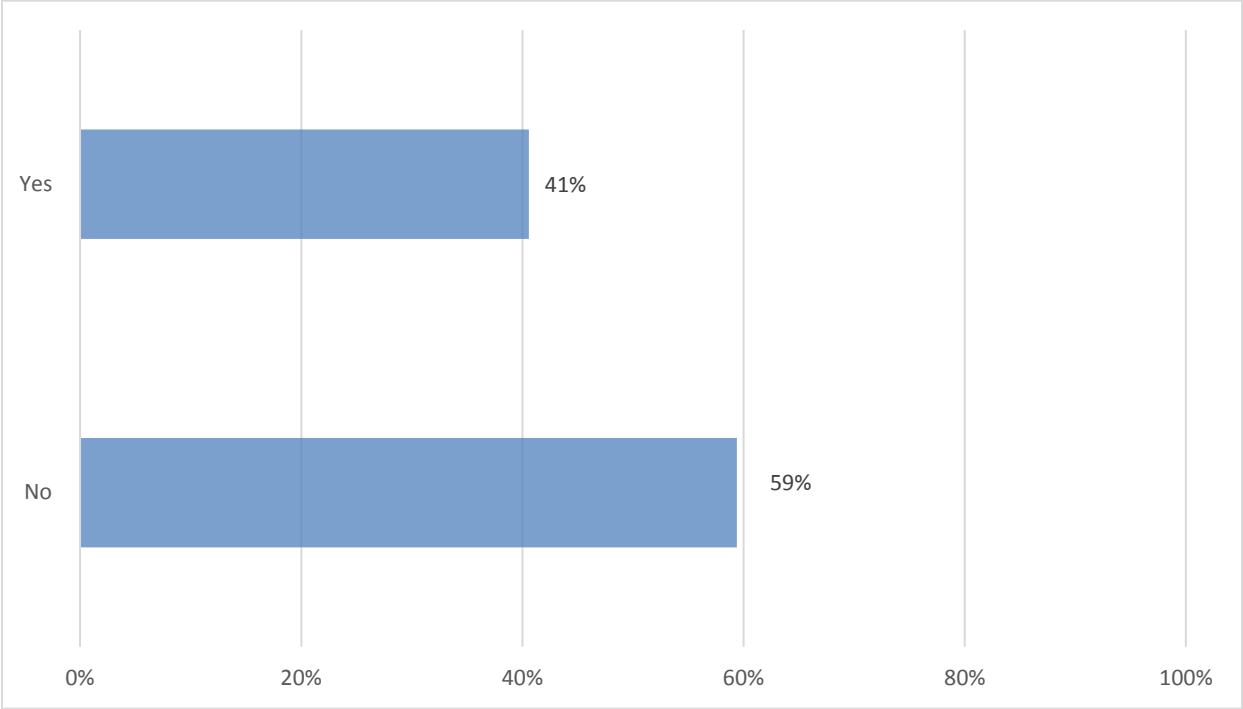
(of those who answered “Yes” on Q23)



Value	Percent	Count (n=32)
Within courses	66%	21
Workshops	56%	18
Online modules	47%	15
Sessions with financial coaches	34%	11
Other - Please Specify	9%	3

Q26: Do you contract with a third party to provide financial literacy programming to students?

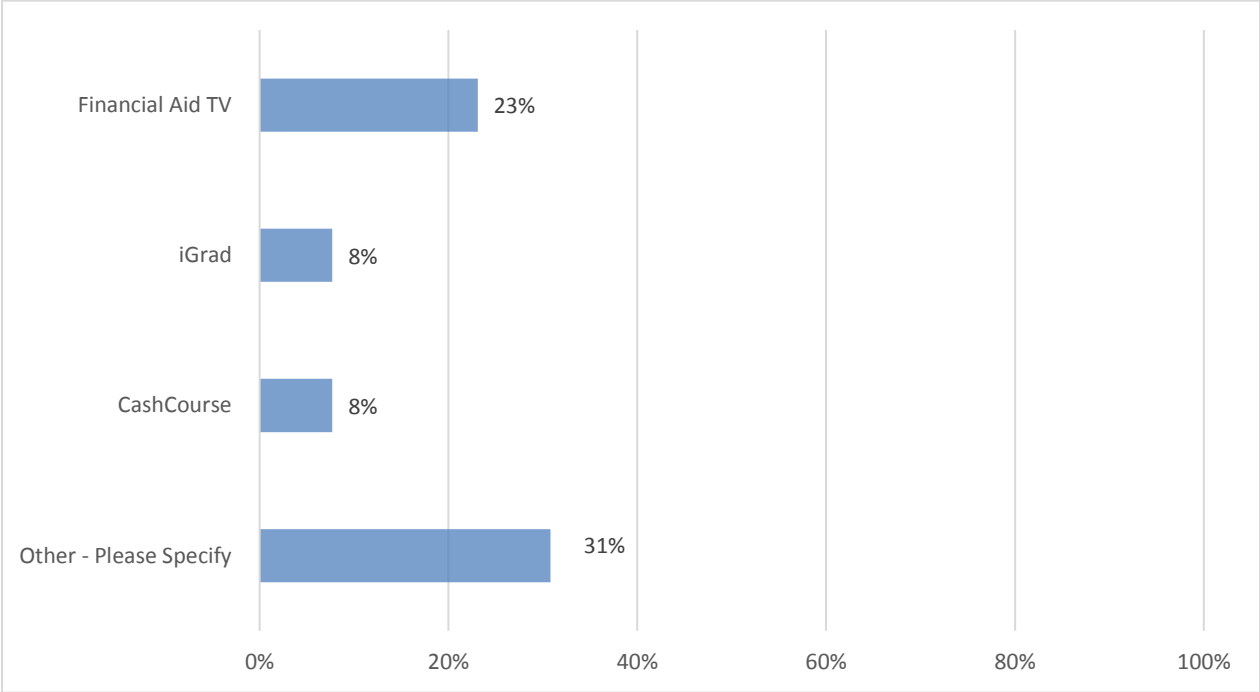
(of those who answered "Yes" on Q23)



Value	Percent	Count (n=32)
Yes	41%	13
No	59%	19

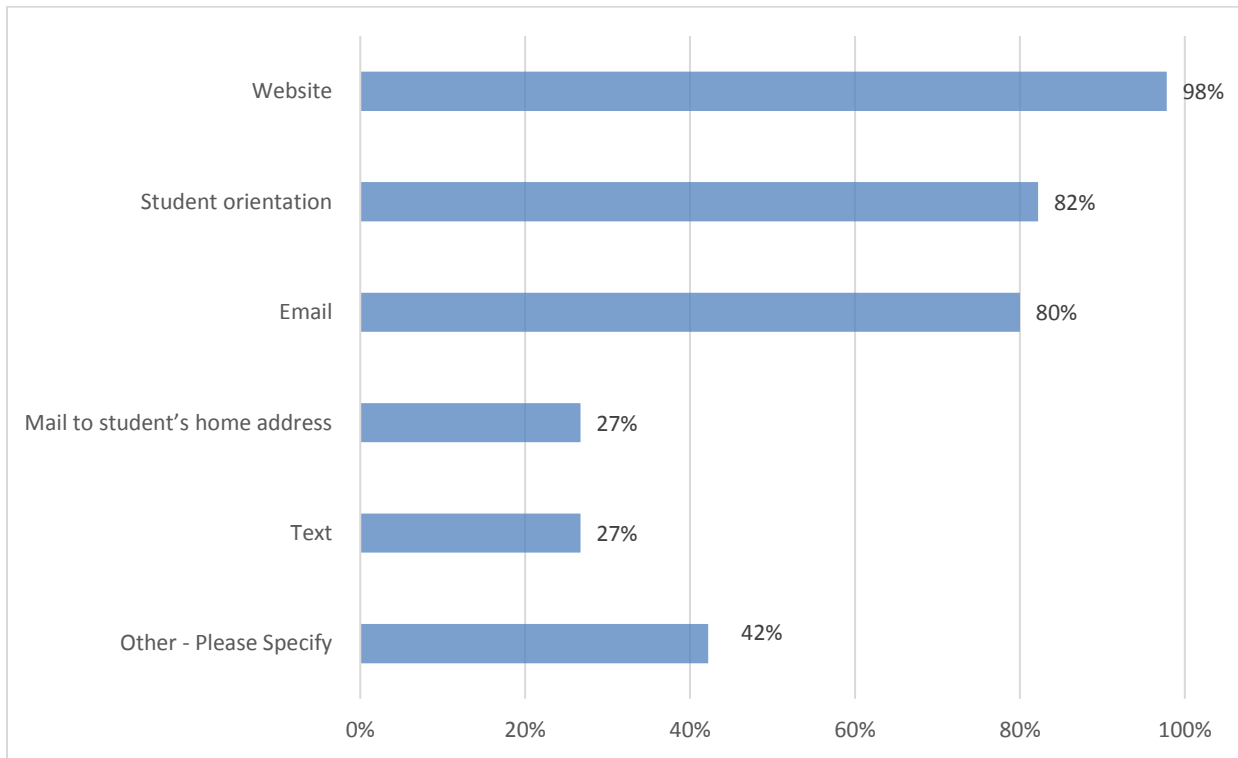
Q27: Which vendor(s) do you use for your financial literacy programming? Please select all that apply.

(of those who answered “Yes” on Q26)



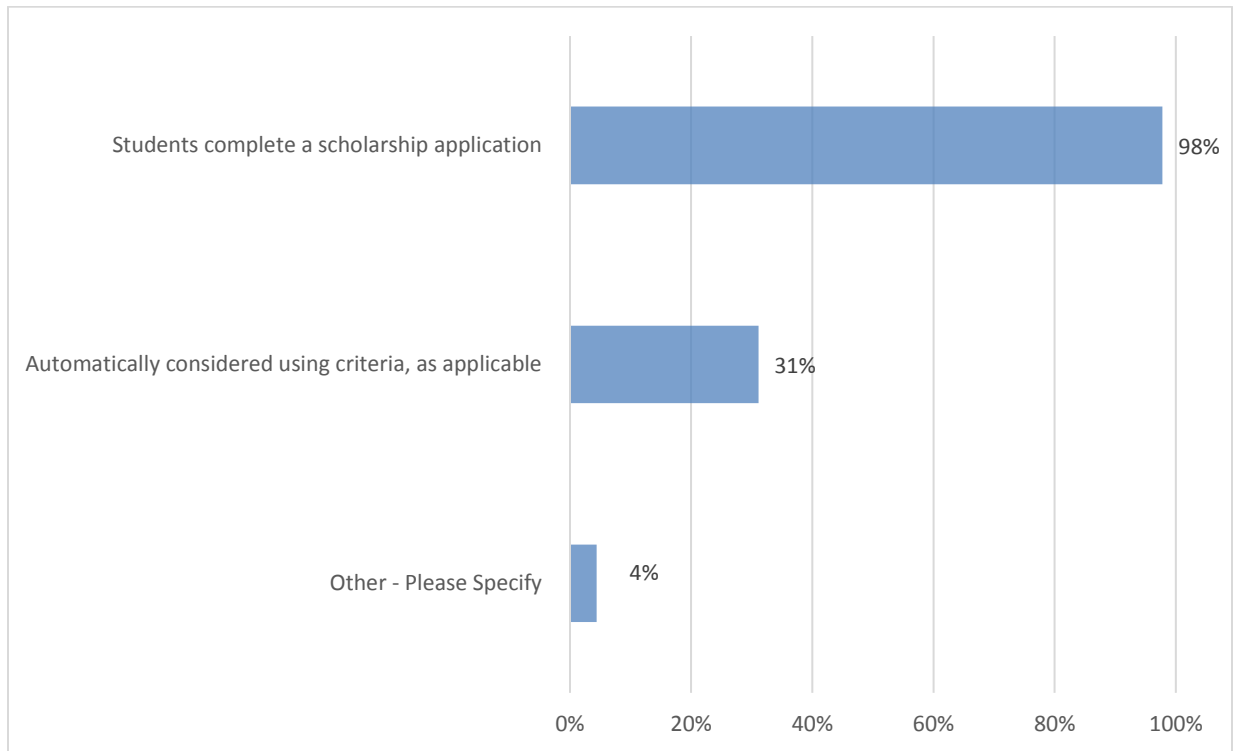
Value	Percent	Count (n=13)
Financial Aid TV	23%	3
CashCourse	8%	1
iGrad	8%	1
Other - Please Specify	31%	4

Q28: How do students learn about available institutional scholarships? Please select all that apply.



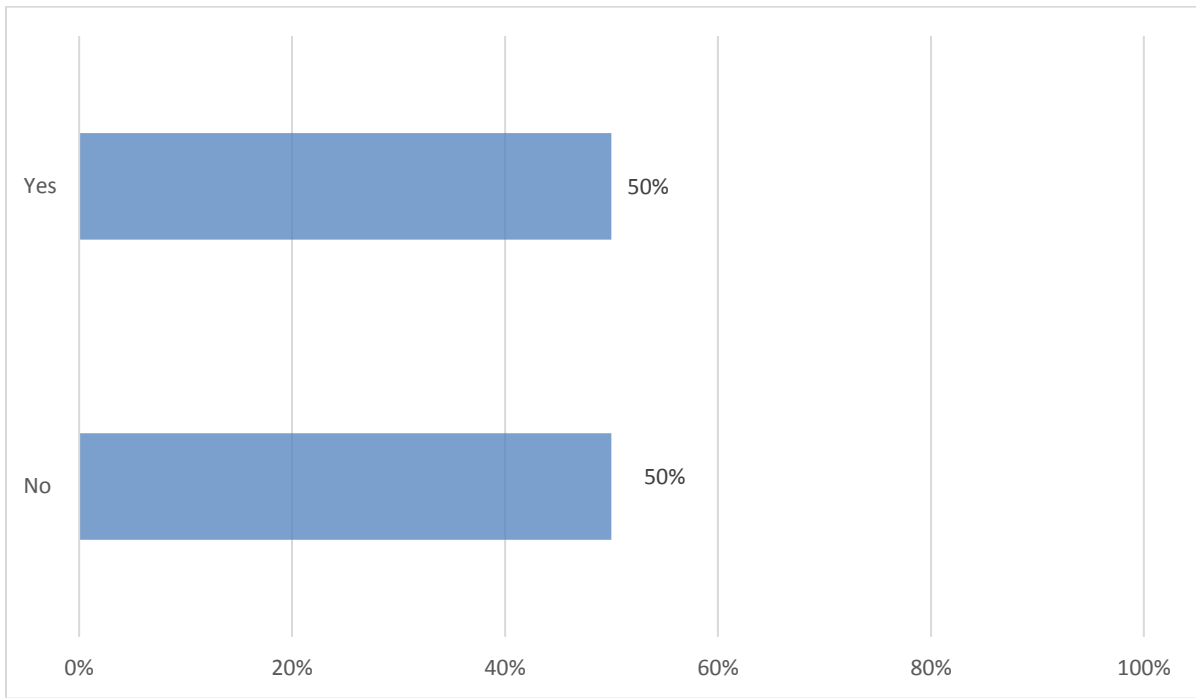
Value	Percent	Count (n=45)
Website	98%	44
Student orientation	82%	37
Email	80%	36
Text	27%	12
Mail to student's home address	27%	12
Other - Please Specify	42%	19

Q29: How do students become eligible for scholarships? Please select all that apply.



Value	Percent	Count (n=45)
Students complete a scholarship application	98%	44
Automatically considered using criteria, as applicable	31%	14
Other - Please Specify	4%	2

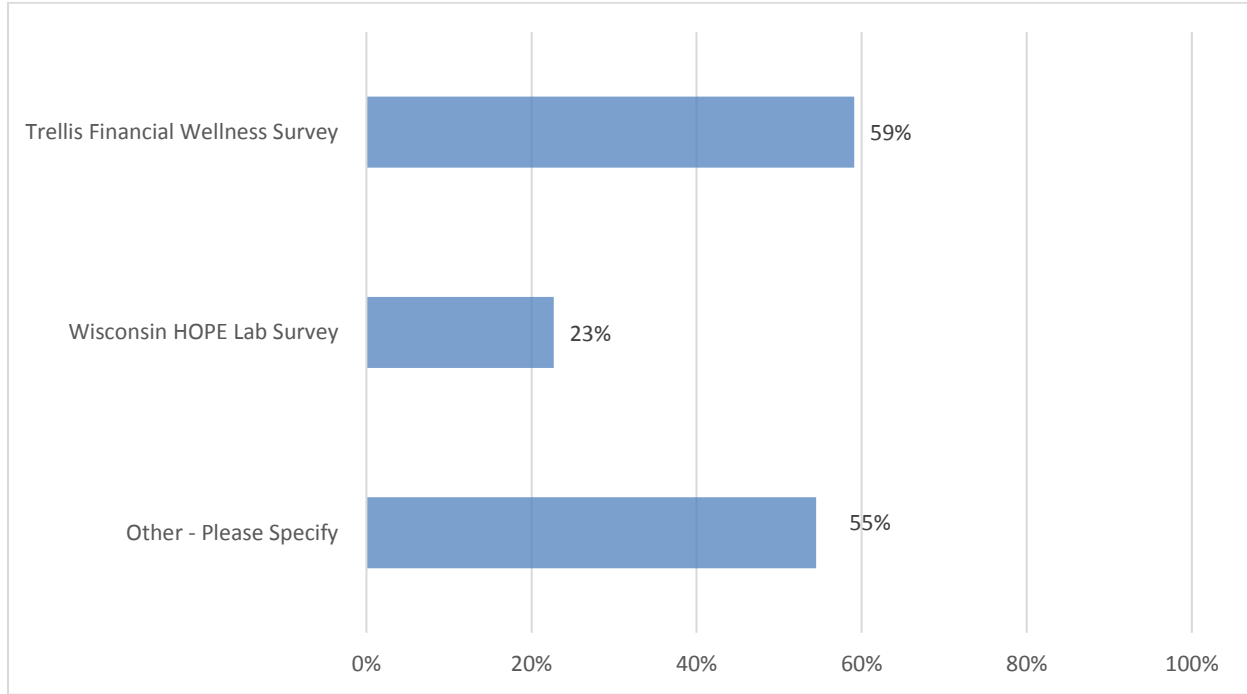
Q30: Have you surveyed students about basic needs security or financial wellness?



Value	Percent	Count (n=46)
Yes	50%	23
No	50%	23

Q31: Which survey(s) have you administered or signed up for? Please select all that apply.

(of those who answered “Yes” on Q30)



Value	Percent	Count (n=22)
Trellis Financial Wellness Survey	59%	13
Wisconsin HOPE Lab Survey	23%	5
Other - Please Specify	55%	12

For more information: info@trelliscompany.org or 512-219-5700

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